PRESS RELEASES

John W. Ryan Community Banking Research Award Announced

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St. Louis – A paper on regulatory risk perception earned the John W. Ryan Award for Most Significant Contribution to Community Banking Research at the 2025 Community Banking Research Conference.

The Community Banking Research Conference, co-sponsored by the Conference of State Bank Supervisors (CSBS), the Federal Reserve System, and the FDIC, is held annually in St. Louis.

This year's winning paper, "Supervising Failing Banks," shows that supervisors anticipate most bank failures with a high degree of accuracy. The findings underscore that adequate supervisory oversight can hasten the closure of troubled banks, which lowers the cost of bank failures.

The paper's authors are: Sergio Correia, Federal Reserve Bank of Richmond; Stephan Luck, Federal Reserve Bank of New York; and Emil Verner, MIT Sloan School of Management and National Bureau of Economic Research.

The Community Banking Research Conference planning committee named the Most Significant Contribution to Community Banking Research Award in John W. Ryan's memory in 2022. A champion of the dual banking system, Ryan served as president and CEO of CSBS from 2011 until his untimely death in May 2022. He was the driving force behind the Community Banking Research Conference, which encourages more data and research on community banks for better informed policy decisions.

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The Conference of State Bank Supervisors (CSBS) is the national organization of financial regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico, and U.S. Virgin Islands. State regulators supervise roughly three-quarters of all U.S. banks and a variety of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance, and debt industries.