Welcome 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

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

Discussion of the 2019 CSBS National Survey of Community Banks 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

Afternoon Keynote 11:30 a.m.
Jelena McWilliams, chairman, FDIC

Lunch 12:15 p.m.

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, Board of Governors of the Federal Reserve System

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, Board of Governors of the Federal Reserve System


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 Case Study Winner Presentation: Juniata College, Huntingdon, Pa. 4:30 p.m.

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

Student Team: 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 chief operating officer, 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.

All events are held at the Federal Reserve Bank of St. Louis.

Watch the conference live at https://www.communitybanking.org

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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
Technology and Banking

Moderator: Traci Mach, principal economist, Board of Governors of the Federal Reserve System

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: The Future of Funding 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)