

2026 John W. Ryan Community Banking Research Award Announced

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St. Louis – A paper examining the role of civic engagement in community bank resilience earned the John W. Ryan Award for Most Significant Contribution to Community Banking Research at the 2026 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.

The conference’s planning committee selected the paper titled, “The Economic Payoff of Civic Engagement: Evidence from Community Banks,” authored by Khaled Obaid and Alvaro G. Taboada from Mississippi State University, as this year’s winner.

The paper finds that banks with deeper civic involvement in their local communities experience fewer large deposit withdrawals and better asset quality, including during the 2023 banking crisis. The findings also show how civic engagement increases small business and mortgage lending and is associated with faster economic recovery following natural disasters.

“This research reinforces what state supervisors see every day: community banks are not just financial institutions, but they are pillars of their communities. The CBRC is a great platform to exhibit how investment in local relationships can contribute to bank resilience when markets are under stress,” said CSBS President and CEO Brandon Milhorn.

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. Ryan served as president and CEO of CSBS from 2011 until his death in May 2022 and 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 a nationwide organization that supports a network 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

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