Welcome 1:00 p.m.

Presentation of Findings from the 2021 CSBS National Survey of Community Banks 1:10 p.m.
Thomas Siems, senior economist, CSBS
Meredith Covington, manager, Federal Reserve Bank of St. Louis

Keynote Remarks 1:40 p.m.
Michelle Bowman, governor, Board of Governors of the Federal Reserve System
Introduction: James Bullard, president and CEO, Federal Reserve Bank of St. Louis

Break 2:05 p.m.

Concurrent Research Paper Session 1 2:15 p.m.
Paycheck Protection Program (PPP) Lending
Moderator: Greg Udell, Chase Chair of Banking and Finance, Kelley School of Business, Indiana University
Community Bank Discussant: David Krause, CEO, Pioneer Bank of Mankato, Mankato, Minnesota

Papers and Presenting Authors:
Government Loan Guarantees During a Crisis: The Effect of the PPP on Bank Lending and Profitability
Padma Sharma, Federal Reserve Bank of Kansas City

The Effect of the PPPLF on PPP Lending by Commercial Banks
Sriya Anbil, Board of Governors of the Federal Reserve System

Concurrent Research Paper Session 2 2:15 p.m.
Credit Provision to Marginalized Borrowers
Moderator: Taylor Begley, assistant professor of finance, Washington University in St. Louis
Community Bank Discussant: Dominik Mjartan, president and CEO, Optus Bank, Columbia, South Carolina

Papers and Presenting Authors:
Do Minority Banks Matter?
Prithu Vatsa, University of Miami

Do Mortgage Lenders Compete Locally? Implications for Credit Access
Adam Jørring, Boston College

Break 3:15 p.m.

Keynote Remarks 3:25 p.m.
Jelena McWilliams, chairman, FDIC

Day 1 Conference Wrap-Up 3:50 p.m.
Carl White, senior vice president, Federal Reserve Bank of St. Louis

Optional - Day 1 Virtual Receptions 4:00 p.m.

Pre-Recorded Research Papers (communitybanking.org)

Papers and Presenting Authors:
Determinants of Losses on Construction Loans: Bad Loans, Bad Banks, or Bad Markets?
Lynn Shibut, Federal Deposit Insurance Corp. (FDIC)

Mandatory Disclosure and Takeovers: Evidence from Private Banks
Jing Wen, Columbia University

Fighting Failure: The Persistent Real Effects of Resolving Distressed Banks
Ivan Ivanov, Board of Governors of the Federal Reserve System
Community Banker Keynote
Darrin Williams, CEO, Southern Bancorp, Inc., Arkadelphia, Arkansas
Introduction: Susannah Marshall, bank commissioner, Arkansas State Bank Department
2021 CSBS Case Study Winner Presentation
University of Tennessee at Martin
Student Team: Benjamin Beard, Seth Bishop, Refugio Palacios, Savannah Pham and McKenzie Reagor
Faculty Advisor: John Clark, interim director, the Horace and Sara Dunagan Chair of Excellence in Banking, University of Tennessee at Martin
Community Bank Partner: TriStar Bank, Dickson, Tennessee
Break
Concurrent Research Paper Session 3
Unintended Effects of Oversight
Moderator: Christa Bouwman, associate professor of finance and Patricia & Bookman Peters Professor of Finance, Texas A&M University
Community Bank Discussant: James Nicholson, president and CEO, North Valley Bank, Zanesville, Ohio
Papers and Presenting Authors:
Strategically Staying Small: Regulatory Avoidance and the Community Reinvestment Act
Carlos Parra, Pontifical Catholic University of Chile
Small Bank Financing and Funding Hesitancy in a Crisis: Evidence from the Paycheck Protection Program
Tetyana Balyuk, Emory University
Concurrent Research Paper Session
Effect of Bank Supervision on Credit Allocation
Moderator: João Santos, senior vice president, Federal Reserve Bank of New York
Community Bank Discussant: C.K. Lee, president and chief operating officer, Interbank, Oklahoma City, Oklahoma
Papers and Presenting Authors:
The Real Effect of Bank Supervision: Evidence from On-Site Inspections
Andrea Passalacqua, Board of Governors of the Federal Reserve System
The Life Cycle of a Bank Enforcement Action and Its Impact on Minority Lending
Rimmy E. Tomy, The University of Chicago
Break
Panel Discussion:
Future of Commercial Real Estate
Moderator: Brian Sullivan, Office of Communications, FDIC and host of The FDIC Podcast
Panelists:
John Buren, president and CEO Flushing Bank, Uniondale, New York
Jim Edwards, CEO, United Bank, Griffin, Georgia
Robert DiChiara, regional manager, Division of Insurance and Research, FDIC
Joanne Kim, president and CEO, Commonwealth Business Bank, Los Angeles, California
Conference Wrap-Up
John Ryan, president and CEO, CSBS
Optional – Day 2 Virtual Receptions