



## CSBS Announces 2023 Community Banking Research Conference Emerging Scholars

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**Washington, D.C.** - The Conference of State Bank Supervisors (CSBS) today named three graduate students as 2023 [Community Banking Research Conference](#) Emerging Scholars.

The scholars are Naz Koont from Columbia University, Giorgi Nikolaishvili from the University of Oregon, and Hristiana Vidinova from the University of Chicago.

The CSBS emerging scholars program is designed to identify future community banking researchers by selecting three Ph.D. students who are considering or working on a dissertation on a banking-related topic.

“This year’s emerging scholars have already started to advance our understanding of important community banking topics, including how digital platforms and technological advances impact the value of banks’ deposit franchises, how community banks contribute to the transmission of monetary policy, and how the implementation of CECL can have unintended procyclical effects on loan loss provisioning,” said CSBS Executive Vice President for Policy & Supervision Karen Lawson.

The emerging scholars are invited to attend the annual Community Banking Research Conference, sponsored by CSBS, the Federal Reserve System and the FDIC. The conference provides emerging scholar recipients with the opportunity to hear presentations and discussions on the latest community banking research and to interact with researchers, regulators and community bankers.

For more on the Community Banking Research Conference, visit [communitybanking.org](https://communitybanking.org).

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*The Conference of State Bank Supervisors (CSBS) is the national organization of bank regulators from all 50 states, American Samoa, District of Columbia, Guam, Puerto Rico*

*and U.S. Virgin Islands. State regulators supervise roughly three-quarters of all U.S. banks and a variety of non-depository financial services. CSBS, on behalf of state regulators, also operates the Nationwide Multistate Licensing System to license and register non-depository financial service providers in the mortgage, money services businesses, consumer finance and debt industries.*

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