



# John W. Ryan Community Banking Research Award Announced

Oct 3, 2024

**St. Louis** – A paper on regulatory risk perception earned the John W. Ryan Award for Most Significant Contribution to 2024 Community Banking Research at the Community Banking Research Conference.

The [Community Banking Research Conference](#), co-sponsored by CSBS, the Federal Reserve System, and the FDIC, is held annually in St. Louis.

The conference's planning committee chose the paper titled "[The Economics of Market-Based Deposit Insurance](#)," authored by Edward T. Kim, University of Michigan-Ann Arbor; Shohini Kundu, ULCA; and Amiyatosh Purnanandam, Ross School of Business, University of Michigan as the award winner.

“This research paper exemplifies why John Ryan was so passionate about this conference and why he worked so hard to create it,” said CSBS President and CEO Brandon Milhorn. “The authors have advanced our understanding of a topical issue - reciprocal deposits - and helped us understand the implications of expanded use of deposit insurance for the behavior of depositors and banks.”

The conference planning committee named the Most Significant Contribution to Community Banking Research Award in John W. Ryan’s memory in 2022. A champion of the dual banking system, Ryan served as president and CEO of CSBS from 2011 until his unexpected death in May 2022. He helped initiate the Community Banking Research Conference to encourage more data and research on community banks for better informed policy decisions.

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**Contact:** Susanna Barnett, 202-680-3143, [sbarnett@csbs.org](mailto:sbarnett@csbs.org)

**X:** @CSBSNews

*The Conference of State Bank Supervisors 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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202.296.2840

newsroom@csbs.org

1129 20th Street, N.W., 9th Floor, Washington, DC 20036