



2026 Community Bank Case Study Competition

Welcome Packet



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Welcome!

Dear Participant:

On behalf of the Conference of State Bank Supervisors, we welcome your participation in the 2026 Community Bank Case Study Competition! It is sure to be an exciting and fulfilling year, and we can't wait to see the great research that your student team will put together.

Enclosed in this digital welcome packet, please find the following:

- Competition Overview
- Competition Timeline
- Competition Topic
- FAQs

As a reminder, 3-5 member student teams and community bank partnerships must be secured by 11:59 p.m. ET on Friday, **Jan. 30, 2026** to continue participating in the competition. This means that your student team members and community bank partner must register by **Jan. 30, 2026**. The links to the student and bank partner registration are available below, in your welcome email, and on the case study website.

- [Student Registration Form](#)
- [Bank Partner Registration Form](#)

Thank you for your participation, and we look forward to reading your well-researched case studies! Please contact me directly at the email address with any questions.

Best,

Shannon Lucernoni
Manager of the CSBS Community Bank Case Study Competition
Conference of State Bank Supervisors (CSBS)
Senior Director, Stakeholder Engagement
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Competition Overview

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.

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.

- 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. The paper is to be no more than 25 pages and include visualizations that illustrate student findings. Students must also submit a 5-minute video that showcases their case study findings.

Guidelines for Paper & Video

- Write a brief up to 25-pages in length, that includes a 1-2 page executive summary and up to 10 pages in tables and charts, that thoroughly discusses the case study findings.
- All case studies must be written in 12-point Times New Roman with double spacing.
- Teams should use MLA style.
- Student teams **must** also submit a video of no more than 5 minutes that highlights the teams' case study findings while showcasing the partnered community bank.

Rules of Conduct

- Student teams will be expected to develop original work; plagiarism will not be tolerated under any circumstances.
- While faculty advisors will be expected to help in the case development process as references and consultants, the case study papers and video presentations must be conducted solely by the students.
- Student teams may receive outside help in producing the case study video using university provided student resources only. This may include the assistance of a video production or

communications student(s), or campus camera equipment available as a student resource. Professional university resources such as university A/V staff or equipment are not included.

- The deadline to submit case study papers and videos is **Monday, April 10, 2026** at 12 p.m. ET.
- The timetable will be followed to the utmost punctuality and late submissions will not be accepted.
- Failure to comply with these rules will result in immediate disqualification.

Winning Teams

First Place Team:

- Each student and faculty advisor on the first-place winning team will receive a \$1,000 CSBS scholarship;
- An opportunity to present their case study at the annual CSBS-Federal Reserve-FDIC Community Banking Research Conference; and
- Their case study published in a journal of academic research.

Second Place Team:

- Each student and faculty advisor on the second-place team will receive a \$750 CSBS scholarship; and
- Their case study published in a journal of academic research.

Third Place Team:

- Each student on the third-place team will receive a \$500 CSBS scholarship; and
- Their case study published in a journal of academic research.

Competition Timeline

Oct. 30, 2025

Competition is open and faculty advisors can begin submitting their Statements of Interest

Dec. 19, 2025

Deadline for Statements of Interest

NOTE: 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 will not be considered.

Dec. 22, 2026

Student team members and community bank partner registration opens at www.csbs.org/bankcasestudy

Jan. 30, 2026

Deadline for student team members and community bank partners to register is 11:59 p.m. ET

April 10, 2026

Final case study papers and videos are due by 12 noon ET

May 13, 2026

1st, 2nd, and 3rd place teams announced.

Competition Topic

How do external factors impact the business of banking?

BACKGROUND

Banks play a critical role in the U.S. economy by providing credit and financial services to businesses and consumers. Community banks play an especially important role in our nation's financial system. In addition to sustaining their local economies, community banks also serve as key providers of banking services, particularly in rural communities across the country.

Since 2020, the banking sector has experienced macroeconomic shifts with related interest rate and trade policy choices at the federal level, adding an important dimension to bank decision-making. For the 2026 CSBS Community Bank Case Study Competition, teams are asked to learn about how banks approach interest rate risk, make lending decisions, and consider the impact of inflation by first selecting a community bank to study, and then determining what lessons their chosen institution learned from the changing macroeconomic environment since 2020. Additionally, teams will be asked to learn about bank capital and the different techniques banks employ to manage capital.

Through this case study competition, we hope to gain a better understanding of how community banks remain safe and resilient financial pillars of their respective communities.

Questions

PART I: FINANCIAL ANALYSIS

Using the Federal Financial Institutions Examinations Council (FFIEC) 041/051 Call Report, Uniform Bank Performance Report (UBPR) and other publicly available data sources, students should evaluate and provide an analysis of the following for their selected case study bank:

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

To facilitate consistency among teams, this financial analysis should be completed on a year-over-year basis covering five years.

PART II: Interest Rate Environment and Inflation (for each section below, address the questions most pertinent to your selected case study bank)

Overview: Bankers contend with macroeconomic risks that drive business decisions, with inflation and interest rates being prime examples. Since the beginning of the pandemic, both factors have shifted considerably. Use the questions below to help guide your conversation with bank leadership to better

understand how they track these macro risks, how it impacts their business, and how they manage the risk associated with these changes.

1. What is asset and liability management, and does your bank have a special group that is responsible for focusing on it, such as an Asset-Liability Committee (ALCO)? Why is asset and liability management important to your institution?
2. How does your institution plan for interest rate risk? Is your institution asset or liability sensitive? Does your institution model their interest rate risk? If yes, how many basis points up or down does the model test for?
3. How has the current interest rate environment impacted the bank's plans? Were there any negative impacts from the interest rate environment such as within their securities portfolio?
4. What is your bank's investment strategy? Do they have preferred investments?
5. How has inflation impacted the banks' operations and the community?
6. Has inflation affected borrowers' ability to repay loans? Has credit quality become an issue for borrowers? Has the bank changed its underwriting standards in recent years?
7. What is the Federal Open Market Committee (FOMC)? Does your institution follow FOMC votes and minutes? If yes, how do these decisions factor into their strategic decisions? What rate does the FOMC vote on? If the institution does not follow the FOMC, what do they track for ALCO decisions?
8. Does your institution make mortgage loans? How are mortgage loan interest rates determined? Does the FOMC control mortgage rates?

Part III: Loan Strategy/Decisioning

Overview: The U.S. fractional reserve banking system facilitates commercial banks making loans to consumers and businesses. Loans, however, carry risk. Use the questions below to explore how your bank makes lending decisions and how their broader loan strategy factors into the bank's plans.

1. What types of loans does your institution specialize in?
2. How does the institution track loan performance? Do they monitor the financial condition of their borrowers? What metrics do they use?
3. What criteria would require a loan to go before the institution's loan committee?
4. Does the bank maintain a loan "watch" list?
5. What accounts, portfolios, or portfolio segments do the bank consider high risk?
6. Has the institution considered how tariffs may impact some of its customers? Has the institution reached out to or heard from customers due to changing trade policies?
7. What strategies does the bank use to determine the appropriate interest rate on a given loan?
8. How does the institution test its loan portfolio?
9. How does the bank rate its loans based on risk? Does it have a risk rating/classification policy? Examples include pass, watch, substandard, etc. What would make the bank upgrade or downgrade a loan between categories? What is the impact of a loan being non-performing?
10. Does the bank have any stories of uncovering a loan problem after visiting a customer?

11. What lending concepts did you learn about speaking with the bankers?
12. Does the bank use a partner, such as a core service provider, to maintain its loan records?
13. Does bank management see a future where artificial intelligence can help streamline its lending process? Why or why not?

Park IV: Bank Capital

Overview: Bank capital is critical to the banking system and serves important functions. Use the questions below to learn about bank capital and explore how your bank makes operational decisions based on its capital level and access to additional capital.

1. What is bank capital?
2. How do banks decide how much capital to hold? Where do minimum requirements come from?
3. A bank's assets are not necessarily treated equally under regulatory rules. Explain the concept of "risk-based capital" and "risk-weighted assets" (RWAs).
4. How can a bank increase its capital? Discuss the tradeoffs of at least two different methods.
5. What is operational risk and how does it factor into capital requirements?
6. What is the difference between Tier 1 and Tier 2 capital, and why is Tier 1 considered a stronger form?
7. In the event of a bank failure, who is protected by the bank's capital, and who absorbs losses first?
8. What is the Community Bank Leverage Ratio (CBLR)? Where did it come from? Who qualifies for it? Does your bank use it? Why or why not?
9. What are Held-to-Maturity (HTM) and Available-For-Sale (AFS) securities? How did they factor into the banking turmoil during 2023? Did anything from 2023 impact how your bank categorizes its securities?
10. What is Accumulated Other Comprehensive Income (AOCI)? Why does AOCI matter for banks and regulators?
11. What is tangible equity? What does it tell us about a bank? How is it different from regulatory capital?
12. Where does AOCI appear on a bank's balance sheet?
13. What is balance sheet hedging? Does your bank do balance sheet hedging?

Publicly Available Resources

FDIC Statistics on Depository Institutions (Aggregate Call Report Data):

<https://www5.fdic.gov/SDI/>

- Includes: Pre-populated industry peer group data by asset size, charter and activities.

FDIC Community Bank Study: <https://www.fdic.gov/regulations/resources/cbi/study.html>

- Includes: Community banking aggregate data from 1987-2017, community banking merger and acquisition data.

FFIEC Uniform Bank Performance Reports (UBPR): <http://www.ffcic.gov/UBPR.htm>

- Includes: Summary ratios by peer group.

FFIEC Central Data Repository (Raw Call Report Data): <https://cdr.ffcic.gov/CDR>

- Includes: Call Report data (both current and historical) by institution.

FFIEC Reporting Forms and Call Report Instructions: <https://www.ffcic.gov/forms041.htm>

- Includes: Instructions as to how to interpret 041, 031 & 051 Call Report fields.

Federal Reserve National Information Center (NIC): ffiec.gov/nicpubweb/nicweb/nichome.aspx

- Includes: Data on bank holding companies.

Federal Reserve Bank of St. Louis Economic Research: <https://research.stlouisfed.org/>

- Includes: Relevant economic research regarding community banks.

FRED Economic Data (St. Louis FRB Data Tool): <https://research.stlouisfed.org/fred2/>

- Includes: Aggregate survey level industry data sets.

FRB/CSBS Research Conference Website: <https://www.communitybanking.org/>

- Includes: Relevant academic research regarding community banks.

Frequently Asked Questions

Which students are eligible to participate?

- The student must be currently enrolled in a university or college during the full case study competition timeframe (December – May)
- The student's course work must be majority undergraduate courses
- The student must be able to provide proof of college or university registration

What are the student team requirements?

- Student teams must consist of between three to five students
- Teams must be advised by at least one school professor
- All members of the student team must be enrolled at the same university/college
- All research must be conducted during the Community Bank Case Study work period – January to May 2026

What is the responsibility of the student team faculty advisor?

- Professors sponsoring a student team are considered the team's faculty advisor or faculty sponsor.
- The team faculty advisor must be a current professor at the same college/university as the sponsored team(s).
- Team faculty advisors are responsible for submitting the competition application or statement of interest.
- Faculty advisors are responsible for helping to facilitate the partnership between the sponsored student team and a prospective local community bank.
- Faculty advisors should serve as a guide and manage the student team throughout the competition process.
- Faculty advisors may sponsor more than one student team. While there is no limit to how many student teams a faculty advisor may sponsor, professors are advised to consider the time commitment that will be necessary to manage several teams.

What are the responsibilities of the student team?

- Your team will be expected to submit a case study research paper no more than 25 pages in length and a video that is no more than five minutes.
- Your team should look to your faculty advisor to help establish a relationship with a local community bank for your project. If your team needs assistance with this, please contact us at casestudy@csbs.org.
- Your team is responsible for engaging the community bank, gathering data, and producing an original research paper and video.
- Your team is permitted to delineate responsibilities among team members as you see fit.

What does it mean to “help facilitate the partnership between the sponsored student team and a prospective local community bank?”

This means that if the faculty advisor has a relationship with a local bank and feels comfortable reaching out to the bank, the advisor is encouraged to do so. If the faculty advisor does not have a relationship with a bank but still wishes to facilitate a bank partnership for the student team, the professor is again encouraged to do so.

CSBS staff, and in some cases, state banking Commissioners, are available to make the initial outreach to a potential bank upon the faculty advisor’s request. Faculty advisors should state this request in the competition application or reach out to Case Study Manager Shannon Lucernoni (casestudy@csbs.org) for more information.

How should I select student team members?

In some cases, professors may already have students in mind that they think would make great team members for the competition. For professors who do not, things to take into consideration may include knowledge of banking industry/topics, commitment to long-term projects, ability to see projects through, video production experience, and strong writing skills. Students not majoring in a bank-related field may participate – all disciplines are welcome!

How do I register my team, and what is the deadline for locking in a full team and community bank partner?

Once you have a verbal commitment from the students, direct them to register themselves on the Case Study site once registration is opened on **Dec. 22, 2025**. The deadline for student and community bank partner registrations is **Jan. 30, 2026**.

Does the partner community bank have to be in the same state as the college/university?

The community bank partner does not have to be in the same community or state as the college/university.

Can I apply to enter the competition although I don’t have a student team identified?

Yes. Professors have from **Oct. 20, 2025 to Dec. 19, 2025** to submit their Statement of Interest. On **Dec. 22, 2026**, student registration will open, and team members can register themselves on the CSBS Community Bank Case Study website.

Student team members have until **Jan 30, 2026**, to register using the online registration system.

Teams that do not have at least three student team members identified in the application system by 11:59 p.m. Eastern Time on **Jan 30, 2026** will be disqualified from the competition.

Can I submit a Statement of Interest to enter the competition although I don't have a community bank identified?

Yes. The faculty sponsor has until Jan. 30, 2026 to submit the name and address of the community bank partner.

All applications with student teams that do not have a community bank partner secured and identified by 11:59 p.m. ET on Jan. 30, 2026 will be disqualified from the competition.

What if I commit to multiple student teams by the Jan. 30, 2026 deadline, but then decide I only want to move forward with one team?

In this case, please notify Shannon Lucernoni (casetudy@csbs.org) by email that you wish to drop a team and CSBS will remove that team from being listed as a participant in our records.

What happens if the winning team includes only members who graduate in spring 2026? Do the students still get the scholarship?

Yes. Note that the team members will be responsible for providing non-university email addresses if they graduate to facilitate the scholarship disbursement process.

What happens if members of the winning team are not able to attend the CSBS-Federal Reserve-FDIC Community Banking Research Conference in 2026?

Attending the conference in person is optional, not a requirement. The conference gives the students an opportunity to participate on a panel discussion regarding their experience and findings, as well as network with community banks, state and federal regulators.

What is your definition of a community bank?

The determination of whether the partner community bank is indeed a community bank will be left to the discretion of the faculty advisors. As a guide, faculty advisors are encouraged to refer to the FDIC's 2012 research definition that is available [here](#).

Can the students receive school/course credit for participating in the competition?

School or course credit for students participating in the competition is solely at the discretion of the professor, department, or school. The Community Bank Case Study Competition is an annual competition and CSBS is open to future collaborative efforts with schools to deliver school or course credit.

Does the 25-page limit include work cited page?

The 25-page limit for the case study paper does not include the cover page, table of contents, or work cited page(s). However, it does include the executive summary and the body of work.

Do the charts and graphs have to be at the end of the paper like an appendix or can they be displayed throughout the paper?

No. The charts and graphs are not required to be at the end of the paper. Charts and graphs can be displayed throughout the paper, however the maximum limit of 10 pages dedicated to charts and graphs remains.

With whom/where will content be shared and does the bank have an opportunity for final review before presentation?

The bank may review the student team's paper before it is submitted and is left to the discretion of the faculty advisor. The bank may also review the student team's video if agreed upon by the team and professor. All competition papers and videos will eventually be released publicly on the competition website after the judging process is complete and the top three teams are announced.

The bank(s) I've spoken with sees this as a sensitive issue and is unsure about participating and/or how much information to share out of fear of regulatory action. How can I address this question with the bank?

The case study competition project is for educational purposes only and not intended to serve a regulatory role.

How can a 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, Shannon Lucernoni (casestudy@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 complete a registration form with a legal disclaimer before commencing case study interviews and sharing bank information. After all parties have completed registration, 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 winning case study papers and videos may be made public and available on the CSBS website after May 13, 2026. Case studies will be available to the media, colleges and universities, and the general public.

Who judges the case study competition?

Case study papers and videos are evaluated by a diverse panel of judges, including CSBS staff and state and federal banking regulators, with experience ranging from frontline examiners to commissioners.

What is the competition timeline?

Competition deadlines and timeline is below.

- **Oct. 20. 2025** - Applications become available for academics to submit Statements of Interest at www.csbs.org/bankcasestudy.
- **Dec. 19. 2025** - Competition closes for submission of Statements of Interest and student/bank registration opens.
- **Oct. 2025 – Jan. 2026** – Faculty sponsors should begin forming student teams and seeking community bank partnerships.
- **Jan. 30, 2026** – Student team members and community bank partnerships must be registered to continue in the competition.
- **January – April 2026** – The case study work period.
- **April 10, 2026** - Student teams must submit final papers and videos by Friday, April 10, 2026 at 12 noon ET.
- **April 13 – May 7, 2026** – Judges will evaluate and score case studies in three rounds of judging.
- **May 13, 2026** – 1st, 2nd & 3rd place teams will be announced.
- **October 2026 (Dates BD)** – Winning team attends 2026 CSBS – Federal Reserve- FDIC Community Banking Research Conference