MARYLAND BANKERS ASSOCIATION

2027 Robert H. Smith Banking Fellows Program

Informational Call

November 20, 2026

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Meet the Banking Fellows Planning Team

We are proud to have representation from the University of Maryland's Robert H. Smith School of Business and the MBA—both committed to ensuring the program's success and providing ongoing support to our Member Banks, partner institutions, and fellows.



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What is the Robert. H Smith Banking Fellows Program?

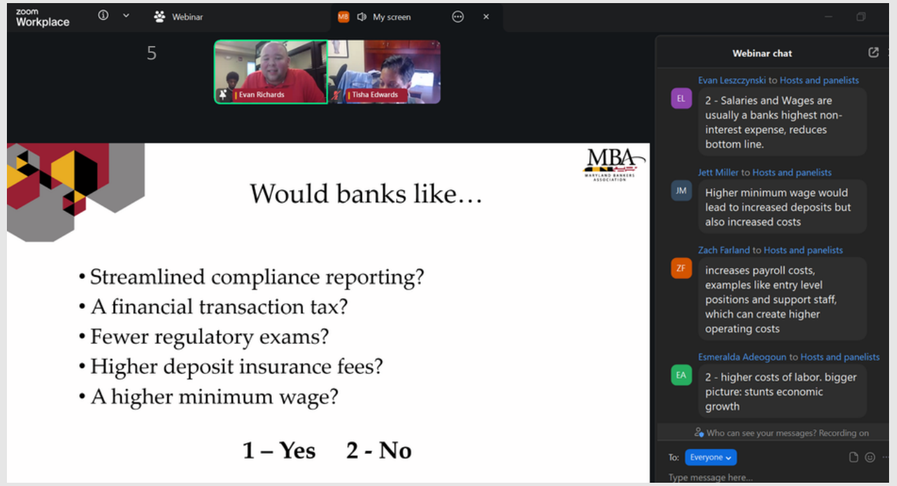
Program Purpose	Who is a Fellow?
The Robert H. Smith Banking Fellows Program is an initiative in partnership with the University of Maryland's Robert H. Smith School of Business and the Maryland Bankers Association focused on developing future banking professionals in Maryland.	A Robert H. Smith Banking Fellow is an undergraduate finance student who takes the spring semester Banking Fellows course at the Robert H. Smith School of Business.

An undergraduate finance student preparing for a career in banking.

MBA Professional Development Series

In addition to their internship, Robert H. Smith Banking Fellows are encouraged to attend virtual, 1-hr professional development trainings MBA hosts ranging from topics on advocacy, financial regulations and leadership development. [See previous recordings here.]





A successful first year: 10 Banking Fellows interned with 7 participating organizations

Robert H. Smith Banking Fellows worked on projects and assignments ranging from internal organizational task forces and credit analysis to technology pilots and loan programming —delivering meaningful value to their organizations.

2026 participating organizations

CFG Bank	Rosedale Bank
Harford Bank	Shore United Bank
Maryland Bankers Association	Taylor Bank
Maryland's Office of Financial Regulation	The Bank of Glen Burnie

In 2027, we hope to increase to 10 participating organizations and 15 fellows

To continue delivering value to our partner organizations, we are aiming to expand the program with a focus on addressing organizational challenges, filling critical talent and capacity gaps and strengthening the pipeline of Maryland talent entering Maryland's banking industry.

32 fellows

applied to MBA's summer program

The student selection process for Banking Fellows is rigorous and skills -focused

- Students applied in September with resume, motivation letter, and GPA
- Preferred GPA of 3.5; minimum GPA of 3.0
- Open to Sophomores and Juniors
- Must pass Business Finance (BMGT340) prior to taking the course
- Financial Markets/Money & Banking is a required course before/during the Spring
- 56 applications received; 44 accepted
- Skills include: ROE analysis, time value of money, loan/interest rate calculations, bond pricing, stock valuation, NPV & IRR, historical returns, portfolio statistics, CAPM, WACC, capital structure
- Completed Excel - based financial forecasting project
- Completed Accounting I and Business Statistics

The Banking Fellows course sets students up for success at your organization

Course Overview

- Banking & Financial Institutions
- Taxonomy of financial institutions
- Reading and analyzing Bank Call Reports
- Interest rate risk: duration, repricing gap tables, NII simulations
- Credit risk: 5 C's, PD, LGD, RAROC
- Market risk: Daily Earnings at Risk
- FX risk: hedging with balance sheet and forwards
- Off-balance sheet activities: contingent liabilities, futures, options

Course Projects

- Group formal report on banking-related topic
- One-third compete in CSBS Community Bank Case Study competition
- Others complete consulting-style case studies for banks or regulators
- Others write policy comment letters for regulators or legislative committees
- ProBanker simulation component

Course Outcomes

- Understand commercial banking and its functions and know the banking regulatory landscape
- Read and interpret bank financial statements, especially Call Reports
- Construct and analyze non-financial firm accounting statements and have a strong Excel proficiency
- Synthesize and evaluate primary source data in banking and exemplify writing skills

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Internship Overview

Internship Deep Dive	2027 Program Dates
Next, we'll provide an overview of the internship program, including the program roadmap, participant expectations, and key next steps. We are excited to welcome both returning and new Member Bank/partner institutions.	The 2027 program will run from June 1 through August 13, 2027.

Step 1: Express interest in hosting fellows for the 2027 Program

Complete the Bank Interest Form by December 9, 2026.

The MBA will review on a rolling basis and follow up directly with additional information.

Scan to complete the form here

https://www.surveymonkey.com/r/82Q396D

Step 2: Meet and match with Robert H. Smith Banking Fellows

The following chart illustrates the matching timeline for the 2026-2027 program.

Matching begins	Matching window	Placement deadline
12/18/2026	12/18/2026–2/2/2027	2/12/2027
After you've expressed interest, you'll move into the matching phase. MBA will send you a slate of fellows that align to your interests.	You'll interview and extend offer letters to fellows.	Deadline for fellows to be placed.

Step 3: Start the program and onboard your Robert H. Smith Banking Fellows

The program launches in June 2027. Fellows begin their internship placement with your organization until August 13, 2027.

All Robert H. Smith Banking Fellows **must receive:**

- A supervisor from your bank
- An assigned mentor from your bank (who may also be the supervisor)
- A dedicated workspace
- Any necessary materials to complete their work including technology
- A clearly defined job description

We expect fellows to make at least $18/hour during the internship.

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Discussion: Questions & Answers

MARYLAND BANKERS ASSOCIATION

Thank you!

For questions and additional comments, please reach out directly to Camryn Simon at csimon@mdbankers. com and Evan Richards at erichards@mdbankers.com .