CSBS 2023 Annual Data Analytics Competition
The Impact of Community Banks in a Rapidly Rising Interest Rate Environment

Appendix 1: Scoring Rubric

Scoring 1-10	1 = lowest score; 10 = highest score
Creativity/Innovation	1. How new or different is the team's approach? 2. Does the approach introduce a potential paradigm shift in how data can be used for regulatory and policymaking purposes?
Effectiveness/Impact	1. To what degree does the solution have the potential to make a practical and concrete improvement to the way regulators supervise depository institutions or how policymakers should craft legislation? 2. Does the solution add value to stakeholders (regulators, policymakers, bankers, businesses, general public, etc.)?
Market Readiness	1. How long would it take to bring the solution to market and/or have users adopt the research ideas?
Quality of Work & Presentation	1. Did the team provide adequate motivation for their research? 2. Did the team demonstrate an understanding of the problem, develop a quality solution and effectively communicate the problem and solution using appropriate visual aids?
Methodology & Technical Model	1. Did the team effectively explain how its model works, what variables are employed and why they chose their mathematical model? 2. Does the team's model provide new insights and answer questions developed in their hypotheses?
Managerial Interpretation	1. Does the team's model provide data-driven insights for managerial decision-making?

Appendix 2: Proposal Template

University/College Name:

Participant List (Include full names, email addresses, graduation year, major):

Faculty Sponsor (and email address):

Course (if applicable):

Research Idea/Hypothesis:

Expected Data Sources:

Proposed Method(s) to Test Hypothesis:

Planned Deliverable(s):