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. The 2018 Case Study Competition will address how community banks utilize technology service providers and third party vendors, investigating how technological innovation has impacted smaller institutions.

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 a 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**

- **August 17th, 2017** – The Case Study topic is released to the public, and the application portal can be found [here](#).
- **November 20th, 2017** – To participate, faculty advisors must submit a Statement of Interest on the CSBS Community Bank Case Study Website by November 20th, 2017. 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.
- **November 21st, 2017** – Student registration opens.
- **February 5th, 2018** – Deadline for students to register and for community bank partnerships to be secured.
- **April 9th, 2018** – Final papers and videos are due by 12:00 noon local time on Monday, 4/9.
Case Study Question

Part I, Financial Analysis

Students should analyze the following, using the FFIEC 041/051 Call Report, Uniform Bank Performance Report (UBPR), and other publicly available\(^1\) data sources:

- Earnings Performance
- Loan Portfolio Composition, broken out by loan type (e.g. consumer loans, mortgage loans)
- Asset Growth
- Capital Levels
- Liquidity

To facilitate uniform analyses amongst teams, this financial analysis should be completed on a YoY basis.

Part II, The Community & Technology

For the next piece of the case study, the students should identify regional trends within that community banking organization’s market, and how technology impacts those trends. Students should consider how technology use has affected existing relationships in the community, as well as how technology adoption has brought new customers to the bank. The questions below serve as a suggested guideline to investigate technology’s impact on the bank’s customer relationships, but are by no means exhaustive.

1. How does the bank define their market?
2. Students should identify market trends within the banking market (as defined by the bank), and the extent to which the bank participates in those trends, including:
   a. Small Business Lending
   b. Agricultural Lending
   c. Commercial Real Estate Lending
   d. Mortgage
   e. Payments
   f. Deposits
3. How does the bank utilize technology to meet local needs for products and services, and why was that technology selected?
4. How has use of technology effected local customer relationships, particularly younger customers, or customers that have moved away since opening an account?

\(^{1}\) To facilitate fair and equitable competition, all data analysis should be pulled from publicly available data sources. Of course, students can use other data analysis tools to verify data, but many students do not have access to expensive finance engines like Bloomberg, SNL, etc. With questions about data sources, please contact Amanda Holcombe at AHolcombe@csbs.org. Learn more about the Community Bank Case Study Competition at http://www.csbs.org/bankcasestudy/
5. Has technology adoption brought new customers and/or customer demographics to the bank?

**Part III, Management & Technology**

Students should also consider how management plans to utilize technology in the future. The questions below serve as a suggested guideline to discuss this topic, but are by no means exhaustive.

1. Has management incorporated technology adoption and/or use into the bank’s strategic planning process?
2. What are management’s short and long-term goals in terms of adopting, maintaining, or scaling back use of technology at the bank?

**Part IV, Third Party Vendors & Technology Service Providers**

Finally, student teams should discuss how the bank utilizes third party vendors and technology service providers. The questions below serve as a suggested guideline to address this topic, but are by no means exhaustive.

1. How does the bank use third-party technology vendors and/or service providers to solve problems or meet specific needs?
2. How does the bank integrate third-party vendor and/or technology provider management into their risk assessment process?
3. What are the greatest challenges related to third-party vendor management?
4. Are there emerging third-party vendor trends that could expand business lines and streamline internal processes?

**Key Dates**

- **August 17th, 2017** - Applications become available for academics to submit Statements of Interest at [www.csbs.org/bankcasestudy](http://www.csbs.org/bankcasestudy).
- **September – November 2017** – Email notifications of acceptance sent to faculty.
- **November 20th, 2017** - Competition closes for submission of Statements of Interest.
- **September – January 2018** – Faculty sponsors should begin forming student teams and seeking community bank partnerships.
- **February 5th, 2018** – Student team members and community bank partnerships must be finalized to continue in the competition.
- **September 2017 – April 2018** – The case study work period.
- **April 9th, 2018** - Student teams must submit final papers and videos by Monday, April 9th at 12 noon local time.
- **April 13th – May 4th, 2018** – Judges will meet to evaluate and score case studies.
- **May 10th, 2018** – 1st, 2nd & 3rd place teams announced at the 2018 CSBS State-Federal Supervisory Forum in Jacksonville, FL.

Learn more about the Community Bank Case Study Competition at [http://www.csbs.org/bankcasestudy/](http://www.csbs.org/bankcasestudy/).

**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.

**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 Case Study Manager Amanda Holcombe ([Aholcombe@csbs.org](mailto:Aholcombe@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.

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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 May 10th, 2018. Case studies will be available to the media, colleges and universities, and the general public.

For questions or comments, please contact CSBS at bankcasestudy@csbs.org or 202-808-3556.