



2021 Community Bank Case Study Competition

Overview & Community Banker FAQ

The Community Bank Case Study Competition, facilitated by the Conference of State Bank Supervisors (CSBS), is a nationwide academic competition for undergraduate students. Through this competition, undergraduate student teams will partner with local community banks to conduct original case studies on relevant topics. For the 2021 competition, student teams will examine how community banks have responded to major forces that impacted the nation this year: the Covid-19 pandemic and a renewed commitment to diversity and inclusion.

In addition to providing undergraduate students with an excellent opportunity to engage and gain valuable knowledge of the banking industry, the case study competition serves as a platform for community banks to tell their individual stories. It is an opportunity to build a further understanding of the community bank business model and the role community banks play in local communities, and it is a mechanism for connecting academics and millennials with the community banking industry.

Competition Overview

- Student teams will consist of 3-5 undergraduate students.
- All case study work will be conducted under the guidance of a school faculty advisor.
- Student teams will have discretion to meet with and interview the members of their partner community bank as often as agreed upon by the bank.
- Each student team will be responsible for submitting a paper that thoroughly discusses their case study findings, and an optional video that highlights their case study paper. The paper is to be no more than 25 pages, and include visualizations that illustrate student findings.

Competition Timeline

- **September 8th, 2020** – The Case Study topic is released to the public, and the application portal can be found here: www.csbs.org/bankcasestudy
- **January 11, 2021** – To participate, faculty advisors must submit a Statement of Interest on the CSBS Community Bank Case Study Website by this date. Faculty advisors are **not** expected to have a full student team or community bank partner when the Statement of Interest is submitted. Teams without a Statement of Interest by this date will not be considered.
- **February 22nd, 2021** – Deadline for students to register and for community bank partnerships to be secured.
- **May 17th, 2021** – Final papers and videos are due by 12:00 noon ET.

Case Study Topic

PART I: FINANCIAL ANALYSIS

Using the FFIEC 041/051 Call Report, Uniform Bank Performance Report (UBPR), and other publicly available data sources, students should analyze and provide an analysis of **one** of the following:

- Earnings Performance
- Loan Portfolio Concentrations
- Asset Growth
- Capital Levels
- Liquidity

To facilitate uniform analyses amongst teams, this financial analysis should be completed on a year over year basis covering five years. This section should comprise no more than two pages out of the 25 total for the project.

PART II: SERVING THE COMMUNITY IN A PANDEMIC (address the questions most pertinent to the institution)

1. What actions did the bank take to protect its employees while serving the banking needs of its customers?
2. Did the bank participate in the Payroll Protection Program?
 - a. How did they execute the program under the challenging conditions?
 - b. Did they accept new customers?
 - c. Were there businesses that did not qualify or were not approved by SBA that needed the assistance?
3. Did the bank create any new programs to meet customers' needs?
4. What was the direct impact of the pandemic on the bank's balance sheet?
 - a. Loan volume
 - b. Marketable securities volume
 - c. Deposit volume
 - d. Other borrowings
5. What one great story does the bank have that exemplifies a community bank serving its community?

PART III: DIVERSITY, INCLUSION AND ECONOMIC FAIRNESS (address the questions most pertinent to the institution)

1. How has the bank addressed diversity and inclusion with its staff, executives, and board of directors?

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2. Does the bank have any special programs or products to support diversity and inclusion? For example, lending programs aimed at minority and women owned businesses or policies related to vendors.
3. How have the market demographics of the bank's trade area changed over the last decade?
4. How has the bank supported local projects, on its own or through sponsorship, to serve underserved areas or promote economic development?
5. Have the recent protests related to social justice changed the bank's approach to diversity and inclusion?
6. Community banks generally have a culture of compliance, meaning they strive to adhere to the regulations designed to protect consumers and ensure fair lending practices. How can banks leverage this aspect of their culture to be seen as leaders in their communities for diversity, inclusion and social justice?
7. Are there things regulators and policy makers could do to support community banks in efforts to address diversity, inclusion, and economic fairness?
8. If the bank has a trust department, have they received more inquiries or adopted investment policies regarding Environmental, Social and Governance (ESG)?

Frequently Asked Questions (FAQs)

What is the Conference of State Bank Supervisors (CSBS)?

The Conference of State Bank Supervisors (CSBS) is the nationwide organization of banking and financial regulators from all 50 states, the District of Columbia, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

Established in 1902 as the National Association of Supervisors of State Banks, CSBS is uniquely positioned as the only national organization dedicated to protecting and advancing the nation's dual-banking system.

For more than a century, CSBS has given state supervisors a national forum to coordinate supervision and develop policy related to their regulated entities. CSBS also provides training to state banking and financial regulators.

Is there any other organization, agency, or entity involved in facilitating or hosting the case study competition other than CSBS?

CSBS serves as the sole facilitator of the Community Bank Case Study Competition. State financial regulators support the competition and may, at their own discretion, promote the competition within their states. As a prize, winners of the competition may present their work at the jointly hosted annual CSBS-Federal Reserve Community Banking in the 21st Century Research and Policy Conference.

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How can my bank partner with a university student team?

If your bank is interested in partnering with a student team, you may directly reach out to a university/college to share your interest in partnering with a potential team. You may also reach out to the Case Study Manager, Katie Hoyle (khoyle@csbs.org), who can assist with an introduction to community institutions within your state.

What is the competition process?

Once the student team and community bank have agreed to partner, all parties must sign a legal disclaimer before commencing case study interviews and sharing bank information. After all parties have signed the necessary document(s), the bank and student team (under the direction of the faculty advisor) may begin scheduling meetings and interviews to conduct case study work. An initial meeting between the faculty advisor and bank management may be necessary before meeting with the student team.

Typically, the chief loan officer, bank president or vice president, and communications or marketing representative meet with the students as they conduct their case work. Student teams may need to meet with bank representatives three to five times throughout the competition period to complete case work. An additional day or two may be necessary for shooting the case study video.

How much information should or should not be shared?

Banks have full control over what and how much information is shared with the student teams. Banks are not expected to share confidential information. Keep in mind student teams have access to publicly available information, such as Uniform Bank Performance Reports and Call Report data.

What if the bank disagrees with the students' analysis of gathered information?

It is the responsibility of the student team, faculty advisor, and bank representatives to ensure all data included in the case study is factual and clear. While student analysis should be based solely on the facts gathered publicly and provided by the bank, the case study analysis is at the full discretion of the students. Student teams may share case study work with the partner bank before submitting the final work for judging.

Who will see the case study papers and videos?

All case study papers and videos will be made public and available on the CSBS website after June 17th, 2021. Case studies will be available to the media, colleges and universities, and the general public.

For questions or comments, please contact Katie Hoyle at khoyle@csbs.org or 202-808-3556.

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