Acknowledgements

The FDIC Community Banking Study is a collaborative effort to identify and explore issues and questions about community banks. The study was produced under the leadership of Shayna M. Olesiuk of the FDIC's Division of Insurance and Research. John M. Anderlik, Margaret Hanrahan, and Benjamin Tikvina managed the study.

The study's primary authors are as follows:

Chapter 1: Community Bank Financial Performance Christopher J. Raslavich

Chapter 2: Structural Change Among Community and Noncommunity Banks Eric C. Breitenstein

Chapter 3: The Effects of Demographic Changes on Community Banks Chester Polson

Chapter 4: Notable Lending Strengths of Community Banks Robert M. DiChiara Margaret Hanrahan Richard D. Cofer Jr.

Chapter 5: Regulatory Change and Community Banks George French

Chapter 6: Technology in Community Banks Daniel Hoople

I would like to thank the many senior officials and staff from the FDIC who provided valuable insights and feedback during the review of the study, including Leonard Chanin, Doreen Eberley, Keith Ernst, Pamela Farwig, Edward Garnett, Robert Grohal, Don Hamm, Angela Herrboldt, Travis Hill, Deborah Hodes, Alex LePore, Kim Lowry, Ashley Mihalik, Jonathan Miller, Patrick Mitchell, Sumaya Muraywid, Thomas Murray, Robert Oshinsky, Camille Schmidt, Philip Shively, Michael Spencer, Aaron Wishart, and Katrice Yokley.

I am also grateful to FDIC staff and contractors who provided valuable research, analytical, editorial, technical, and publication support, including Vaishali Ashtakala, Jeffrey Ayres, Jeffrey DeLuca, Olayemi Jegede, Alexander Gilchrist, Alan Levy, Jane Lewin, Lynne Montgomery, Chris Nardi, Daniel Nguyen, James K. Presley-Nelson, Shawn E. Schreier, David Spanburg, Derek Thieme, Jose M. Torres, Donna Vogel, Daniel Weeks, and Kathy Zeidler.

The authors thank Brennan Zubrick, Kyle Zhong, and the Conference of State Bank Supervisors for permission to use survey data from the National Survey of Community Banks.

Finally, we are immensely grateful to the late Richard A. Brown, FDIC Chief Economist, for his leadership and contributions to the study of community banking at the FDIC, including leadership of the foundational 2012 Community Banking Study, development of the community bank definition, and nearly a decade of research and analysis on the topic. Rich made lasting contributions to the FDIC mission and was in our thoughts as we put together this study. He will be missed.

Diane Ellis, Director Division of Insurance and Research