Wednesday, Oct. 3

Welcoming Remarks 1:00 p.m.
Julie Stackhouse, executive vice president, Supervision, Federal Reserve Bank of St. Louis
Charlotte Corley, commissioner, Mississippi Department of Banking and Consumer Finance; chairman, Conference of State Bank Supervisors
James Bullard, president and CEO, Federal Reserve Bank of St. Louis

Opening Keynote Address 1:15 p.m.
Loretta Mester, president and CEO, Federal Reserve Bank of Cleveland

Research Paper Session 1 2:00 p.m.
Small Business Lending
Moderator: Gregory Udell, Chase chair of banking and finance at the Kelley School of Business, Indiana University
Community Bank Discussant: Janet Garufis, chairman and CEO, Montecito Bank and Trust, Santa Barbara, Calif.
Did Bank Small-Business Lending in the U.S. Recover After the Financial Crisis?
Rebel A. Cole, Florida Atlantic University
How Important Are Local Community Banks to Small Business Lending? Evidence from Mergers and Acquisitions
Julapa Jagtiani, Federal Reserve Bank of Philadelphia
Remote Competition and Small Business Loans: Evidence from SBA Lending
Nathaniel Pattison, Southern Methodist University

Break 3:45 p.m.

Presentation of Winning Case Study/Video from 2018 CSBS Community Bank Case Study Competition 4:15 p.m.
Introduction: Bret Afdahl, director of banking, South Dakota Division of Banking; chair-elect, Conference of State Bank Supervisors
Students: Lorelei Nguyen, Aaron Schmidgall and Dalton Stanley, Eastern Kentucky University
Faculty Advisor: Maggie Abney, executive in residence for banking, Eastern Kentucky University

Day One Closing Remarks 5:15 p.m.
Jelena McWilliams, chairman, Federal Deposit Insurance Corp.

Dinner Reception 5:30 p.m.

Evening Keynote Address 7:00 p.m.
Gerard Cuddy, president and CEO, Beneficial Bank, Philadelphia, Pa.

Similarities and Differences in Small Business Lending Between Small and Large Banks: Findings from the Small Business Lending Survey
Yan Y. Lee, Federal Deposit Insurance Corp.
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<th>Time</th>
<th>Event</th>
<th>Presenter(s)</th>
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<tr>
<td>7:15 a.m.</td>
<td>Breakfast and Networking</td>
<td>Randal K. Quarles, vice chairman for supervision, Board of Governors of the Federal Reserve System</td>
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<tr>
<td>8:15 a.m.</td>
<td>Morning Keynote Address</td>
<td>Randal K. Quarles, vice chairman for supervision, Board of Governors of the Federal Reserve System</td>
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<td>9:00 a.m.</td>
<td>Research Paper Session 2</td>
<td><em>Competition in Banking</em>&lt;br&gt;Moderator: Dr. Timothy W. Koch, distinguished professor emeritus, Darla Moore School of Business, University of South Carolina&lt;br&gt;Community Bank Discussant: Gilda Nogueira, president and CEO, East Cambridge Savings Bank, Cambridge, Mass.&lt;br&gt;<em>The Effects of Competition in Consumer Credit Markets</em>&lt;br&gt;Rodney Ramcharan, University of Southern California&lt;br&gt;<em>The Competitive Effects of Megabanks on Community Banks</em>&lt;br&gt;Troy Kravitz, Federal Deposit Insurance Corp.&lt;br&gt;<em>Depositors Disciplining Banks: The Impact of Scandals</em>&lt;br&gt;Mikael Homanen, Cass Business School, City, University of London</td>
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<td>10:30 a.m.</td>
<td>Break</td>
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<td>10:45 a.m.</td>
<td>Research Paper Session 3</td>
<td><em>Bank Management and Performance</em>&lt;br&gt;Moderator: Elizabeth K. Kiser, associate director and economist, Federal Reserve Board of Governors&lt;br&gt;Community Bank Discussant: Thomas Hough, CEO, Carrollton Bank, Carrollton, Ill.&lt;br&gt;<em>CEO Succession and Performance at Rural Banks</em>&lt;br&gt;Mike Milchanowski, Federal Reserve Bank of St. Louis&lt;br&gt;<em>Stress Testing Community Banks</em>&lt;br&gt;Robert DeYoung, University of Kansas&lt;br&gt;<em>Home Biased Credit Allocations</em>&lt;br&gt;Duc Duy (Louis) Nguyen, University of St Andrews</td>
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<td>12:30 p.m.</td>
<td>Lunch</td>
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<td>1:30 p.m.</td>
<td>2018 National Survey of Community Banks: Presentation of Results</td>
<td>Michael Stevens, senior executive vice president, Conference of State Bank Supervisors&lt;br&gt;Andrew P. Meyer, senior economist, Federal Reserve Bank of St. Louis</td>
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<td>2:00 p.m.</td>
<td>Panel Discussion: The Future of Community Banking</td>
<td>Moderator: Paul Davis, editor of community banking, American Banker&lt;br&gt;Panelists:&lt;br&gt;Trevor Dryer, co-founder and CEO, Mirador Financial, Portland, Ore.&lt;br&gt;Kate Hao, founder and CEO, Happy Mango, New York&lt;br&gt;Trey Maust, co-founder and executive vice chairman, Lewis &amp; Clark Bank, Oregon City, Ore.</td>
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<td>3:00 p.m.</td>
<td>Conference Wrap-up</td>
<td>John Ryan, president and CEO, Conference of State Bank Supervisors</td>
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<td>3:15 p.m.</td>
<td>Conference Adjourns</td>
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