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Washington, D.C. – The Conference of State Bank Supervisors (CSBS) today announced a student team from Tennessee Technological University is the first-place winner of the 2026 CSBS Community Bank Case Study Competition. Student teams from Illinois State University and Iowa State University won second and third place, respectively.

The competition provides students an opportunity to explore and understand real issues facing community banks. The Tennessee Tech team, working closely with its bank partner, gave readers an insider's view on how a community bank in Tennessee managed its balance sheet and interest rate risk in the face of significant inflation pressures in 2022.

"This case study is essentially a 'how to' manual on managing a community bank balance sheet in times of stress, developing and maintaining an effective loan strategy, pricing loans, and monitoring loan performance." said CSBS Executive Vice President for Policy and Supervision Karen Lawson. "This case study is a must read for anyone interested in deepening their understanding of community banking."

The competition invites student teams of all disciplines from across the nation to partner with a local community bank and conduct an in-depth case study. Thirty-five student teams representing 28 colleges and universities entered this year's competition, examining interest rate risk, lending decisions, and response to inflation since 2020. Teams also analyzed how banks manage and maintain adequate capital through various strategies.

The Tennessee Technological University team members are Bo Briggs, Kaden Fray, Aaron Hughes, Michael Morrow, and Madelyn Ray. Alma Núñez served as faculty advisor. The team collaborated with Wilson Bank & Trust in Cookeville, Tennessee. Each winning team member will receive a $1,000 scholarship.

The second-place team from Illinois State University partnered with Heartland Bank and Trust Company in Bloomington, Illinois. The team consisted of Jacob Maus, Timothy Chowles, Garrett Allar, and Caden Scarlett, under the guidance of faculty advisor Vladimir Kotomin. Each team member will receive a $750 scholarship.

Rounding out the top three was Iowa State University. Vasudha Arora, Angelina Kabanuk, Parinaaz Kaushal, Mihai Lemieux, and Austin McMahan worked with faculty advisors Curt Hoff and Peter Orazem and partnered with VisionBank in Ames, Iowa. Each team member will receive a $500 scholarship.

The winning team will present its findings at the annual Community Banking Research Conference on Oct. 6 and Oct. 7 at the Federal Reserve Bank of St. Louis.

The top three case studies are available at: www.csbs.org/bankcasestudy and will be published in the annual *CSBS Journal of Community Bank Case Studies*, available in October.

Media Contact: Susanna Barnett, sbarnett@csbs.org, (202) 407-7156

X: CSBSNews

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 79% 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.

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