Wednesday, September 28

**Welcoming Remarks**  
9:00 a.m.  
Video Tributes to 10 years of the Community Banking Research Conference

Tom Fite, chairman, Conference of State Bank Supervisors, and director of Indiana Department of Financial institutions

James Bullard, president and CEO, Federal Reserve Bank of St. Louis

**2022 CSBS National Survey of Community Banks**  
Presentation of Results  
9:30 a.m.  
TBD

**Morning Keynote**  
10:00 a.m.  
Michelle Bowman, governor, Federal Reserve Board of Governors

**Break**  
10:30 a.m.

**Research Paper Session 1**  
Information and Bank Lending Terms  
11:00 a.m.

**Moderator:** Mark Flannery, University of Florida Warrington College of Business

**Community Bank Discussant:** Janet Garufis, president and CEO, Montecito Bank and Trust, Santa Barbara, California

**Papers and Presenting Authors:**  
*Bank Monitoring in Construction Lending*  
Amanda Heitz, Tulane University

*Bank Loan Markups and Adverse Selection*  
Mehdi Beyhaghi, Federal Reserve Bank of Richmond

*Non-Information Asymmetry Benefits of Relationship Lending*  
Daniel Rabetti, Tel Aviv University

**Lunch**  
12:30 p.m.

**Afternoon Keynote**  
1:30 p.m.  
Martin Gruenberg, acting chairman, Federal Deposit Insurance Corp.

**Research Paper Session 2**  
Minorities’ Access to Credit  
2:30 p.m.

**Moderator:** Erica Jiang, University of Southern California Marshall School of Business

**Papers and Presenting Authors:**  
*The Impact of Minority Representation at Mortgage Lenders*  
Ruidi Huang, Southern Methodist University and Erik J. Mayer, Southern Methodist University

*Bank Competition and Entrepreneurial Gaps: Evidence from Bank Deregulation*  
Ziang Li, Boston College

*“Let Us Put Our Money Together:” Minority-Owned Banks and Resilience to Crises*  
W. Scott Langford, University of North Carolina

**Break**  
4:00 p.m.

**2022 CSBS Community Bank Case Study Competition**  
Winning Presentation and Video  
4:30 p.m.

**James Madison University**

**Introduction:** Tom Fite, director, Indiana Department of Financial Institutions, chairman, CSBS

**Student Team:** Collin Blanchard, Sara Kate Garman, Nicolas Gonzalez, Emelia Potteiger and Noah Vanhoy

**Faculty Advisor:** Dr. Carl Larsson

**Community Bank Partner:** F&M Bank

**Day 1 Reflections**  
5:00 p.m.
Thursday, September 29

Morning Keynote 9:00 a.m.
Clayton Legear, president and CEO of Pascagoula, Merchants and Marine Bank

Research Paper Session 3 9:30 a.m.
*Transparency in Supervision and Regulation*

**Moderator:** Allison Nicoletti, The Wharton School, University of Pennsylvania

**Papers and Presenting Authors:**
*The Benefits and Costs of Transparent Supervision of Public Banks: Evidence from Disclosure of SEC Comment Letters*
Xin Zheng, University of British Columbia

*The Social Externalities of Bank Disclosure Regulation: Evidence from the Community Reinvestment Act*
Oktay Urcan, University of Illinois

*Sentiment in Bank Examination Reports and Bank Outcomes*
Cindy Vojtech, Federal Reserve Board

Break 11:00 a.m.

Panel Discussion 11:30 a.m.
*“Tech Enabled Relationship Lending”*

**Moderator:** Brian Sullivan, Office of Communications, FDIC and host of The FDIC Podcast

**Panelists:**
Greg Hayes, president and CEO, Kish Bank, Belleville, Pennsylvania

Nicole Lorch, president and COO, First Internet Bank, Indianapolis, Indiana

Conference Wrap-up 12:15 p.m.

Conference Adjourns 12:30 p.m.

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**Pre-Recorded Research Papers (communitybanking.org)**

**Papers Presenting Authors:**
*The Age Gap in Mortgage Access*
Natee Amornsiripanitch, Federal Reserve Bank of Philadelphia

*The Procyclicality of FDIC Deposit Insurance Premiums*
Jennifer S. Rhee, FDIC