[Community Banking Research Conference Announces 2026 Selected Papers](#)

PRESS RELEASES

Community Banking Research Conference Announces 2026 Selected Papers

July 15, 2026
|
Download PDF
Share:

ST. LOUIS — The Federal Reserve System, the Conference of State Bank Supervisors (CSBS) and the Federal Deposit Insurance Corp. (FDIC) today announced the research papers selected for presentation at the 14th annual Community Banking Research Conference on Oct. 6-7, 2026. The invitation-only conference will be hosted at the Federal Reserve Bank of St. Louis with a livestream option of the conference proceedings available to all at communitybanking.org.

The conference brings together academics, community bankers, regulators and policymakers to explore the latest academic research on community banking and important policy issues affecting community banks.

Each paper selected for the conference will be considered for the John W. Ryan Award, which recognizes the paper that makes the most significant contribution to banking research.

This year's selected papers, grouped by topic area, and their respective authors are:

Credit Unions and the Value of the Tax Subsidy
The Transmission of Corporate Tax Cuts to Consumer Loans: Evidence from the TCJA
João Granja, University of Chicago; Fabian Nagel, Stanford University; Arndt Weinrich, Erasmus University

Cross-Charter Consolidation: Evidence from Credit Union Acquisitions of Community Banks
Panagiotis Avramidis, American College of Greece; David Huberdeau-Reid, University of Memphis; George G. Pennacchi, University of Illinois

Does the Credit Union Tax Exemption Affect Competition in Local Lending Markets? Evidence from the TCJA
Tanya Paul, University of California, Berkeley

The Geography of Banking
Credit Without Proximity: Informational Frictions and Unequal Gains from Technology
Erica Xuewei Jiang, UCLA; Yeonjoon Lee, Federal Reserve Bank of Richmond; Quinn Maingi, University of Southern California

Going the Distance? Bank-customer proximity, applicant demographics, and credit access
Bidisha Chakrabarty, Saint Louis University; Leo Pugachev University of Missouri; Raghavendra Rau, University of Cambridge

Geographically Concentrated Banks and the Amplification of Regional Economic Shocks
Sung Je Byun, Federal Reserve Bank of Dallas; Kristof Csaky, Federal Reserve Bank of Dallas; Benjamin Munyan, Federal Reserve Bank of Dallas

The Competitive Edge of Community Banks
The Economic Payoff of Civic Engagement: Evidence from Community Banks
Khaled Obaid, Mississippi State University; Alvaro G. Taboada, Mississippi State University

Banking Local: Media Slant, Erosion of Trust and Financial Decisions
Elizabeth Berger, University of Houston; Haaris Mateen, University of Houston; Dario A. Romero, Peking University

Smaller Banks, Smarter Lending? Evidence from the Commercial Real Estate Market
Eva Steiner, Penn State University; Alexei Tchistyi, Cornell University; Atlas Wu, Cornell University

Additionally, two papers were selected to be presented as poster sessions at the conference:

Bank Supervision as Information Production: Evidence from U.S. Bank Holding Companies
Mehdi Beyhaghi, Federal Reserve Board; Jiyoung Chae, Federal Reserve Bank of Richmond; Filippo Curti, Federal Reserve Bank of Richmond; Jeffrey R. Gerlach, Federal Reserve Bank of Philadelphia

Rate Channeling Through Deposit Menus
Prithu Vatsa, University of Texas at El Paso

[Note: Media interested in participating in this invitation-only event must register in advance with Vince Brennan at Vincent.Brennan@stls.frb.org.]