Tuesday, Oct. 1

Wrangling Remarks 8:15 a.m.
Julie Stackhouse, executive vice president, Supervision, Federal Reserve Bank of St. Louis
Bret Afdahl, chairman, CSBS; director of banking, South Dakota Division of Banking
James Bullard, president and CEO, Federal Reserve Bank of St. Louis

Opening Keynote 8:30 a.m.
Michelle Bowman, governor, Federal Reserve Board of Governors

2019 CSBS National Survey of Community Banks
Presentation of Results 9:15 a.m.
Michael Stevens, senior executive vice president, CSBS
Alisha Sears, senior analyst, CSBS
Andrew Meyer, senior economist, Federal Reserve Bank of St. Louis

Break 9:45 a.m.

Research Paper Session 1 10 a.m.
Small Business Lending
Moderator: Diane Ellis, director, Division of Insurance and Research, FDIC

Papers and Presenters:
Who’s Holding the Bag? Regulatory Compliance Pressure and Bank Risk-Shifting? Lamont Black, DePaul University
To Ask or Not to Ask? Bank Capital Requirements and Loan Collateralization: Artashes Karapetyan, ESSEC Business School, Paris, France
Is There a Benefit from Reduced Regulation on Small Banks? Francesco Vallascas, University of Leeds, Leeds, England

Lunch 11:30 a.m.

Afternoon Keynote 12:30 p.m.
Jelena McWilliams, chairman, FDIC

Research Paper Session 2 1:15 p.m.
Local Shocks and Spillover Effects
Moderator: Thomas Siems, senior economist and director of research, CSBS
Community Bank Discussant: Gary Petersen, chairman, Cornerstone Bank, New Town, N.D.

Papers and Presenters:
Capital Mobility and Regulation Frictions: Evidence from U.S. Lottery Winners: Carlos Parra, Pontifical Catholic University of Chile, Santiago, Chile
Natural Disasters, Loan Loss Accounting and Subsequent Lending: Rajesh Vijayaraghavan, University of British Columbia, Vancouver, B.C., Canada
Bank Branching Networks and Geographic Contagion of Oil Price Shocks: Teng Wang, Federal Reserve Board of Governors

Break 2:45 p.m.

Research Paper Session 3 3 p.m.
Responses to Changes in Regulation or Supervision
Moderator: Michael Gibson, director, Division of Supervision and Regulation, Federal Reserve Board of Governors

Papers and Presenters:
Risk-shifting, Regulation and Government Assistance: Padma Sharma, Federal Reserve Bank of Kansas City
Reliance on Third Party Verification in Bank Supervision: Yadav Gopalan, Indiana University
Tuesday, Oct. 1, cont.

2019 CSBS Community Bank Case Study Competition
Winning Presentation and Video 4:30 p.m.

Introduction: Robin Wiessmann, secretary, Pennsylvania Department of Banking and Securities

Students: David Hibner, Katherine Migatulski, Wyatt Page and Matthew Schaeffer, Juniata College

Faculty Advisor: Sinéad Gallagher, assistant professor of accounting, Juniata College

Community Bank Partner: Gregory Hayes, president and COO, Kish Bank, Belleville, Pa.

Dinner Reception 5:30 p.m.

Evening Keynote 7 p.m.
Julieann Thurlow, president and CEO, Reading Cooperative Bank, Reading, Mass.

End of Day 1 8 p.m.

Wednesday, Oct. 2

Breakfast and Networking 7:15 a.m.

Morning Keynote 8 a.m.
Patrick Harker, president and CEO, Federal Reserve Bank of Philadelphia

Break 8:45 a.m.

Research Paper Session 4 9 a.m.
Technology and Banking
Moderator: Traci Mach, principal economist, Federal Reserve Board of Governors

Community Bank Discussant: Michael Busch, president and CEO, Burling Bank, Chicago, Ill.

Papers and Presenters:
Small Bank Lending in the Era of Fintech and Shadow Banking: A Sideshow? Kandarp Srinivasan, Northeastern University
What is Fueling the Fintech Lending Revolution? Local Banking Market Structure and Fintech Market Penetration John Hackney, University of South Carolina
Bank Technology: Productivity and Employment Zhonghua Wu, Florida International University

Break 10:30 a.m.

Panel Discussion 10:45 a.m.
Moderator: Christine Gaffney, senior vice president, Federal Reserve Bank of Minneapolis

Panelists:
Leslie Andersen, president and CEO, Bank of Bennington, Bennington, Neb.
Melissa Eggleston, chief deposit officer and executive vice president, nbkc bank, Kansas City, Mo.
Huntley Garriott, president, Live Oak Bank, Wilmington, N.C.
Jonathan Griffin, senior vice president and chief business development officer, Federal Home Loan Bank of Indianapolis

Conference Wrap-up 11:45 a.m.
John Ryan, president and CEO, CSBS

Conference Adjourns Noon

Lunch (optional)