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*
  Greg Weitzner, McGill University

- *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.

**Break**  2:00 p.m.

**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

- *Bank Competition and Entrepreneurial Gaps: Evidence from Bank Deregulation*
  Xiang 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:** I. Lise Kruse, chair-elect, Conference of State Bank Supervisors, and commissioner of North Dakota Department of Financial Institutions

**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
Amanda Swoverland, CCO, Unit

**Conference Wrap-up**  12:15 p.m.
Jim Cooper, president and CEO, Conference of State Bank Supervisors

**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

(Dinner Reception for in-person attendees immediately follows Day 1 reflections)