AGENDA

Wednesday, Oct. 2

Welcome and Overview of the Fed/CSBS Community Bank Research Conference Initiative
2 p.m. | Julie Stackhouse, senior vice president, Banking Supervision and Regulation, Federal Reserve Bank of St. Louis

Opening Remarks
2:10 p.m. | John Ryan, president and CEO, Conference of State Bank Supervisors
2:20 p.m. | James Bullard, president, Federal Reserve Bank of St. Louis
2:30 p.m. | Ben Bernanke, chairman, Federal Reserve

2:45 p.m. | Break

3 p.m.-4:15 p.m. | Research Paper Presentation 1
4:15 p.m.-4:30 p.m. | Moderated Question and Answer Session

The Role of Community Banks

Small Business Lending and Social Capital: Are Rural Relationships Different?
Robert DeYoung, University of Kansas; Dennis Glennon, Office of the Comptroller of the Currency; Peter Nigro, Bryant University, Smithfield, RI; Kenneth Spong, Federal Reserve Bank of Kansas City

Do Community Banks Play a Role in New Firm Survival?
Yan Y. Lee, Smith Williams
Federal Deposit Insurance Corporation

Equipment Lease Financing: The Role of Community Banks
Charles Kelly, Mohammed Khayum, Curtis Price
Romain College of Business, University of Southern Indiana

Bank Failure, Relationship Lending, and Local Economic Performance
John Kandrac, Federal Reserve Board of Governors

4:30 p.m. | Meeting Adjourns
5:30 p.m. | Reception at the Hyatt Regency at the Arch
6:15 p.m. | Dinner

7 p.m. – 8 p.m. | Evening Keynote Address

Keynote Speaker: Dorothy A. Savarese, chairman, president and CEO,
The Cape Cod Five Cents Savings Bank, Orleans, Mass.
Thursday, Oct. 3

8 a.m. | Breakfast

8:30 a.m. – 9:45 a.m. | Research Paper Presentation 2
9:45 a.m.-10 a.m. | Moderated Question and Answer Session

**Community Bank Performance**
**Moderator: Richard A. Brown**, chief economist and associate director for regional operations, FDIC

- **Financial Derivatives at Community Banks**
  Xuan (Shelly) Shen, Valentina Hartarska
  Auburn University

- **Lessons From Community Banks that Recovered From Financial Distress**
  R. Alton Gilbert, Andrew P. Meyer and James W. Fuchs
  Federal Reserve Bank of St. Louis

- **Performance of Community Banks in Good Times and Bad Times: Does Management Matter?**
  Dean F. Amel, Robin A. Prager
  Federal Reserve Board of Governors

- **The Effect of Distance on Community Bank Performance Following Acquisitions and Reorganizations**
  Gary D. Ferrier, Timothy J. Yeager
  University of Arkansas, Sam M. Walton College of Business

10 a.m. | Break

10:30 a.m.-11:45 a.m. | Research Paper Presentation 3
11:45 a.m.-Noon | Moderated Question and Answer Session

**Supervision and Regulation**
**Moderator: Lamont Black**, assistant professor of finance, Driehaus College of Business, DePaul University, Chicago, Ill.

- **Estimating Changes in Supervisory Standards and Their Economic Effects**
  William F. Bassett, Seung Jung Lee, Thomas W. Spiller
  Federal Reserve Board of Governors, Division of Monetary Affairs

- **The Impact of Dodd-Frank on Community Banks**
  Tanya D. Marsh, Wake Forest University School of Law
  Joseph W. Norman, attorney, K&L Gates LLP, Charlotte, NC.

- **Capital Regulation at Community Banks: Lessons from 400 Failures**
  Robert R. Moore, Michael A. Seamans
  Federal Reserve Bank of Dallas

- **Policy Lessons from the Community Banking Experience: Reconstituting the U.S. Financial System along Market Principles**
  Harvey Rosenblum, Elizabeth Organ
  Federal Reserve Bank of Dallas

11:30 p.m. | Break
Noon | Lunch

12:30 p.m. – 1:15 p.m. | Afternoon Keynote Address
1:15 p.m. – 1:30 p.m. | Question and Answer Session

Keynote Speaker: Federal Reserve Governor Jerome H. Powell

2 p.m. – 2:30 p.m. | Presentation of Results from 2013 Community Bank Town Hall Meetings

Presenter: Mike Stevens, senior executive vice president, Conference of State Bank Supervisors

2:30 p.m. – 4:30 p.m. | Panel Discussion: Community Banking in the 21st Century: Opportunities, Challenges and Perspectives

Moderator: Charles A. Vice, chairman, CSBS and commissioner, Kentucky Department of Financial Institutions.
Panelists: Bobby P. Martin, chairman of the board, The Peoples Bank, Ripley, Miss.; Curt Hecker, president and CEO, Panhandle State Bank, Sandpoint, Idaho; Thomas E. Spitz, chief executive officer, Settlers Bank, Windsor, Wis., and Claire W. Tucker, president and CEO, CapStar Bank, Nashville, Tenn.

4:30 p.m. | Wrap-up & Adjourn