

Rebel A. Cole, PhD, CRE
Lynn Eminent Scholar Endowed Professor of Finance

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Personal Webpage: <http://rebelcole.com>

SSRN Webpage: <http://ssrn.com/author=15769>

Google Scholar Webpage: <http://scholar.google.com/citations?user=suJMIHoAAAAJ&hl=en>

Research Gate Webpage : http://www.researchgate.net/profile/Rebel_Cole

Education:

Ph.D. in Finance: University of North Carolina at Chapel Hill (May 1988).

B.A. in Economics, Political Science: University of North Carolina at Chapel Hill (May 1981).

Employment History:

Lynn Eminent Scholar Endowed Chair in Finance, Department of Finance
Florida Atlantic University. Boca Raton, Florida, USA. *Jan. 2019 – Present*

Kaye Distinguished Professor of Finance. Department of Finance
Florida Atlantic University. Boca Raton, Florida, USA. *Aug. 2016 – Dec. 2018.*

Professor of Finance. Department of Finance
DePaul University. Chicago, Illinois, USA. *Jul. 2010 – Aug. 2016.*

Associate Professor of Finance and Real Estate. Departments of Finance and Real Estate.
DePaul University. Chicago, Illinois, USA. *Jul. 2003 – Jun. 2010.*

Associate Professor of Finance. Department of Banking and Finance.
University of New South Wales. Sydney, Australia. *Jul. 2001 – Jun. 2003.*

Associate Professor of Finance. Department of Accounting and Finance.
University of Auckland. Auckland, New Zealand. *Jul. 1999 – Jun. 2001.*

Chief Economist. Employment Policies Institute. Washington, DC. *Nov. 1997 – Jun. 1999.*

Financial Economist. Capital-Markets Section, Division of Research and Statistics,
Federal Reserve Board of Governors, Washington, DC. *Jun. 1993 – Oct. 1997.*

Supervisory Financial Analyst. Surveillance Section, Division of Banking Supervision and Regulation.
Federal Reserve Board of Governors, Washington, DC. *Feb. 1991 – Jun. 1993.*

Financial Economist. Financial Industry Studies Section, Division of Banking Supervision and
Regulation, Federal Reserve Bank of Dallas, Dallas, TX. *Jun. 1989 – Feb. 1991.*

Financial Economist. Office of Policy and Economic Research, Federal Home Loan Bank Board,
Washington, DC. *Oct. 1987 – May 1989.*

Impact of Research on the Finance Profession: Evidence from Citations

Source: Google Scholar (As of Dec. 31, 2018)

(For Current Citation Count: <http://scholar.google.com/citations?user=suJMIHoAAAAJ&hl=en>)

Authors	Publication	Year		
	Total Citations		8,623	282.7
Ang, Cole, Lin	The Journal of Finance	2000	2,304	128.0
Cole	Journal of Banking & Finance	1998	1,011	50.6
Cole, Goldberg, White	Journal of Financial & Quantitative Analysis	2004	833	59.5
Cole, Gunther	Journal of Banking & Finance	1995	344	15.0
Berkman, Cole, Fu	Journal of Banking & Finance	2009	328	36.4
Cole, Gunther	Journal of Financial Services Research	1998	318	15.9
Cole, White	Journal of Financial Services Research	2012	278	46.3
Cole, Wolken	Federal Reserve Bulletin (July): SSBF	1995	256	11.1
Berkman, Cole, Fu	Journal of Financial & Quantitative Analysis	2010	254	31.8
Cole, Mehran	Journal of Financial Economics	1998	187	9.4
Cole	Financial Management	2013	171	34.2
Cole, Cornyn, Gunther	Federal Reserve Bulletin (January): FIMS	1995	161	7.0
Cole, Wolken, Woodburn	Federal Reserve Bulletin (November): SSBF	1996	153	7.0
Miles, Cole, Guilkey	Real Estate Economics	1990	141	5.0
Cole, Moshirian, Wu	Journal of Banking & Finance	2008	119	11.9
Cole, Gunther	SSRN Working Paper 1293504: A CAMEL Rating's Shelf Life	1995	118	5.1
Cole and Sokolyk	Journal of Financial Stability	2016	116	58.0
Fenn, Cole	Journal of Financial Economics	1994	111	4.6
Cole, Guilkey, Miles	The Appraisal Journal	1986	94	2.9
Chernykh, Cole	Journal of Banking & Finance	2011	85	12.1
Berkman, Cole, Fu	European Journal of Finance	2014	76	19.0
Cole	SBA Research Study 324: Capital Structure of Small Businesses	2008	74	7.4
Bhasin, Cole, Kiely	Real Estate Economics	1997	71	3.4
Cole, Wu	SSRN Working Paper 1460526: Hazard vs. Probit	2009	67	7.4
Cole, Mehran	FRB-NY Staff Report No. 383: Gender and Credit	2011	64	9.1
Cole, Mehran	Small Business Economics	2016	60	30.0
Cole	Journal of Financial Services Research	1993	59	2.4
Cole	SBA Research Study 365: Bank Credit, Trade Credit or No Credit	2010	58	7.3
McKenzie, Cole, Brown	Journal of Financial Services Research	1992	54	2.1
Cannon, Cole	Journal of Real Estate Finance and Economics	2011	46	6.6
Cole, McKenzie, White	Book Chapter: Deregulation Gone Awry	1995	46	2.0
Ang, Cole, Lawson	Journal of Entrepreneurial Finance	2010	37	4.6
Cole	SBA Research Study 399: Financial Crisis, Small Business Lending	2012	33	5.5
Dietrich, Wanzenried, Cole	SSRN Working Paper 1542067: Net Interest Margins	2015	28	9.3
Cole, Guilkey, Miles	Real Estate Review	1989	27	0.9
Cole, Sokolyk	SSRN Working Paper: How Do Start-up Firms Finance Their Assets?	2013	26	5.2
Guilkey, Miles, Cole	Real Estate Economics	1989	26	0.9
Cole, Walraven	SSRN Working Paper 1007062: Banking Consolidation	1998	25	1.3
Curry, Blalock, Cole	Real Estate Economics	1991	25	0.9
Cole, Vu	SSRN Working Paper 1007043 : Unsuccessful Mergers	2006	24	2.0
Cole, Dietrich	SSRN Working Paper: SME Credit Availability Around the World	2013	23	4.6
Dai, Ivanov, Cole	Journal of Corporate Finance	2017	21	21.0
Cole, Turk-Ariss	SSRN Working Paper: Legal Origins, Creditor Protection, Bank Lending	2013	21	4.2
Cannon, Cole	Journal of Portfolio Management	2011	21	3.0
Berkman, Cole, Fu	SSRN Working Paper 420763: Agency Conflicts China	2006	21	1.8
Cole, Eisenbeis	Real Estate Economics	1996	20	0.9
Chernykh, Cole	Journal of Financial Stability	2015	19	6.3
Cole, McKenzie	Real Estate Economics	1994	18	0.8
Cole	UNC Dissertation: A New Look at Commercial Real Estate	1988	18	0.6
Cole	FRB-Dallas FIS 90-3: Agency Conflicts, Thrift Resolution	1990	17	0.6
Cole, Sokolyk	Journal of Corporate Finance	2017	16	16.0
Cole, Cumming, Li	Journal of International Financial Markets, Institutions and Money	2016	16	8.0
Cole, Sokolyk	SSRN Working Paper: How Do Firms Choose Legal Form of Organization	2011	16	2.3
Cole, Eisenbeis, McKenzie	Journal of Financial Services Research	1994	16	0.7
Cole, McKenzie, White	Causes, Costs of Thrift Failures	1990	15	0.5
Cole	SSRN Working Paper: Availability of Credit to Minority Businesses	1999	14	0.7
Cole, White	Journal of Banking & Finance	2017	12	12.0
Eisenbeis, Horvitz, Cole	Journal of Regulatory Economics	1996	11	0.5
Authors	Publication	Year		

Impact of Research on the Finance Profession: Evidence from Citations**Source: Web of Science (based upon the Social Science Citation Index) As of Dec. 31, 2018**

Authors	Publication	Year		
	Total Citations		2,399	81.3
Ang, Cole, Lin	The Journal of Finance	2000	549	29.7
Cole	Journal of Banking & Finance	1998	270	13.2
Cole, Goldberg, White	Journal of Financial & Quantitative Analysis	2004	209	14.4
Berkman, Cole, Fu	Journal of Banking & Finance	2009	136	14.3
Cole, Gunther	Journal of Banking & Finance	1995	112	4.8
Berkman, Cole, Fu	Journal of Financial & Quantitative Analysis	2010	100	11.8
Cole, White	Journal of Financial Services Research	2012	90	13.8
Cole, Gunther	Journal of Financial Services Research	1998	90	4.4
Cole, Wolken	Federal Reserve Bulletin (July): SSBF	1995	63	2.7
Miles, Cole, Guilkey	Real Estate Economics	1990	54	1.9
Cole, Mehran	Journal of Financial Economics	1998	53	2.6
Cole, Moshirian, Wu	Journal of Banking & Finance	2008	48	4.6
Fenn, Cole	Journal of Financial Economics	1994	46	1.9
Cole, Wolken, Woodburn	Federal Reserve Bulletin (November): SSBF	1996	36	1.6
Bhasin, Cole, Kiely	Real Estate Economics	1997	33	1.5
Cole	Financial Management	2013	29	5.3
Cole, Cornyn, Gunther	Federal Reserve Bulletin (January): FIMS	1995	28	1.2
Chernykh, Cole	Journal of Banking & Finance	2011	27	3.6
Cole	Journal of Financial Services Research	1993	27	1.1
Cole, Gunther	FRB-Dallas Research Study: CAMEL Rating's Shelf Life	1995	25	1.1
Cannon, Cole	Journal of Real Estate Finance & Economics	2011	21	2.8
Cole, Guilkey, Miles	The Appraisal Journal	1986	20	0.6
McKenzie, Cole, Brown	Journal of Financial Services Research	1992	19	0.7
Cole, Sokolyk	Journal of Financial Stability	2016	16	6.4
Curry, Blalock, Cole	Real Estate Economics	1991	15	0.5
Cole, Goldberg, White	FRB-Chicago Proceedings 777: Cookie Cutter vs. Character	1999	14	0.7
Cole, McKenzie, White	Book Chapter: Deregulation Gone Awry	1995	14	0.6
Cole	SBA Research Study 324: Capital Structure of Small Businesses	2008	13	1.2
Ang, Cole, Lawson	Journal of Entrepreneurial Finance	2010	10	1.2
Cole, McKenzie	Real Estate Economics	1994	10	0.4
Cole, Eisenbeis, McKenzie	Journal of Financial Services Research	1994	10	0.4
Cole, Wu	SSRN Working Paper 1460526: Hazard vs. Probit	2009	9	0.9
Cole, Mehran	FRB-NY Staff Report No. 383: Gender and Credit	2008	9	0.9
Berkman, Cole, Fu	SSRN Working Paper 370140: Improving Corp. Governance in China	2002	9	0.5
Cole, Walraven	SSRN Working Paper 1007062: Banking Consolidation	1998	9	0.4
Cole, Cumming, Li	Journal of International Financial Markets, Institutions and Money	2016	8	3.2
Cole	SBA Research Study 399: Financial Crisis, Small Business Lending	2012	8	1.2
Cole	SSRN Working Paper 1131064: Who Needs Credit	2008	8	0.8
Guilkey, Miles, Cole	Real Estate Economics	1989	8	0.3
Dai, Ivanov, Cole	Journal of Corporate Finance	2017	7	4.7
Chernykh, Cole	Journal of Financial Stability	2015	7	2.0
Cole, Sokolyk	SSRN Working Paper: KFS Startup Firm Financing	2012	7	1.1
Cannon, Cole	Journal of Portfolio Management	2011	7	0.9
Cole	SSRN Working Paper 1267439: New REITs	1998	7	0.3
Berkman, Cole, Fu	European Journal of Finance	2014	6	1.3
Cole, Turk-Ariss	SSRN Working Paper 997582: Legal Origins, Creditor Rights	2008	6	0.6
Cole, Eisenbeis	Real Estate Economics	1996	6	0.3
Cole, McKenzie	Real Estate Economics	1994	6	0.2
Cole	FRB-Dallas FIS 90-2: Insolvency vs. Closure	1990	6	0.2
Cole, Mehran	Small Business Economics	2016	5	2.0
Cole, Mehran	FRB-NY Staff Report No. 314: Executive Compensation	2008	5	0.5
Cole	FRB-Dallas FIS 90-3: Agency Conflicts, Thrift Resolution Costs	1990	5	0.2
Cole, Sokolyk	Journal of Corporate Finance	2018	4	8.0
Cole, Guilkey, Miles, Webb	Real Estate Review	1989	4	0.1
Cole, Guilkey, Miles	Real Estate Review	1987	4	0.1
Miscellaneous (< 3 cites)			52	

Refereed Publications: (Available for download at <http://www.rebelcole.com>)

Cole, Rebel A., Iannos Floros, and Vladimir Ivanov. 2018. Reducing uncertainty through a two-stage IPO. *Journal of Financial Intermediation*, forthcoming. Available at: <http://www.ssrn.com/abstract=2808852>

Cole, Rebel A. and Tatyana Sokolyk. 2018. Debt financing, survival and growth of start-up firms. *Journal of Corporate Finance* 50, 609-625.

Calcagnini, Giorgio, Rebel Cole, Germana Giombini, and Gloria Grandicelli. 2018. Hierarchy of bank loan approval and loan performance. *Economia Politica*, 1-20.

Dai, Na, Vladimir Ivanov, and Rebel A. Cole. 2017. Entrepreneurial Optimism, Credit Availability, and Cost of Financing: Evidence from U.S. Small Businesses. *Journal of Corporate Finance* 44, 289-307.

Cole, Rebel A. and Lawrence J. White. 2017. When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. *Journal of Banking and Finance* 80, 235-249.

Cole, Rebel A. and Tatyana Sokolyk. 2016. Who needs credit and who gets credit? Evidence from the Surveys of Small Business Finances. *Journal of Financial Stability* 24, 40-60.

Cole, Rebel A., Douglas Cumming, and Dan Li. 2016. Do banks or VCs spur growth? *Journal of International Financial Markets, Institutions, and Money* 41, 60-72.

Cole, Rebel A. and Hamid Mehran. 2016. What do we know about executive compensation at small privately held firms? *Small Business Economics* 46, 215-237.

Chernykh, Lucy and Rebel A. Cole. 2015. How should we measure bank capital adequacy? A simple proposal. *Journal of Financial Stability* 20, 131-143.

Roddewig, Richard J., and Rebel A. Cole. 2014. Real estate value impacts from fracking: Industry response and proper analytical techniques. *Real Estate Issues* 39 (3), 6-20.

Berkman, Henk, Rebel A. Cole and Lawrence J. Fu. 2014. Improving corporate governance where the State is the controlling block holder: Evidence from China. *European Journal of Finance* 20, 752-777.

Cole, Rebel A. 2013. What do we know about the capital structure of privately held firms? Evidence from the Surveys of Small Business Finances. *Financial Management* 45, 777-813.

Cole, Rebel A. and Lawrence J. White. 2012. Déjà Vu all over again: The causes of U.S. commercial bank failures this time around. *Journal of Financial Services Research* 42, 5-29.

Cannon, Susanne E. and Rebel A. Cole. 2011. How accurate are commercial real-estate appraisal? Evidence from 25 years of NCREIF data. *Journal of Portfolio Management* 35 (5), 68-88.

Cannon, Susanne E. and Rebel A. Cole. 2011. Changes in REIT liquidity: Evidence from daily data 1988-2007. *Journal of Real Estate Finance and Economics* 43, 258-280.

Refereed Publications (cont.): (Available for download at <http://www.rebelcole.com>)

Chernykh, Lucy and Rebel A. Cole. 2011. Does deposit insurance improve financial intermediation? Evidence from the Russian experiment. *Journal of Banking & Finance* 35, 388-402.

Ang, James S., Rebel A. Cole and Dan Lawson. 2010. The role of owner in capital structure decisions: An analysis of single-owner corporations. *Journal of Entrepreneurial Finance* 14, 1-36.

Berkman, Henk, Rebel A. Cole and Lawrence J. Fu. 2010. Political connections and minority-shareholder protection: Evidence from securities-market regulation in China. *Journal of Financial & Quantitative Analysis* 45, 1391-1417.

Berkman, Henk, Rebel A. Cole and Lawrence J. Fu. 2009. Expropriation through loan guarantees to related parties: Evidence from China. *Journal of Banking & Finance* 33, 141-156.

Cole, Rebel A., Fariborz Moshirian and Qionbing Wu. 2008. Bank stock returns and economic growth. *Journal of Banking & Finance* 32, 996-1007.

Cole, Rebel A. 2007. Henderson Global Investors: Institutional investments in real estate. *Journal of Real Estate Practice and Education* 10, 107-122.

Cole, Rebel A., Lawrence G. Goldberg and Lawrence J. White. 2004. Cookie-cutter versus character: The micro structure of small-business lending by large and small banks. *Journal of Financial & Quantitative Analysis* 39, 227-251.

Ang, James, Rebel A. Cole and James Lin. 2000. Agency costs and ownership structure. *The Journal of Finance* 55, 81-106.

Cole, Rebel A. and Hamid Mehran. 1998. The effect of changes in ownership structure on performance: Evidence from the thrift industry. *Journal of Financial Economics* 50, 291-317.

Cole, Rebel A. 1998. The importance of relationships to the availability of credit. *Journal of Banking & Finance* 22, 959-997.

Cole, Rebel A. and Jeffery W. Gunther. 1998. Predicting bank failures: A comparison of on- and off-site monitoring systems. *Journal of Financial Services Research* 13, 103-117.

Bhasin, Vijay, Rebel A. Cole and Joseph K. Kiely. 1997. Changes in REIT liquidity 1990-94: Evidence from intra-day transactions. *Real Estate Economics* 25, 615-630.

Eisenbeis, Robert A., Paul M. Horvitz and Rebel A. Cole. 1996. Commercial banks and real estate lending: The Texas experience. *Journal of Regulatory Economics* 10, 275-290.

Cole, Rebel A. and Robert A. Eisenbeis. 1996. The role of principal-agent problems in the 1980s thrift crisis. *Real Estate Economics* 24, 195-218.

Cole, Rebel A. and Jeffery W. Gunther. 1995. Separating the likelihood and timing of bank failure. *Journal of Banking & Finance* 19, 1073-1089.

Refereed Publications (cont.): (Available for download at <http://www.rebelcole.com>)

Fenn, George W. and Rebel A. Cole. 1994. Announcements of asset-quality problems and contagion effects in the life insurance industry. *Journal of Financial Economics* 35, 181-198.

Refereed Publications (cont.): (Available for download at <http://www.rebelcole.com>)

Cole, Rebel A. and Joseph A. McKenzie. 1994. Thrift asset-class returns and efficient diversification of thrift institution portfolios. *Real Estate Economics* (formerly *Journal of the American Real Estate and Urban Economics Association*) 22, 95-116.

Cole, Rebel A., Robert A. Eisenbeis and Joseph A. McKenzie. 1994. Asymmetric-information and principal-agent problems as sources of value in FSLIC-assisted acquisitions of thrift institutions. *Journal of Financial Services Research* 8, 5-28.

Cole, Rebel A. 1993. When are thrift institutions closed? An agency-theoretic model. *Journal of Financial Services Research* 7, 283-307.

McKenzie, Joseph A., Rebel A. Cole and Richard A. Brown. 1992. Moral hazard, portfolio allocation, and asset returns for thrift institutions. *Journal of Financial Services Research* 5, 315-339.

Curry, Timothy, Joseph Blalock and Rebel Cole. 1991. Recoveries on distressed real estate and the relative efficiency of public versus private management. *Real Estate Economics* (formerly *Journal of the American Real Estate and Urban Economics Association*) 19, 495-515.

Miles, Mike, Rebel Cole and David Guilkey. 1990. A different look at commercial real estate returns. *Real Estate Economics* (formerly *Journal of the American Real Estate and Urban Economics Association*) 18, 403-430.

Guilkey, David, Mike Miles and Rebel Cole. 1989. The motivations for institutional real estate sales and implications for generalizing from specific property sales to asset class returns. *Real Estate Economics* (formerly *Journal of the American Real Estate and Urban Economics Association*) 17, 70-86.

Cole, Rebel, David Guilkey, Mike Miles and Brian Webb. 1989. More scientific diversification categories in commercial real estate. *Real Estate Review*, Spring, 59-66.

Cole, Rebel, David Guilkey and Mike Miles. 1987. Pension fund investment managers' unit values deserve confidence. *Real Estate Review*, Spring, 84-89.

Cole, Rebel, David Guilkey and Mike Miles. 1986. Towards an assessment of the reliability of commercial appraisals. *The Appraisal Journal*, July, 422-432.

Non-Refereed Publications:

Cole, Rebel A. 2018. How did bank small-business lending in the U.S. change after the financial crisis? U.S. Small Business Administration Research Study No. 439.

Available at: <http://www.sba.gov/advocacy/7540/361941>

Cole, Rebel A. and Sarah Covington. 2016. An assessment of financial sector development in Bhutan. ADB South Asia Working Paper No. 44.

Published as Chapter 10 in pp. 404-455. Bhutan: New Pathways to Growth. 2017. S. Mitra and H.Y. Jeong, editors. Oxford University Press. New Delhi, India. ISBN-13: 978-0-19-947401-1.

Available at: <http://www.adb.org/publications/assessment-financial-sector-development-bhutan>

Cole, Rebel A. 2014. Credit scoring and credit-market outcomes: Evidence from the SSBF and KFS. U.S. Small Business Administration Research Study No. 419.

Available at: <https://www.sba.gov/sites/default/files/files/rs419tot.pdf>

Cole, Rebel A. 2012. How did the financial crisis affect small-business lending in the U.S.?

U.S. Small Business Administration Research Study No. 399.

Available at: <http://www.sba.gov/advocacy/7540/361941>

Cole, Rebel A. 2012. Availability of credit to small firms young and old. In *The Oxford Handbook of Entrepreneurial Finance*, edited by Douglas Cumming. Oxford University Press. 305-340.

Available at: http://books.google.com/books?id=i_eI2o_N66wC&pg=PA305

Cole, Rebel A. 2011. How do firms choose legal form of organization?

U.S. Small Business Administration Research Study No. 383.

Available at: <http://www.sba.gov/sites/default/files/files/rs383tot.pdf>.

Cole, Rebel A. 2010. Bank credit, trade credit or no credit? Evidence from the Surveys of Small Business Finances. U.S. Small Business Administration Research Study No. 365.

Available at: <http://www.sba.gov/advo/research/rs365.pdf>.

Cole, Rebel A. 2009. Who needs credit and who gets credit? Evidence from the Surveys of Small Business Finances. In *Small Business in Focus: Finance. A Compendium of Research by the Small Business Administration Office of Advocacy*, July, 95-133.

Available at <http://www.sba.gov/ADVO/research/09finfofocus.pdf>.

Cole, Rebel A. 2008. What do we know about the capital structure of privately held firms? Evidence from the Surveys of Small Business Finances. U.S. Small Business Administration Research Study No. 324.

Available at <http://www.sba.gov/ADVO/research/rs324tot.pdf>.

Cole, Rebel A. and Jonathan Dombrow. 2007. The state of rental housing in Cook County. Published by the MacArthur Foundation, Chicago, IL. Available at:

http://ulichicago.org/PreservationCompact/Docs/The_State_of_Rental_Housing_Cook_County.pdf.

Non-Refereed Publications (continued):

Cole, Rebel A., Lawrence W. Goldberg and Lawrence J. White. 1999. Cookie-cutter versus character: The micro structure of small-business lending by large and small banks. In *Business Access to Capital and Credit: A Federal Reserve System Research Conference*, Federal Reserve Bank of Chicago.

Available at: http://www.chicagofed.org/cedric/files/business_access_capital_full_proceedings.pdf.

Cole, Rebel A. and Nicholas Walraven. 1998. Banking consolidation and the availability of credit to small businesses: Evidence from the 1993 National Survey of Small Businesses. In *Consolidation in the Financial Services Industry*, Proceedings of a conference sponsored by the Federal Reserve Bank of New York held March 27 in New York City, NY USA.

Available at: <http://www.newyorkfed.org/research/conference/1998/consolidation.html>.

Cole, Rebel A., John D. Wolken and R. Louise Woodburn. 1996. Bank and nonbank competition for small business credit: Evidence from the 1987 and 1993 National Surveys of Small Business Finances. *Federal Reserve Bulletin* 82, November. 983-995

Available at: <http://www.federalreserve.gov/pubs/bulletin/1996/1196lead.pdf>.

Bhasin, Vijay, Rebel A. Cole and Joseph K. Kiely. 1996. REIT liquidity and bid-ask spreads. *Real Estate Finance* 13, Summer 1996. Reprinted in CFA Digest February 1997, Vol. 27, No. 1, 33-55. Available at: <http://www.cfapubs.org/doi/abs/10.2469/dig.v27.n1.12>.

Cole, Rebel A. and Hamid Mehran. 1996. The effect of changes in ownership structure on firm performance. In *Proceedings of a Conference on Bank Structure and Performance*, Federal Reserve Bank of Chicago.

Cole, Rebel A. and Jeffery W. Gunther. 1995. A CAMEL rating's shelf life. *Financial Industry Studies*, Federal Reserve Bank of Dallas, December.

Available at: <http://dallasfed.org/banking/fis/fis9502.pdf>.

Cole, Rebel A., Joseph A. McKenzie and Lawrence J. White. 1995. Deregulation gone awry: Moral hazard in the savings and loan industry. In *Bank Failures: Causes, Consequences and Cures*, edited by Michael S. Lawler and John H. Wood, Kluwer Academic Publishers: Norwell, MA. Available at:

<http://ssrn.com/abstract=1293468>.

Cole, Rebel A. and John D. Wolken. 1995. Financial services uses by small businesses: Evidence from the 1993 National Survey of Small Business Finances. *Federal Reserve Bulletin* 81 July. Board of Governors of the Federal Reserve System, Washington, DC. 629-667.

Cole, Rebel A., Barbara G. Cornyn and Jeffery W. Gunther. 1995. FIMS: A new monitoring system for banking organizations. *Federal Reserve Bulletin* 81, January. Board of Governors of the Federal Reserve System, Washington, DC. 1-15.

Cole, Rebel A. and Jeffery W. Gunther. 1994. When are failing banks closed? *Financial Industry Studies*, Federal Reserve Bank of Dallas, December. 1-12.

Cole, Rebel A. and George W. Fenn. 1994. Did commercial real estate lending cause the banking crisis?" *Real Estate Finance* 11:3, Fall. 59-68.

Non-Refereed Publications (continued):

Cole, Rebel A. and Jeffery W. Gunther. 1993. Separating the likelihood and timing of bank failure
Financial Industry Studies 93-2, Federal Reserve Bank of Dallas.
<http://econpapers.repec.org/paper/fipfeddfi/93-2.htm>

Cole, Rebel A. and George W. Fenn. 1992. Announcements of asset-quality problems and stock returns:
The case of life insurance companies," with George Fenn. In *Proceedings of a Conference on Bank
Structure and Performance*, Federal Reserve Bank of Chicago.

Cole, Rebel A. and Hamid Mehran. 1991. Executive compensation and corporate performance: Evidence
from the thrift industry. In *Proceedings of a Conference on Bank Structure and Performance*, Federal
Reserve Bank of Chicago. Available at: <http://ssrn.com/abstract=1307382>.

Cole, Rebel A. 1990. Thrift resolution activities: Historical overview and implications. *Financial Industry
Studies*, Federal Reserve Bank of Dallas, May 1990. Reprinted in *Annual Editions: Money and Banking*,
1991. James P. Egan, editor, Guilford, CT: The Dushkin Publishing Group, Inc.
Available at: http://condor.depaul.edu/rcole/Research/Cole_Implications_FIS_1990.PDF

Cole, Rebel A., Joseph McKenzie, and Lawrence J. White. 1990. The causes and costs of thrift institution
failures: a structure- behavior-outcomes approach. Financial Industry Studies 90-5, Federal Reserve Bank
of Dallas. <http://econpapers.repec.org/paper/fipfeddfi/90-5.htm>

Cole, Rebel A. 1990. Agency conflicts and thrift resolution costs. Financial Industry Studies 90-3, Federal
Reserve Bank of Dallas. <http://econpapers.repec.org/paper/fipfeddfi/90-3.htm>

Cole, Rebel A. 1990. Insolvency versus closure: why the regulatory delay in closing troubled thrifts?
Financial Industry Studies 90-2, Federal Reserve Bank of Dallas.
<http://econpapers.repec.org/paper/fipfeddfi/90-2.htm>

Brown, Richard A., Joseph A. McKenzie, and Rebel A. Cole. Going beyond traditional mortgages: the
portfolio performance of thrifts. Financial Industry Studies 90-1, Federal Reserve Bank of Dallas.
<http://econpapers.repec.org/paper/fipfeddfi/90-1.htm>

Cole, Rebel A. and Robert A. Eisenbeis. 1989. Value creation and excess returns in FSLIC-assisted
takeovers of troubled thrifts. In *Proceedings of a Conference on Bank Structure and Competition*, Federal
Reserve Bank of Chicago.

Cole, Rebel A. and Robert A. Eisenbeis. 1989. Excess returns and sources of value in FSLIC-assisted
acquisitions of troubled thrifts. Financial Industry Studies 90-2, Federal Reserve Bank of Dallas.
<http://econpapers.repec.org/paper/fipfeddfi/89-1.htm>

Cole, Rebel A. and Robert A. Eisenbeis. 1989. Value creation and excess returns in FSLIC-assisted
takeovers of troubled thrifts. In *Proceedings of a Conference on Bank Structure and Competition*, Federal
Reserve Bank of Chicago.

Completed Working Papers: (Available for download at <http://www.ssrn.com/author=15769>)

Cole, Rebel A. and Tatyana Sokolyk. 2018. How do firms choose legal form of organization? Paper presented at:

- The 3rd Entrepreneurial Finance Conference in Milan, ITALY held June 25-27, 2018.
- The 2013 Annual Meetings of the Financial Management Association in Chicago, IL USA held Oct. 17-19, 2013
- The 2011 Searle Center on Law, Regulation and Economic Growth Fourth Annual Conference on Entrepreneurship and Innovation in Chicago, IL USA held Jun. 16 – 17, 2011.
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- The 2016 Academy of Financial Services Annual Conference in Las Vegas, NV USA held Oct. 20-21, 2016.
- The 2014 World Finance Conference in Venice, ITALY held Jul. 2-4, 2014.
- The 2014 INFINITY Conference in Prato, ITALY held Jun. 9-10, 2014;
- The 2013 Academia Italiana Di Economia Aziendale Bicentary Conference in Lecce, ITALY held Sep. 19-20, 2013;
- The 2013 Annual Meetings of the Midwest Finance Association in Chicago, IL USA held March 14-16, 2013;
- The 2012 Annual Meetings of the Southern Finance Association in Charleston, SC USA held Nov. 15-17, 2012; and
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- the 2017 Annual Meetings of the Southern Finance Association to be held in Key West, FL USA, Nov. 15-18, 2017.

Cole, Rebel A., and Tatyana Sokolyk. 2017. Financing patterns and performance outcomes of women-versus men-owned firms: Evidence from the Kauffman Firm Surveys. Paper presented at:

- The Diana International Conference 2017 held at the Ewing Marion Kauffman Foundation, Kansas City, MO USA, Oct. 1-3, 2017.
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- The 2017 World Finance Conference in Cagliari, ITALY held Jul. 26-28, 2017.
- The 2015 Mid-Year Meetings of the Multinational Finance Society in Larnaca, CYPRUS held Apr. 17-19, 2015.
- The 4th International Conference on Accounting and Finance in Corfu Island, GREECE held Aug. 30 – 31, 2012.
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Completed Working Papers (cont.): (Available for download at <http://www.ssrn.com>)

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- The 2017 Annual Meetings of the American Real Estate Society in San Diego, CA USA held Apr. 06-08, 2017.
- The 2015 Annual Meetings of the Southern Finance Association in Captiva, FL USA held Nov. 18-21, 2015.
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- The 2015 Annual Meetings of the European Financial Management Association in Amsterdam, THE NETHERLANDS held Jun. 24-27, 2015.
- The 2015 Annual Meetings of the Midwest Finance Association in Chicago, IL USA held Mar. 5-7, 2015.
- The 2010 Annual Meeting of the Midwestern Finance Association in Las Vegas, NV USA held Feb. 25 – 27.
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Cannon, Susanne E. and Rebel A. Cole. 2015. Explaining multifamily foreclosures. Paper presented at:

- The 2015 Annual Meetings of the American Real Estate Society in Ft. Myers, FL CA USA held Apr. 15-18, 2015.
- The 2014 Annual Meetings of the American Real Estate Society in San Diego, CA USA held Apr. 3-5, 2014.
- The 2013 Global Chinese Real Estate Congress (GCREC) Annual Conference in Beijing, PEOPLES REPUBLIC OF CHINA held July 6-7, 2013.
- The 2011 Annual Meeting of the American Real Estate Society in Seattle, WA USA held Apr. 14 – 16, 2011; and
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- The 2014 Annual Meetings of the Southern Finance Association in Key West, FL USA held Nov. 20-22, 2014. Also presented at:
- The 2014 Annual Meetings of the Midwest Finance Association in Orlando, FL USA held Mar. 6-8, 2014
- The 2013 Annual Meetings of the International Finance & Banking Society in Nottingham, UNITED KINGDOM held Jun. 26-28, 2013.

Cole, Rebel A. 2014. How did the financial crisis affect business lending in the U.S.? Paper presented at:

- The 2014 Annual Meetings of the Midwest Finance Association in Orlando, FL USA held Mar. 6-8, 2014.
- The 2013 Academia Italiana Di Economia Azeiendale Bicentary Conference in Lecce, ITALY held Sep. 19-20, 2013; and
- The 2012 Annual Meetings of the Financial Management Association in San Antonio, TX USA held Oct. 2012.
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Cole, Rebel A. and Rima Turk-Ariss. 2014. Legal origin, creditor protection and bank lending around the world. Paper presented at:

- The 2014 Annual Meetings of the Eastern Finance Association in Pittsburg, PA USA held Apr. 10-12, 2014.
- The 4th International Conference on Corporate Governance in Emerging Markets in Hyderabad, INDIA held Aug. 23-24, 2013;
- The 2011 Annual Meetings of the International Finance and Banking Society in Rome, ITALY held Jun. 30 – Jul. 2, 2011;
- The 2008 Annual Meetings of the Financial Management Association in Grapevine, TX USA held Oct. 8 – 11, 2008;
- The Center for Financial Research Seminar Series at the Federal Deposit Insurance Corporation in Washington, DC USA on Aug. 6, 2008;
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- The 2013 World Finance Conference in CYPRUS held Jul. 1-3, 2013.
- The Sixth Annual Conference on Innovation and Entrepreneurship: U.S. Patent and Trademark Office (USPTO) and Ewing Marion Kauffman Foundation Conference on Intellectual Property and Entrepreneurship in Chicago, IL USA held Jun. 6-7, 2013;
- The 2012 Annual Meetings of the Southern Finance Association in Charleston, SC USA held Nov. 15-17, 2012;
- The 2012 Annual Meetings of the Financial Management Association in Atlanta, GA USA Oct. 18-20, 2012;
- The 2012 Kauffman – RCFS Entrepreneurial Finance and Innovation Conference in Boston, MA USA held Jun. 10-11, 2012; and
- The 2012 Global Finance Conference in Chicago, IL USA held May 24-25, 2012.
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- The 2011 Annual Meetings of the Financial Management Association in Denver, CO USA held Oct. 20 – 22, 2011
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- The 2011 Annual Meetings of the Financial Management Association in Denver, CO, USA held Oct. 20 – 22, 2011
- The 2011 Annual Meeting of the International Finance and Banking Society in Rome, ITALY held Jun. 30 – Jul. 2, 2011.
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Selected Conference Presentations:

2018

Cole and Turk-Ariss. 2018. Legal origin, creditor protection and bank lending around the world. Paper presented at the 2018 New Zealand Finance Meetings in Queenstown, NEW ZEALAND held Dec. 17-19, 2018.

Cole and **Sokolyk**. 2018. How do firms choose legal form of organization? Paper presented at the 2018 New Zealand Finance Meetings in Queenstown, NEW ZEALAND held Dec. 17-19, 2018.

Cole and Dietrich. 2018. SME credit availability around the world: Evidence from the World Bank's Enterprise Surveys. Paper presented at the Australian Finance & Banking Conference in Sydney, AUSTRALIA, held Dec. 12-15, 2018.

Cole and Turk-Ariss. 2018. Legal origin, creditor protection and bank lending around the world. Paper presented at the Australian Finance & Banking Conference in Sydney, AUSTRALIA, held Dec. 12-15, 2018.

Cole and **Sokolyk**. 2018. How do firms choose legal form of organization? Paper presented at the Australian Finance & Banking Conference in Sydney, AUSTRALIA, held Dec. 12-15, 2018

Cole, Rebel A. and **Tatyana Sokolyk**. Financing patterns and performance outcomes of women- versus men-owned firms: Evidence from the Kauffman Firm Surveys. Paper presented at the 2018 Annual Meetings of the Financial Management Association held in San Diego, CA USA, Oct. 10-13, 2018.

Cole, Rebel A. How did small-business lending in the U.S. change after the financial crisis? Paper presented at the 6th Annual Community Banking Conference held at the Federal Reserve Bank of St. Louis in St. Louis, MO USA Oct. 3, 2018

Cole, Rebel A. and Andreas Dietrich. 2018. SME credit availability around the world: Evidence from the World Bank's Enterprise Survey. Paper presented at the Global Finance Conference in Paris, FRANCE held July 3-5, 2018.

Cole, Rebel A. and Tatyana Sokolyk. 2018. How do firms choose legal form of organization? Paper presented at the 3rd Entrepreneurial Finance Conference in Milan, ITALY held June 25-27, 2018.

Brigden, Charles, **Rebel A. Cole** and Richard Roddewig. The impact of the Deepwater Horizon Gulf Oil Spill on Gulf Coast real estate markets. Presented at the 2018 Annual Meetings of the American Real Estate Society in Bonita Springs, FL USA held April 11-14, 2018

Brigden, Charles, **Rebel A. Cole** and Richard Roddewig. Groundwater contamination and housing prices: Evidence from a Jacksonville, MD site. Presented at the 2018 Annual Meetings of the American Real Estate Society in Bonita Springs, FL USA held April 11-14, 2018

Selected Conference Presentations: (cont.)

2017

Cole. How did small-business lending in the U.S. change after the financial crisis? Paper presented at the 2017 Annual Meetings of the Southern Finance Association held in Key West, FL USA, Nov. 15-18, 2017.

Cole and Sokolyk. Financing patterns and performance outcomes of women- versus men-owned firms: Evidence from the Kauffman Firm Surveys. Paper presented at the Diana International Conference 2017 held at the Ewing Marion Kauffman Foundation, Kansas City, MO USA, Oct. 1-3, 2017

Cole, Ferris, and **Melnik**. The accounting costs in mergers and acquisitions transactions. Paper presented at the 2017 World Finance Conference in Cagliari, ITALY held Jul. 26-28, 2017.

Cole and **Sokolyk**. Friends and family? How young entrepreneurial firms really fund their assets. Paper presented at the 2nd Entrepreneurial Finance Conference held in Ghent, BELGIUM, July 6 and 7, 2017.

Cole, Floros, and **Ivanov**. Reducing uncertainty through a two-stage IPO. Paper presented at the 2017 FMA European Conference in Lisbon, PORTUGAL held Jun. 22-23, 2017

Cole and Cannon. CRE property sales in hot and cold markets: Evidence from 35 Years of NCREIF sales data. Paper presented at the 2017 Annual Meetings of the American Real Estate Society in San Diego, CA USA held Apr. 06-08, 2017.

Cole, **Floros**, and Ivanov. Reducing uncertainty through a two-stage IPO. Paper presented at the 2017 Annual Meetings of the Midwest Finance Association in Chicago, IL USA held Mar. 4-6, 2017.

Cole and **White**. When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. Paper presented at the 2017 Annual Meetings of the Midwest Finance Association in Chicago, IL USA held Mar. 4-6, 2017.

Selected Conference Presentations: (cont.)

2016

Cole and **White**. When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. Paper presented at the World Finance & Banking Symposium in Dubai, UAE held Dec. 14 – 16, 2016.

Cole. Credit scores and credit market outcomes: Evidence from the SSBF and KFS. Paper presented at the XXV International Rome Conference on Money, Banking and Finance in Rome, ITALY, held Dec. 1 – 2, 2016

Cole and **White**. When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. Paper presented at the 2016 Annual Meetings of the Southern Finance Association in SanDestin, FL USA held Nov. 16 – 19, 2016.

Cole, **Davidson** and Wang. Corporate governance, bank-owned life insurance, and bank holding company performance. Paper presented at the 2016 Annual Meetings of the Financial Management Association in Las Vegas, NV USA held Oct. 20 – 22, 2016.

Cole and **Dietrich**. SME credit availability around the world. Paper presented at the 2016 Academy of Management Annual Conference in Las Vegas, NV USA held Oct. 20-21, 2016.

Cole and **White**. When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. Paper presented at the World Finance Conference, New York, NY USA held July 29 – 31, 2016.

Cole and **Sokolyk**. Debt, survival and growth of start-up firms. Paper presented at the Lyon Entrepreneurial Finance Conference in Lyon, FRANCE held July 08 – 09, 2016

Cole, Floros, **Ivanov**. Reducing uncertainty through a two-stage IPO. Paper presented at the 2016 Annual Meetings of the European Financial Management Association in Basel, SWITZERLAND held June 30 – July 2, 2016.

Cole and **Sokolyk**. Who needs credit and who gets credit? Paper presented at the FMA Europe Conference in Helsinki, FINLAND held June 9 – 10, 2016.

Cole and **White**. When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. Paper presented at the Chicago Financial Institutions Conference in Chicago, IL USA held Mar. 28, 2016.

Selected Conference Presentations: (cont.)

2015

Cole and **White**. When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. Paper presented at the 2015 Annual Meetings of the Southern Economics Association in New Orleans, LA USA held Nov. 18-21, 2015.

Cole and Cannon. CRE Property Sales in Hot and Cold Markets: Evidence from 35 Years of NCREIF Sales Data. Paper presented at the 2015 Annual Meetings of the Southern Finance Association in Captiva, FL USA held Nov. 18-21, 2015.

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Cole, **Davidson** and Wang. Corporate governance, bank-owned life insurance, and bank holding company performance. Paper presented at the 2015 Annual Meetings of the Southern Finance Association in Captiva, FL USA held Nov. 18-21, 2015.

Cole, **Floros** and Ivanov. Reducing uncertainty through a two-stage IPO: Evidence from U.S. exchange upgrades. Paper presented at the 2015 Annual Meetings of the Finance Management Association in Orlando, FL USA held Oct. 14-17, 2015.

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Cole and **Sokolyk**. Debt, survival, and growth of start-up firms. Paper presented at the 22nd Annual Conference of the Multinational Finance Society in Halkidki, GREECE held Jun 28 – Jul 1, 2015.

Dietrich, **Wanzenried**, and Cole. Why are net-interest margins across countries so different? Paper presented at the 2015 Annual Meetings of the European Financial Management Association in Amsterdam, THE NETHERLANDS held Jun. 24-27, 2015.

Cole, Ferris, and **Melnik**. The accounting costs in mergers and acquisitions transactions. Paper presented at the 2015 Mid-Year Meetings of the Multinational Finance Society in Larnaca, CYPRUS held Apr. 17-19, 2015.

Cannon and **Cole**. Explaining multifamily foreclosures. Paper presented at the 2015 Annual Meetings of the American Real Estate Society in Ft. Myers, FL CA USA held Apr. 15-18, 2015.

Selected Conference Presentations: (cont.)

2015 (cont.)

Dietrich, Wanzenried, and Cole. Why are net-interest margins across countries so different? Paper presented at the 2015 Annual Meetings of the Midwest Finance Association in Chicago, IL USA held Mar. 5-7, 2015.

2014

Cole and **Sokolyk**. Debt financing, survival, and growth of start-up firms. Paper presented at the 12th International Paris Finance Conference in Paris, FRANCE held Dec. 18, 2014.

Cole and Sokolyk. Debt financing, survival, and growth of start-up firms. Paper presented at the 2014 Annual Meetings of the Southern Finance Association in Key West, FL USA held Nov. 20-22, 2014.

Chernykh and **Cole**. How should we measure bank capital adequacy? A simple proposal. Paper presented at the 2014 Annual Meetings of the Southern Finance Association in Key West, FL USA held Nov. 20-22, 2014.

Cole and Dahl. Bank audit and failure: Which causes which? Paper presented at the 2014 Annual Meetings of the Southern Finance Association in Key West, FL USA held Nov. 20-22, 2014.

Cole and **Sokolyk**. Debt financing, survival, and growth of start-up firms. Paper presented at the 2014 Entrepreneurial Finance and Innovation Conference in Boston, MA USA held Nov. 14, 2014.

Chernykh and **Cole**. How should we measure bank capital adequacy? A simple proposal. Paper presented at the Federal Reserve Bank of Chicago Quantitative Congress in Chicago, IL USA held Oct. 31, 2014.

Cole and **Sokolyk**. Debt financing, survival, and growth of start-up firms. Paper presented at the 2014 Annual Meetings of the Financial Management Association in Nashville, TN USA held Oct. 15-18, 2014.

Chernykh and **Cole**. How should we measure bank capital adequacy? A simple proposal. Paper presented at the 2014 Annual Meetings of the Financial Management Association in Nashville, TN USA held Oct. 15-18, 2014.

Cole. The perfect (financial) storm . . . continues . . . or recedes? Presentation at Lucerne University of Applied Science and Arts in Zug, Switzerland on Sep. 30, 2014.

Selected Conference Presentations (cont.):

2014 (cont.)

Cole and Sokolyk. Debt financing, survival, and growth of start-up firms. Paper presented at the 2014 World Finance Conference in Venice, ITALY held Jul. 2-4, 2014.

Cole and Dietrich. SME credit availability around the world. Paper presented at the 2014 World Finance Conference in Venice, ITALY held Jul. 2-4, 2014.

Cole and **Sokolyk**. Debt financing, survival, and growth of start-up firms. Paper presented at the 2014 Annual Meetings of the European Financial Management Association in Rome, ITALY held Jun. 26-28, 2014.

Dai, and Ivanov, and Cole. Entrepreneurial optimism, credit availability, and cost of financing: Evidence from U.S. small businesses. Paper presented at the International Finance and Banking Society 2014 Conference in Lisbon, PORTUGAL held June 18-20, 2014.

Cole and **Dietrich**. SME credit availability around the world. Paper presented at the 2014 INFINITY Conference in Prato, ITALY held Jun. 9-10, 2014.

Cole and **Turk-Ariss**. Legal origin, creditor protection and bank lending around the world. Paper presented at the 2014 Annual Meetings of the Eastern Finance Association in Pittsburg, PA USA held Apr. 10-12, 2014.

Cannon and Cole. Explaining Multi-Family Property Foreclosures. Paper presented at the 2014 Annual Meetings of the American Real Estate Society in San Diego, CA USA held Apr. 3-5, 2014.

Cole. How did the financial crisis affect business lending in the U.S.? Paper presented at the 2014 Annual Meetings of the Midwest Finance Association in Orlando, FL USA held Mar. 6-8, 2014.

Cole and Dahl. Bank audit and failure: Which causes which? Paper presented at the 2014 Annual Meetings of the Midwest Finance Association in Orlando, FL USA held Mar. 6-8, 2014.

Cole. The perfect (financial) storm . . . continues. Presentation for the Chicago Real Estate Investors' Association (REIA) in Chicago, IL USA held Feb. 27, 2014.

Selected Conference Presentations (cont.):

2013

Cole. How do firms choose legal form of organization? Paper presented at the 2013 Annual Meetings of the Financial Management Association in Chicago, IL USA held Oct. 17-19, 2013.

Cole. How did the financial crisis affect business lending in the U.S.? Paper presented at the 2013 AIDEA Bicentenary Conference in Lecce, Italy held Sep 19-21, 2013.

Cole and Dietrich. SME credit availability around the world: Evidence from the World Bank's Enterprise Survey. Paper presented at the 2013 AIDEA Bicentenary Conference in Lecce, Italy held Sep 19-21, 2013.

Cole and Turk-Ariss. Legal origin, creditor protection and bank lending around the world. Paper presented at the 4th International Conference on Corporate Governance in Emerging Markets in Hyderabad, India held Aug. 23-24, 2013.

Cannon and Cole. Explaining multifamily foreclosures. Paper presented at the Global Chinese Real Estate Congress (GCREC) 2013 Annual Conference in Beijing, PRC held July 6-7, 2013.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the World Finance Conference in Cyprus held Jul. 1-3, 2013.

Cole and Dahl. Audits and bank failures: Which causes which? Paper presented at the 2013 Annual Meetings of the International Finance & Banking Society in Nottingham, UK held Jun. 26-28, 2013

Cole, Cumming, Li. Do banks or VCs spur growth? Paper presented at the 2013 Annual Meetings of the European Financial Management Association in Reading, UK held Jun. 26-29, 2013.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the Sixth Annual Searle Conference on Innovation and Entrepreneurship in Chicago, IL USA held Jun. 6-7, 2013.

Cole. CRE property sales in hot and cold markets: Evidence from 25 years of NCREIF data. Paper presented at the 2013 National Meetings of the American Real Estate and Urban Economics Association in Washington, DC USA held May 30-31, 2013.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the 2013 Annual Meetings of the Eastern Finance Association in St. Pete Beach, FL USA held Apr. 11-13, 2013.

Cole and Dietrich. SME Credit Availability Around the World: Evidence from the World Bank's Enterprise Survey. Paper presented at the 2013 Annual Meetings of the Midwest Finance Association in Chicago, IL USA held Mar. 14-16, 2013.

Selected Conference Presentations (cont.):

2012

Dai, Ivanov, and Cole. Entrepreneurial Optimism, Credit Availability, and Cost of Financing: Evidence from U.S. Small Businesses. Paper presented at the ECB/RoF Conference on Small Business Finance in Frankfurt, Germany held Dec. 13-14, 2012.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the 2012 Annual Meetings of the Southern Finance Association in Charleston, SC USA held Nov. 15-17, 2012.

Cole and Dietrich. SME Credit Availability Around the World: Evidence from the World Bank's Enterprise Survey. Paper presented at the 2012 Annual Meetings of the Southern Finance Association in Charleston, SC USA held Nov. 15-17, 2012.

Cole. How did the financial crisis affect small-business lending in the U.S.? Paper presented at the 2012 Annual Meetings of the Financial Management Association in San Antonio, TX USA held Oct. 18-20, 2012.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the 2012 Annual Meetings of the Financial Management Association in San Antonio, TX USA held Oct. 18-20, 2012.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the 2012 Annual Meetings of the Academy of Entrepreneurial Finance Conference in NYC, NY USA held Sep. 18-20, 2012.

Cole, Ferris, and Melnik. The cost of advice in mergers and acquisitions. Paper presented at the 4th International Conference on Accounting and Finance in Corfu Island, Greece held Aug. 30 – 31, 2012.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the Kauffman Firm Survey Workshop in Kansas City, MO USA held Jul. 18 – 19, 2012.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the Kauffman – RCFS Entrepreneurial Finance and Innovation Conference in Boston, MA USA held Jun. 10 – 11, 2012.

Cole and Dietrich. SME Credit Availability Around the World: Evidence from the World Bank's Enterprise Survey. Paper presented at the 2012 FMA European Conference in Istanbul, Turkey held Jun. 7 – 8, 2012.

Cole and Sokolyk. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the Global Finance Conference in Chicago, IL USA held May 24 – 25, 2012.

Selected Conference Presentations (cont.):

2011

Cole and Curry. What happens to problem banks? Evidence from the 1980s and guidance for the 2010s. Presented at the Annual Meeting of the Southern Finance Association in Key West, FL, USA held Nov. 17 – 19, 2011.

Cole. Bank credit, trade credit or no credit? Evidence from the Surveys of Small Businesses Finances. Presented at the Annual Meeting of the Southern Finance Association in Key West, FL, USA held Nov. 17 – 19, 2011.

Cole and Curry. What happens to problem banks? Evidence from the 1980s and guidance for the 2010s. Presented at the Annual Meeting of the Financial Management Association in Denver, CO, USA held Oct. 20 – 22, 2011.

Cole and White. Déjà vu all over again: The causes of U.S. commercial bank failures this time around. Presented at the Annual Meeting of the Financial Management Association in Denver, CO, USA held Oct. 20 – 22, 2011.

Cole. Bank credit, trade credit or no credit? Evidence from the Surveys of Small Businesses Finances. Presented at the Annual Meeting of the Financial Management Association in Denver, CO, USA held Oct. 20 – 22, 2011.

Cole and Curry. What happens to problem banks? Evidence from the 1980s and guidance for the 2010s. Presented at the Annual Meeting of the International Finance and Banking Society in Rome, Italy held Jun. 30 – Jul. 2, 2011.

Cole. Legal origin, creditor protection and bank lending: Evidence from around the world. Presented at the Annual Meeting of the International Finance and Banking Society in Rome, Italy held Jun. 30 – Jul. 2, 2011.

Cole. How do firms choose legal form of organization? Presented at the Fourth Annual Conference on Entrepreneurship and Innovation sponsored by Searle Center on Law, Regulation and Economic Growth at Northwestern University in Chicago, IL, USA held Jun. 16 – 17, 2011.

Cole. The foreclosure mess. Presented at the Annual Meeting of the Midwest Finance Association in Chicago, IL, USA held Mar. 3 – 5, 2011.

Chernykh and Cole. Does deposit insurance improve financial intermediation? Evidence from the Russian experiment. Presented at the Annual Meeting of the International Banking, Economics and Finance Association in Denver, CO, USA held Jan. 6 – 8, 2011.

Selected Conference Presentations: (cont.)

2010

“Déjà vu all over again: The causes of U.S. commercial bank failures this time around.” Presented at the [FDIC-JFSR Bank Research Conference](#) in Washington, DC, USA held Oct. 28 – 29, 2010.

“Who needs credit and who gets credit? Evidence from the Surveys of Small Businesses Finances.” Presented at the [2010 Annual Meetings of the Financial Management Association](#) in New York City, NY USA held Oct. 20 – 23, 2010.

“Research on entrepreneurial finance: How to use the Surveys of Small Business Finances.” Presented at the [2010 Annual Meetings of the Financial Management Association](#) in New York City, NY USA held Oct. 20 – 23, 2010.

“Bank credit, trade credit or no credit? Evidence from the Surveys of Small Businesses Finances.” Presented at the [2010 Annual Meetings of the Academy of Entrepreneurial Finance](#) in Chicago, IL USA held Sep. 15 – 17, 2010.

“Gender and the availability of credit the privately held firms.” Presented at the [2010 Annual Meetings of the Academy of Entrepreneurial Finance](#) in Chicago, IL USA held Sep. 15 – 17, 2010.

“Does deposit insurance improve financial intermediation? Evidence from the Russian experiment.” Presented at the Annual Meetings of the Financial Intermediation Research Society in Florence, Italy held Jun. 7 – 9, 2010.

“Explaining multifamily foreclosures.” Presented at the [2010 Mid-Year Meeting of the American Real Estate and Urban Economics Association](#) in Washington, DC USA held Jun. 3 – 4, 2010.

“Gender and the availability of credit the privately held firms.” Presented at the [2010 European Financial Management Symposium on Entrepreneurship and Venture Capital](#) in Montreal, Canada held Apr. 15 – 17, 2010.

Selected Conference Presentations: (cont.)

2009

“Predicting Bank Failures using a Simple Dynamic Hazard Model.” Presented at the *22nd Australasian Finance and Banking Conference* in Sydney, Australia held Dec. 16 – 18, 2009.

“Availability of credit to small businesses during the Financial Crisis” Presented at *Beyond the Crisis—Implications for Small Business*, a conference sponsored by the Swedish Entrepreneurship Forum in Washington, DC USA held Oct. 30, 2009.

“Does deposit insurance improve financial intermediation? Evidence from the Russian experiment.” Presented at the *Annual Meeting of the Financial Management Association in Reno, NV held Oct. 21 – 23, 2009*.

“What do we know about executive compensation at privately held firms?” Presented at the *Fourth BI-CEPR Conference on Money, Banking & Finance* in Venice, Italy held Oct. 2–3, 2009.

“Who needs credit and who gets credit? Evidence from the Surveys of Small Business Finances.” Presented at the Annual Meeting of the Academy of Entrepreneurial Finance in Chicago, IL USA held Sep. 24 – 25, 2009.

“Who needs credit and who gets credit? Evidence from the 2003 Survey of Small Business Finance.” Presented at *Small Business in Focus: Finance*, a symposium sponsored by the U.S. Small Business Administration in Washington, DC USA held Jul. 9, 2009.

“Improving bank failure prediction using a simple dynamic hazard model.” Presented at the *Center for Financial Research Seminar Series* sponsored by the Federal Deposit Insurance Corporation in Washington, DC USA held May 19, 2009.

“Does deposit insurance improve financial intermediation? Evidence from the Russian experiment.” Presented at the Center for Financial Research Seminar Series sponsored by the Federal Deposit Insurance Corporation in Washington, DC USA held May 18, 2009.

“Changes in REIT liquidity: Evidence from daily data 1988-2007.” Presented at the *Annual Meeting of the American Real Estate Society in Monterey, CA USA held Apr. 2 – 4, 2009*.

“Gender and the availability of credit to privately held firms: Evidence from the Surveys of Small Business Finance.” Presented at the *Kauffman–Federal Reserve Workshop on Entrepreneurial Finance* in Cleveland, OH, USA held Mar. 12 – 13, 2009.

“Political connections and minority shareholder protection: Evidence from securities market regulation in China.” Presented at the *Annual Meetings of the American Finance Association in San Francisco, CA USA held January 3-5, 2009*.

Selected Conference Presentations: (cont.)

2008

“Changes in REIT liquidity: Evidence from daily data 1988-2007.” Presented at the [DePaul University REIT Conference](#) in Chicago, IL USA held Oct. 24 – 25, 2008.

“Legal origin, creditor protection and bank lending: Evidence from emerging markets.” Presented at the [Annual Meetings of the Financial Management Association in Grapevine, TX USA held Oct. 11 – 13, 2008](#).

“What do we know about the capital structure of privately held firms? Evidence from the Surveys of Small Business Finances.” Presented at the Annual Meetings of the Academy of Entrepreneurial Finance in Las Vegas, NV USA held Sep. 24 – 26, 2008.

“Legal origin, creditor protection and bank lending: Evidence from emerging markets.” Presented at the [Center for Financial Research Seminar Series](#) sponsored by the Federal Deposit Insurance Corporation in Washington, DC USA held Aug. 6, 2008.

“What do we know about executive compensation at privately held firms?” Presented at the CESIFO [Venice Summer Institute Workshop on Executive Pay](#) in Venice, Italy held Jul. 16 – 17, 2008.

“Who needs credit and who gets credit? Evidence from the Surveys of Small Business Finances.” Presented at the conference [Small Business Finance -- What Works, What Doesn't?](#) sponsored by the World Bank in Washington, DC USA held May 5 – 6, 2008.

2007

“Legal origin, creditor protection and bank lending: Evidence from emerging markets.” Presented at the Australasian Finance and Banking Conference in Sydney, Australia, held Dec. 12 – 15, 2007.

“Determinants of capital structure at privately held U.S. firms.” Presented at the [Occasional Seminar Series: Modern Finance – Insights from Academia](#), sponsored by the Melbourne Centre for Financial Studies in Melbourne, Australia held Dec. 7, 2007.

“Legal origin, creditor protection and bank lending: Evidence from emerging markets.” Presented at the conference on [Financial Instability, Supervision and Central Banks](#), co-sponsored by the Central Bank of Finland and the [Journal of Financial Stability](#) held in Helsinki, Finland Jun. 7 – 8, 2007.

Selected Conference Presentations: (cont.)

2000 – 2006

“What can we learn about executive compensation from privately held firms?” Presented at the [19th Australasian Finance and Banking Conference](#) in Sydney, Australia held Dec. 13 – 16, 2006.

“Do mergers create or destroy value? Evidence from terminated mergers.” Presented at the Annual Meeting of the Financial Management Association in Salt Lake City, UT USA held Oct. 12 – 14, 2006.

“What can we learn from privately held firms about executive compensation?” Presented at the conference [Governance in Family/Unlisted Firms](#) sponsored by the University of Bern in Thűn, Switzerland held Jun. 15 – 17, 2006.

“Expropriation through issuance of loan guarantees to related parties: Evidence from China.” Presented at the conference [Financial Market in China: Issues Related to the Asia Pacific Region, the Financial Services Industry and Corporate Governance, International Conference Celebrating the 30th Anniversary of the Journal of Banking and Finance](#) co-sponsored by Guanghua School of Management at Peking University and the *Journal of Banking and Finance* in Beijing, PRC held Jun. 6 – 8, 2006.

“Agency costs, expropriation and firm value: Evidence from securities market regulation.” Presented at the Annual Meeting of the Financial Management Association in Chicago, IL USA held Oct. 13 – 15, 2005

“Agency costs, expropriation and firm value: Evidence from securities market regulation.” Presented at the *International Conference on Corporate Governance in Asia and China*. Sponsored by the Center for Institutions and Governance at Chinese University of Hong Kong in Shanghai, PRC held Mar. 11 – 13, 2005

“Agency costs, expropriation and firm value: Evidence from securities market regulation.” Presented at the 17th Australasian Finance and Banking Conference in Sydney, Australia held Dec. 15 – 18, 2004.

“From State to State: Improving corporate governance where the State is the controlling block holder.” Presented at the [2nd Asia Corporate Governance Conference](#), sponsored by the Asian Institute of Corporate Governance at the Business School of Korea University in Seoul, Korea May 16 – 17, 2002.

“From State to State: Improving corporate governance where the State is the controlling block holder.” Presented at the 15th Australasian Finance and Banking Conference in Sydney, Australia held Dec. 2002.

Selected Conference Presentations: (cont.)

1996 – 1999

“Cookie-cutter versus Character: the micro-structure of small business lending by large and small banks.” Presented at *Business Access to Capital and Credit*, a conference sponsored by Community Affairs of the Federal Reserve System in Arlington, VA USA held March 8 – 9, 1999.

“The effects of mergers and acquisitions on bank lending policies.” Presented at the conference *The Consolidation of the Financial Services Industry* sponsored by the Federal Reserve Bank of New York in New York City held Mar. 27 – 28, 1998.

“A note on REIT liquidity: The role of ‘New REITs.’” Presented at the Annual Meeting of the American Real Estate and Urban Economics Association in Chicago, IL USA held Jan. 1998.

“The effect of relationships on the availability of credit.” Presented at *The Economics of Small Business Finance*, a conference sponsored by New York University and the *Journal of Banking & Finance* in New York City, NY USA held Jun. 1997.

“Does size matter? The effects of bid-ask spreads and market capitalization on REIT returns.” Presented at the Annual Meeting of the American Real Estate Society in Sarasota, FL USA held Apr. 1997.

“Changes in REIT liquidity 1990-94: Evidence from intra-day transactions.” Presented at the Sixth Annual Research Seminar sponsored by the Real Estate Research Institute in Chicago, IL USA held Apr. 1997.

“Organizational form, taxes, ownership, and CEO compensation: Evidence from small businesses.” Presented at the Annual Meeting of the Financial Management Association in New Orleans, LA USA held Oct. 1996.

“Changes in REIT liquidity 1990-94: Evidence from intra-day transactions.” Presented at the Annual Meeting of the Financial Management Association in New Orleans, LA USA held Oct. 1996.

“New evidence from small businesses on the benefits of lending relationships.” Presented at the Annual Meeting of the Financial Management Association in New Orleans, LA USA held Oct. 1996.

“The effect of changes in ownership structure on performance: Evidence from the thrift industry.” Presented at the Annual Meeting of the American Finance Association in San Francisco, CA USA held Jan. 5 – 7, 1996.

Selected Conference Presentations: (cont.)

1990 – 1995

“The effect of changes in ownership structure on performance: Evidence from the thrift industry.” Presented at the Annual Meeting of the Western Finance Association in Aspen, CO USA held Jun. 1995.

“The effect of changes in ownership structure on performance: Evidence from the thrift industry.” Presented at the Annual Meeting of the Financial Management Association in New York City, NY USA held Oct. 1995.

“The role of commercial real estate in the banking crisis of 1987-1992.” Presented at the Annual Meeting of the American Real Estate and Urban Economics Association in Washington, DC USA held Jan. 1995.

“FIMS: A financial institutions monitoring system.” Presented at the Federal Reserve System Committee on Bank Structure and Regulation in Charlotte, NC USA held Nov. 1994.

“Announcements of asset-quality problems and stock returns: the case of life insurance companies.” Presented at the Conference on Bank Structure and Performance, sponsored by the Federal Reserve Bank of Chicago in Chicago, IL USA held May 1992.

“SEER: A system for estimating examination ratings,” Presented at the Federal Reserve System Supervision Conference in Kansas City, KS USA held 1992.

“Executive compensation and corporate performance: Evidence from thrift institutions.” Presented at the Conference on Bank Structure and Performance, sponsored by the Federal Reserve Bank of Chicago in Chicago, IL USA held Apr. 1991.

“Early warning of bank failures,” Presented at the Federal Reserve System Committee on Financial Structure and Regulation in San Antonio, TX USA held Jan. 1991.

“Insolvency versus closure: Why the regulatory delay in closing troubled thrifts?” Presented at the Annual Meeting of the American Finance Association in Washington, DC USA held Dec. 28 – 30, 1990.

“Agency conflicts and thrift resolution costs.” Presented at the Annual Meeting of the American Real Estate and Urban Economics Association in Washington, DC USA held Dec. 1990.

“The causes and costs of thrift institution failures: A structure - behavior - outcomes Approach.” Presented at the Annual Meeting of the Financial Management Association in Orlando, FL USA held Oct. 1990.

“The relative efficiency of public vs. private management of distressed real estate.” Presented at the Annual Meeting of the American Real Estate Society in Lake Tahoe, NV USA held Mar. 1990.

Selected Conference Presentations: (cont.)

1980s

“Value creation and excess returns in FSLIC-assisted takeovers of troubled thrifts.” Presented at the Conference on Bank Structure and Performance, sponsored by the Federal Reserve Bank of Chicago in Chicago, IL USA held Apr. 1989.

“Commercial real estate returns and portfolio allocation decisions.” Presented at the Annual Meeting of the American Real Estate and Urban Economics Association in Chicago, IL USA held Dec. 1987.

“A new look at commercial real estate returns.” Presented at the Doctoral Student Consortium sponsored by the American Real Estate Society in Orlando, FL USA held Apr. 1987.

“Market returns on commercial real estate: Implications for investment analysis.” Presented at the Annual Meeting of Financial Management Association in New York City, NY USA held Oct. 1986.

Research Funding:

Source: U.S. Small Business Administration 2017 – 2018

Award: \$72,000

Project: Research on How Bank Small Business Lending Has Differed in Urban vs. Rural Areas.

Source: Florida Atlantic University 2016

Award: \$10,000

Project: Research on Entrepreneurial Finance

Source: U.S. Small Business Administration 2015 – 2016

Award: \$60,000

Project: Research on How Bank Small Business Lending Changed after the Financial Crisis

Source: DePaul University 2013

Award: \$15,000

Project: Research on Liquidity of Commercial Real Estate

Source: DePaul University 2012

Award: \$15,000

Project: Research on Bank Audits and Bank Failures

Source: U.S. Small Business Administration 2012 – 2013

Award: \$60,000

Project: Research on How Credit Ratings Affect Availability of Credit to Small Businesses

Source: DePaul University 2012

Award: \$15,000

Project: Research on SME Finance

Source: DePaul University 2011

Award: \$15,000

Project: Research on Problem Banks

Source: U.S. Small Business Administration 2010 – 2011

Award: \$70,000

Project: Research on How the Financial Crisis Affected Bank Lending to Small Businesses

Source: Real Estate Research Institute 2010

Award: \$15,000

Project: Research on the Accuracy of Commercial Real Estate Appraisals

Source: U.S. Small Business Administration 2009 – 2010

Award: \$65,000

Project: Research on Innovation, Firm Growth and Organizational Form

Research Funding: (cont.)

Source: U.S. Small Business Administration 2008 – 2009

Award: \$60,000

Project: Research on the Use of Bank Credit and Trade Credit by Privately Held Firms

Source: Kauffman Foundation 2008 – 2009

Award: \$10,000

Project: Research on Gender and Entrepreneurship

Source: MacArthur Foundation 2007 – 2009

Award: \$3.5 million (to the DePaul Real Estate Center for multi-year project)

Project: Development of a Data Clearinghouse and Research on Affordable Housing in the Greater Chicago Area

Source: U.S. Small Business Administration 2007 – 2008

Award: \$60,000

Project: Research on the Availability of Credit to Privately Held Firms

Source: MacArthur Foundation January 2007

Award: \$50,000

Project: Research on the State of Affordable Rental Housing in Cook County,

Source: U.S. Small Business Administration 2006 – 2007

Award: \$45,000

Project: Research on the Capital Structure of Privately Held Firms

Source: DePaul University 2006

Award: \$30,000

Project: Research on the Capital Structure of Privately Held Firms

Source: DePaul University 2005

Award: \$30,000

Project: Research on the Corporate Governance of Real Estate Investment Trusts

Source: Real Estate Research Institute 2005

Award: \$15,000

Project: Research on the Corporate Governance of Real Estate Investment Trusts

Source: Real Estate Research Institute 1994

Award: \$10,000

Project: Research on the Changing Liquidity of Real Estate Investment Trusts

Source: The Center for Quantitative Research in Finance Group 1986

Award: \$10,000

Project: Research on the Measurement of Commercial Real Estate Returns

Teaching Experience:

**Department of Finance, Florida Atlantic University,
Boca Raton, Florida, USA, August 2016 – Present.**

Courses taught:

FIN7932: Financial Institutions and Markets (PhD)

FIN 6806: Advanced Financial Management (Masters of Business Administration)

**Department of Finance, DePaul University,
Chicago, Illinois, USA, July 2003 – August 2016.**

Courses taught:

FIN 380: Cases in Financial Decision Making (Undergraduate Finance Capstone Course)

FIN 555: Financial Management (Masters of Business Administration)

FIN 555: Financial Management (Masters of Business Administration) online version

FIN 551: Problems in Corporate Financial Policy (Masters of Business Administration)

FIN 540/798: Corporate Governance (Masters of Business Administration)

FIN 798: Financial Forecasting and Valuation (Masters of Business Administration)

**School of Banking and Finance, University of New South Wales,
Sydney, Australia, July 2001 – June 2003.**

Courses taught:

FINS 5515: Issues in Corporate Finance (Masters of Commerce)

FINS 5511: Corporate Finance (Masters of Commerce)

FINS 5577: Corporate Governance (Masters of Commerce)

FINS 4777: Corporate Governance (Honors Program)

**Department of Accounting and Finance, School of Commerce, University of Auckland,
Auckland, New Zealand, July 1999 – September 2001.**

Courses taught:

FINANCE 351: Advanced Financial Management (Undergraduate)

FINANCE 702: Information, Contracting, and Governance (Executive Program)

FINANCE 751: Modern Financial Management (Honors Program)

FINMGT 601: Financial Management (Executive Program)

FINMGT 703: Advanced Financial Management (Executive Program)

**Kenan-Flagler School of Business, University of North Carolina,
Chapel Hill, NC, USA, January 1984 - May 1987**

Courses taught:

BA 185: Financial Institutions and Markets (Undergraduate)

International Technical Assistance Missions:

2017

December 2017: Doha, Qatar

Dr. Cole led a World Bank team in the design and development of a set of market-risk stress tests for the Qatari Central Bank.

July 2017: Freetown, Sierra Leone

Dr. Cole led an IMF TA mission to assist the Central Bank of Sierra Leone in the design and development of single-factor sensitivity stress tests for its banking system.

2016

September 2016: Port of Spain, Trinidad

Dr. Cole co-led a CARTAC TA mission to assist the Central Bank of Trinidad & Tobago in the design and development of dynamic stress tests for its banking system..

July 2016: Basseterre, St. Kitts

Dr. Cole co-led a CARTAC TA mission to assist the Central Bank of Trinidad & Tobago in the design and development of dynamic stress tests for its banking system.

April 2016: Basseterre, St. Kitts

Dr. Cole co-led a CARTAC mission to assist ECCB staff in the design and development of the ECCB's first publicly available financial stability report.

March 2016: Khartoum, Sudan

Dr. Cole co-led a METAC TA mission to assist CBOS staff in the design and development of simple sensitivity stress tests for commercial banks operating under Islamic Law.

2015

December 2015: Basseterre, St. Kitts

Dr. Cole co-led a CARTAC training workshop for ECCB staff on the design and development of dynamic stress tests.

August 2015: Basseterre, St. Kitts

Dr. Cole co-led a CARTAC TA mission to assist the ECCB with design and development of dynamic stress tests.

August 2015: St. Johns, Antigua; Brades, Montserrat; Castries, St. Lucia; St. George, Grenada

Dr. Cole co-led a series of four CARTAC TA missions to assist the ECCB with design and development of dynamic stress tests.

July 2015: Basseterre, St. Kitts

Dr. Cole co-led a CARTAC TA mission to assist the ECCB with design and development of dynamic stress tests.

International Technical Assistance Missions (cont.):

2015 (cont.)

June 2015: Accra, Ghana

Dr. Cole helped lead an AfriTAC 2 workshop on implementation of Basel II for the staff of the Central Bank of Ghana.

April 2015: Ramallah, Palestine

Dr. Cole led an IMF TA mission to provide training to the staff of the Palestine Monetary Authority on multi-factor and forward-looking stress tests for commercial banks operating in Palestine.

March 2015: Belize City, Belize

Dr. Cole led a CARTAC TA mission to provide training to the staff of the Central Bank of Belize on multi-factor and forward-looking stress tests for commercial banks operating in Belize.

February 2015: Khartoum, Sudan

Dr. Cole led a METAC TA mission to provide training to the staff of the Central Bank of Sudan on stress tests for commercial banks operating under Islamic Law.

2014

December 2014: Khartoum, Sudan

Dr. Cole led a METAC TA mission to assess the capacity of the Central Bank of Sudan for conducting stress testing of financial institutions in Sudan, and to provide training on the basics of simple sensitivity stress tests for commercial banks operating under Islamic Law.

December 2014: Amman, Jordan

Dr. Cole led a METAC TA mission to assist the staff of the Central Bank of Jordan in developing a predictive early warning system for the financial sector, including exposures to sectoral risks, such as excessive lending to the real estate sector.

October 2014: Beirut, Lebanon

Dr. Cole led a METAC TA mission to assist staff of the Central Bank of Yemen in drafting a regulation to govern stress testing of financial institutions in Yemen. TA was delivered at METAC HQ in Beirut.

August 2014: Amman, Jordan

Dr. Cole led a METAC TA mission to assist the staff of the Central Bank of Jordan in developing a predictive early warning system for the financial sector, including exposures to sectoral risks, such as excessive lending to the real estate sector.

July 2014: Thimphu, Bhutan

Dr. Cole led an Asian Development Bank TA mission to assist the staff of the Ministry of Finance develop a system for macroprudential surveillance, including tools for monitoring the banking sector's excessive exposure to housing construction.

International Technical Assistance Missions (cont.):

2014 (cont.)

April 2014: Lagos, Nigeria: Dr. Cole helped lead a workshop of macroprudential surveillance sponsored by the Toronto Centre in Lagos that provided training for staffs of several Nigerian regulatory agencies, including the Central Bank of Nigeria, the Nigeria Deposit Insurance Fund and the Ministry of Finance.

March 2014: Malé, Maldives

Dr. Cole helped lead an International Monetary Fund TA mission to assist the Maldives Monetary Authority (MMA) in developing stress tests for the Maldivian financial system, including tests for exposure to the real-estate sector.

2013

July 2013: Malé, Maldives

Dr. Cole presented at an Asian Development Bank workshop on financial stability held for training staff members from numerous Maldivian government agencies.

May 2013: Kingston, Jamaica

Dr. Cole presented at a CARTAC workshop on Basel II reporting held at the Central Bank of Jamaica for staff from various CARTAC-country central banks.

March 2013: Nassau, Bahamas

Dr. Cole led a CARTAC follow-up mission to assist the staff of the Central Bank of the Bahamas in developing the CBB's first Financial Stability Report. The mission was to assess progress since the January 2013 mission and assist in developing the materials needed for the FSR.

March 2013: Port of Spain, Trinidad & Tobago

Dr. Cole led a CARTAC mission to assist staff of the Central Bank of Trinidad & Tobago in updating the stress tests developed after Dr. Cole's 2010 technical assistance missions.

January 2013: Nassau, Bahamas

Dr. Cole participated in a CARTAC mission to assist the staff of the Central Bank of the Bahamas in designing and developing the CBB's first Financial Stability Report.

2012

December 2012: Accra, Ghana

Dr. Cole participated in an IMF mission to provide technical assistance to the Central Bank of Ghana regarding stress testing of the Ghana banking sector.

November 2012: Ramallah, Palestine

Dr. Cole participated in an IMF mission to assess the technical assistance needs of the Palestine Monetary Authority (the central bank of Palestine) regarding offsite supervision of the Palestinian banking sector.

International Technical Assistance Missions (cont.):

2012 (cont.)

October 2012: Ankara, Turkey

Dr. Cole participated in an IMF mission to provide technical assistance to the Central Bank of Turkey on how to develop bank early warning models.

March 2012: Tashkent, Uzbekistan

Dr. Cole participated in an IMF mission to assess the technical assistance needs of the Central Bank of Uzbekistan regarding offsite supervision of the Uzbek banking sector.

2011

December 2011: Amman, Jordan

Dr. Cole led a METAC mission to provide training on how to conduct offsite supervision of the Belize banking sector for staff of the Central Bank of Belize.

October 2011: Cape Verde

Dr. Cole participated in an IMF mission to provide training on how to assist the Central Bank of Cabo Verde in strengthening its framework for financial stability analysis.

January 2011: Belize City, Belize

Dr. Cole led a CARTAC mission to provide training on how to conduct offsite supervision of the Belize banking sector for staff of the Central Bank of Belize

2010

December 2010: Damascus, Syria

Dr. Cole led a METAC mission to provide training on how to conduct offsite supervision of the Syrian banking sector for staff of the Central Bank of Syria

November 2010: Beirut, Lebanon

Dr. Cole led a METAC mission to provide training on how to conduct offsite supervision of the Lebanese banking sector for staff of the Banking Control Commission and Central Bank of Lebanon.

November 2010: Belize City, Belize

Dr. Cole led a CARTAC mission to provide training on how to conduct offsite supervision of the Belize banking sector for staff of the Central Bank of Belize

September 2010: Port of Spain, Trinidad & Tobago

Dr. Cole led a CARTAC mission to provide training on how to perform stress tests on the TT banking sector for staff of the Central Bank of Trinidad & Tobago.

July 2010: Kyiv, Ukraine

Dr. Cole participated in a USAid mission to provide assistance on financial-sector reforms in Ukraine.

International Technical Assistance Missions (cont.):

2010 (cont.)

March 2010: Port of Spain, Trinidad & Tobago

Dr. Cole led a CARTAC mission to provide training on how to perform stress tests on the TT banking sector for staff of the Central Bank of Trinidad & Tobago.

2009

November 2009: Beirut, Lebanon

Dr. Cole led a mission to provide training on how to perform stress tests on the Lebanese banking sector for staff of the Banking Control Commission

November 2009: Damascus, Syria

Dr. Cole led a mission to provide training on how to perform stress tests on the Syrian banking sector for staff of the Central Bank of Syria

October 2009: Georgetown, Guyana

Dr. Cole led a mission to provide training on how to perform stress tests on the Guyana banking sector for staff of the Central Bank of Guyana

August 2009: Ulaanbaatar, Mongolia

Dr. Cole led an emergency IMF technical assistance mission requested by the governor of Mongol Bank (Central Bank of Mongolia) to estimate the costs of restructuring the Mongolian Banking system, develop stress tests for the banking system and improve banking supervision.

July 2009: Nassau, Bahamas

Dr. Cole led a follow-up mission to finalize work on stress tests for the Bahamas' banking sector and provide training to staff of the Central Bank of the Bahamas.

July 2009: Kingston, Jamaica

Dr. Cole led a CARTAC follow-up mission to provide training to the staff of the Financial Services Commission regarding how to conduct stress-tests of the Jamaican securities dealers.

May 2009: Nassau, Bahamas

Dr. Cole led a CARTAC mission to provide technical assistance to the Central Bank of the Bahamas in how to develop stress tests for the banking sector. Specific stress tests were developed for credit risk, interest-rate risk, liquidity risk and foreign-exchange risk.

February 2009: Kingston, Jamaica

Dr. Cole led a CARTAC mission to provide technical assistance to the Financial Services Commission of Jamaica in development stress-tests for securities dealers. Specific stress tests were developed for interest-rate risk, liquidity risk and foreign-exchange risk.

International Technical Assistance Missions (cont.):

2005 – 2008

December 2008: Casablanca, Morocco

Dr. Cole led a FSVC mission to provide training and technical assistance to Bank Al Maghrib (central bank of Morocco). Mission focus was on the development and implementation of financial stability indicators and stress-testing methodologies.

January 2008: Ramallah, Palestine.

Dr. Cole led an IMF follow-up mission to provide training for the Palestine Monetary Authority. Mission focus was on the revision of the Call Reports, which are the financial statements filed monthly by each bank regulated by the PMA, to incorporate measures of market risk.

July 2007: Ramallah, Palestine.

Dr. Cole led an IMF follow-up mission to provide training and technical assistance to the Palestine Monetary Authority (central bank of Palestine). Mission focus was on the revision of the Call Reports, which are the financial statements filed monthly by each bank regulated by the PMA.

June – July 2006: Ramallah, Palestine; Sana'a, Yemen; and Beirut, Lebanon

Dr. Cole participated in three IMF follow-up missions to provide training and technical assistance to the Central Banks of Palestine, Yemen and Lebanon. In Palestine, the mission focus was on development of stress-test methodologies for assessing the banking industry's exposure to the declining public equities market. In Yemen, the mission focus was on follow-up training in financial statement analysis and production of prudential supervisory reports. In Lebanon, the mission focus was continued follow-up on the development of a bank early warning system.

February – March 2006: Ramallah, Palestine; Sana'a, Yemen; and Beirut, Lebanon

Dr. Cole participated in three IMF missions to provide training and technical assistance to the Central Banks of Palestine, Yemen and Lebanon. In Palestine and Yemen, the mission focus was on basic training in financial statement analysis and production of prudential supervisory reports. In Lebanon, the mission focus was continued follow-up on the development of a bank early warning system.

August 2005: Beirut, Lebanon

Dr. Cole led a follow-up IMF mission to provide continuing technical assistance to Banque du Libon, the Central Bank of Lebanon, in the development of a bank early warning system.

July 2005: Nairobi, Kenya

Dr. Cole participated in a *First Initiative* project to conduct a process review for the functions of the Central Bank of Kenya. Dr. Cole was responsible for reviewing and preparing recommendations for improving the functioning of the Departments of Policy Analysis & Research and Bank Supervision.

January 2005: Beirut, Lebanon

Dr. Cole participated in an IMF mission to provide continuing technical assistance to Banque du Libon, the Central Bank of Lebanon, in the development of an early warning system for the financial sector of the economy based upon prudential data.

International Technical Assistance Missions (cont.):

2001 – 2004

March 2004: Beirut, Lebanon

Dr. Cole participated in an IMF mission to provide technical assistance to Banque du Libon, the Central Bank of Lebanon, in the development of an early warning system for the financial sector of the economy based upon prudential data and in the reform of its payments and settlements systems.

July 2003: Moscow, Russia

Dr. Cole led a follow-up IMF mission to provide technical assistance to the Central Bank of Russia regarding improvements to its off-site banking supervision systems. The primary focus of the mission was to assess the CBR's progress in developing a statistical early warning system and to provide training as needed.

April 2002: Moscow, Russia

Dr. Cole led an IMF mission to provide technical assistance to the Central Bank of Russia regarding improvements to its off-site banking supervision systems. The primary focus of the mission was to assess the CBR's progress in developing a statistical early warning system and to provide training as needed.

September 2001: Moscow, Russia

Dr. Cole led an IMF mission to provide technical assistance to the Central Bank of Russia regarding improvements in its off-site banking supervision systems. The primary focus of the mission was to help CBR staff begin development of a statistical early warning system.

April 2001 – May 2001: Shanghai, People's Republic of China

Dr. Cole served as a resident advisor providing continued technical assistance to the People's Bank of China, China's Central Bank, under an Asian Development Bank project to improve off-site banking supervision capabilities.

January 2001 - February 2001: Moscow, Russia

Dr. Cole led an IMF mission to provide technical assistance to the Central Bank of Russia regarding improvements to the corporate governance of Russian commercial banks, implementation of international accounting standards by Russian commercial banks, and improvements to the Central Bank's off-site banking supervision systems.

International Technical Assistance Missions (cont.):

1998 – 2000

November 2000 – January 2001: Shanghai, People's Republic of China

Dr. Cole served as a resident advisor providing technical assistance to the People's Bank of China, China's Central Bank, under an Asian Development Bank project to improve the Bank's off-site banking supervision capabilities. The primary focus of the project was to help Bank staff develop a prototype of a statistical-based early warning system for the Shanghai region that could be expanded throughout the country.

September 2000: Manila, Philippines

Dr. Cole led a World Bank mission to provide training to bank examiners regarding the use of newly developed off-site supervision systems.

February 2000 – July 2000: Manila, Philippines

Dr. Cole served as resident advisor to Bangko Sentral ng Pilipinas, the Central Bank of the Philippines. Designed and developed off-site supervision systems now in use by Bangko Sentral ng Pilipinas, including a statistical-based early warning system for bank failures, an econometric system to forecast nonperforming loans at the industry level, and a computerized system to produce a monthly bank performance report for each of the more than 2,000 commercial, thrift, and rural banks supervised by the BSP. Trained BSP staff to maintain and update each system.

January 2000: Moscow, Russia

Dr. Cole participated in an IMF mission to assess existing and prototype off-site supervision systems in use or development by the Central Bank of Russia.

April, August, October 1999: Manila, Philippines

Dr. Cole led a World Bank mission to provide technical assistance on the bank-ratings systems used by Bangko Sentral ng Pilipinas, the Central Bank of the Philippines. Mission focus was on providing training in risk-based supervision and the CAMELS ratings system.

June 1998: Kuala Lumpur, Malaysia

Dr. Cole led a World Bank mission to provide technical assistance to Bank Negara, the Central Bank of Malaysia, regarding the design off-site surveillance systems for the banking sector.

Media Appearances: *Print Media*

2016

Nov. 20, 2016: Wall Street Journal: Bank Loans Aren't the Best Way to Spark Startups

Mar. 03, 2016: American Banker: Small Businesses Are Unhappy With Online Lenders

2015

Nov. 26, 2015: Wall Street Journal: Big Banks Cut Back on Loans to Small Businesses

May 26, 2015: Wall Street Journal: Entrepreneurs May Be a Lot More Creditworthy Than They Think

Feb. 16, 2015: American Banker: Banks Rev Up Small-Business Lending Amid Critics, New Competitors

Feb. 16, 2015: American Banker: Are the Big Banks Open for Small Business Lending?

Feb. 15, 2015: American Banker: Irony of JPM's Organic-Growth Pitch Not Lost on Dimon

2014

Dec. 17, 2014: Bloomberg News: Russia's Latest Torment: Higher Prices for Everything

May 21, 2014: New York Times: In Credit Suisse Settlement, a Question of Justice

Mar. 13, 2014: New York Times: What North Dakota's Public Bank Does for Small Businesses

2013

Oct. 8, 2013: New York Times: The Guarantee That Banks May Fear to Invoke

Oct. 7, 2013: American Banker: Buried in the Fine Print: \$57 B of FHA Loans Big Banks May Have to Eat

Aug. 2, 2013: New York Times: Barclays, Caught Short, Is Now in a Bind

May 1, 2013: New York Times: Banks Ease Capital Cost of Loans to Brokers

Mar. 8 2013: New York Times: Banks Pass Fed's Tests; Critics Say It Was Easy

Media Appearances: *Print Media (cont.)*

2012:

Nov. 08, 2012: Bloomberg Businessweek: TARP Verdict: Bailouts Failed to Help Small Businesses

Apr. 18, 2012: Bloomberg Businessweek: Bank of America Faces Bad Home-Equity Loans: Mortgages

Mar. 14, 2012: New York Times: Questions as Banks Increase Dividends

Jan. 27, 2012: The Washington Times: Obama's Next Bailout

2011:

Dec. 21, 2011: Chicago Tribune: Charges Sought in Deadly Fire

Nov. 2, 2011: American Banker: FDIC's Failure Role Larger Than It Likes to Admit

Sep. 20, 2011: Washington Post: Creating Better Banks of America

Sep. 14, 2011: Bloomberg Businessweek: BofA Cuts May Aid PNC As Rivals Challenge Too-Big-To-Fail Firms

Sep. 11, 2011: Bloomberg Businessweek: Moynihan Cedes Top Rank as BofA Disowns Bigger-Is-Better

Aug. 26, 2011: Washington Times: A "Free Lunch" for Small Business

Aug. 15, 2011: American Banker: Why CAMELS Aren't As Secret As You Think

Jul. 30, 2011: American Banker: Bankers Brace for Default, Credit Quality Hit

Jul. 22, 2011: Chicago Tribune: Bankers Turn Homes Into Crime Hubs, Critics Say

Apr. 28, 2011: American Banker: Servicing Wrongs Could Force Banks to Take Big Losses on FHA Loans

Apr. 6, 2011: People's Daily Online: McDonald's Hiring Spree Sparks Controversy

Mar. 1, 2011: Washington Times: Obama's Helping Hand Hoodwinks Homeowners

Jan. 19, 2011: Washington Times: Third Way Path to a Third World Economy

Jan. 3, 2011: Fortune Magazine: Is Fannie bailing out Bank of America?

Media Appearances: *Print Media (cont.)*

2010:

Dec. 17, 2010: Washington Times: Big Banks Profiting from Foreclosure Crisis

Oct. 22, 2010: Washington Times: Big Banks Behaving Badly Again

Oct. 21, 2010: New York Times: Big Clash on Foreclosures is Taking Place

Sep. 24, 2010: Washington Post: Bank's Dispute Strategy to Force a Quicker Foreclosure Modification

Sep. 22, 2010: Washington Times: Bank Bailout's Wasted Cash

Sep. 20, 2010: American Banker: Why Writedowns on Second Mortgages Are So Rare

Sep. 3, 2010: Washington Times: Save Your House

Aug. 26, 2010: Washington Times: Obama's Next Big Bank Bailout

May 18, 2010: American Banker: In Mortgage Regulation, States Catch Up - And Then Some

Apr. 15, 2010: Washington Times: Big Banks Back to the Brink of Ruin

Mar. 18, 2010: Chicago Sun-Times: Filling out Census Form Just makes Good Sense

Mar. 10, 2010: American Banker: Texas Ratio, a '90s-Vintage Failure Predictor, Back in Vogue

Mar. 9, 2010: American Banker: Thrift Charter-Flipping Just One More Strain for OTS

2009:

Dec. 16, 2009: *American Banker*: Capital Base at Flagstar is Flagging.

Jul, 2, 2009: *American Banker*: Why Illinois is Becoming the Midwest's Failure Hub.

Apr. 9, 2009: *American Banker*: Pioneering Michigan Lender Hits a Regulatory Snag

Media Appearances: *Television/Radio*:

2012:

Oct. 03, 2012: First Business News: Presidential Debate Night

Sep. 09, 2012: WLS TV 7 Chicago Newsviews: Jobs Numbers and Politics

Jul. 11, 2012: PBS Nightly Business Report: Fed's Role with LIBOR

Jul. 6, 2012: WGN/CLTV Politics Tonight: New Jobs Report

Jun. 12, 2012: WTTW Chicago Tonight: Fed—Recession Shrank Wealth 40%

Jun. 12, 2012: First Business News: Bailout of Spanish Banks

Jun. 1, 2012: WGN/CLTV Politics Tonight: Today's Jobs Number

May 29, 2012: WTTW Chicago Tonight: Chicago Home Prices Hit New Low

Apr. 10, 2012: WTTW Chicago Tonight: The Buffett Rule

Mar. 9, 2012: WGN/CLTV Politics Tonight: New Jobs Report

Feb. 10, 2012: Fox Business News: Is the Fed Doing Enough To Fix Housing?

Feb. 3, 2012: WGN/CLTV Politics Tonight: Unemployment Rates Drop . . . What does it mean?

Jan. 25, 2012: First Business News: The Real State of the Union

Jan 18, 2012: First Business News: Foreclosure Fix

Jan. 3, 2012: First Business News: Grading the Economy

2011:

Nov. 23, 2011: First Business News: Stuck in a Rut?

Nov. 14, 2011: CBS 2 Chicago: Mysterious Ad Promotes Homeowner-Relief Plan

Sep. 12, 2011: CNN with Brooke Baldwin: CNN Weekday: Bank of America Job Cuts

Sep. 12, 2011: NPR All Things Considered: How Bank of America Lost its Balance

Aug. 31, 2011: First Business News: Double Dip?

Media Appearances: *Television/Radio (cont.):*

2011 (cont.)

Aug. 18, 2011: First Business News: Economic Outlook

Aug. 11, 2011: CBS 2 Chicago: Chicagoans Want To Know If It's Time to Panic Over Wall Street

Aug. 2, 2011: First Business News: Debt Deal Spending Cuts

Jul. 18, 2011: First Business News: Mortgage Crisis Criminal

Jun. 17, 2011: First Business News: B of A Crosshairs

Jun. 2, 2011: First Business News: Audit the Fed?

May 16, 2011: First Business News: Mortgage Fraud Crackdown

May 2, 2011: CBS 2 Chicago: Your Credit Card: Use It or Possibly Lose It

Apr. 20, 2011: CBS 2 Chicago: Couple Claims They Were Duped By Bank Into Foreclosure

Apr. 14, 2011: PBS Nightly Business Report: Causes of the Financial Crisis

Mar. 8, 2011: First Business News: The Foreclosure Mess

Feb. 25, 2011: First Business News: Is Banking Still Broken?

Jan. 27, 2011: First Business News: Investor Lawsuits

Jan. 13, 2011: First Business News: Wrongful Foreclosures

Jan. 5, 2011: First Business News: Another Bank Bailout?

2010:

Dec. 31, 2010: First Business News: 2010 in Review

Dec. 13, 2010: First Business News: Tax Cut Debate

Oct. 14, 2010: First Business News: Foreclosure Robo-Signings

Oct. 4, 2010: First Business News: Foreclosure Mills

Sep. 28, 2010: Fox Business News: Default on Second Mortgage to Save Home

Media Appearances: *Television/Radio (cont.):*

2010 (cont.)

Sep. 20, 2010: First Business News: Solutions: Lending Fix

Sep. 8, 2010: First Business News: Second-Lien Holdup

Aug. 25, 2010: First Business News: Housing Shake-up

Aug. 12, 2010: First Business News: Overhauling Credit Ratings

Aug. 4, 2010: First Business News: More Stimulus

Jun. 30, 2010: First Business News: Bankable Reform (Part 2)

Jun. 29, 2010: First Business News: Bankable Reform (Part 1)

May 20, 2010: First Business News: Global Bank Tax

May 14, 2010: First Business News: Fannie, Freddie, and Uncle Sam's ATM

Apr. 30, 2010: First Business News: Financial Reform

Apr. 23, 2010: First Business News: Banking Reform

Apr. 19, 2010: WTTW 11 Chicago: Chicago Tonight: News Analysis: Regulating Financial Markets

Mar. 18, 2010: First Business: Financial Reform (Part 2)

Mar. 17, 2010: First Business: Financial Reform (Part 1)

Feb. 26, 2010: First Business: Health Care Summit

Feb. 1, 2010: First Business: Economic Stimulus Checkup

Feb. 1, 2010: First Business: Future of the Fed

Jan. 14, 2010: First Business: Questions for Bank CEOs

Jan. 6, 2010: First Business: Financial Reform Efforts

Media Appearances: *Television/Radio (cont.):*

2009:

Dec. 2, 2009: First Business: Bernanke Hearing

Nov. 11, 2009: WTTW 11 Chicago: Chicago Tonight: News Analysis with Elizabeth Bracket

Nov. 10, 2009: First Business: Financial Overhaul

Oct. 28, 2009: First Business: GMAC: Worth Saving?

Sep. 24, 2009: First Business: Regulator Rescue

Sep. 14, 2009: First Business: Picking Up the Pieces

Aug. 25, 2009: First Business: Is the Stimulus Paying Off?

Jun. 24, 2009: Fed Chairman Grilled.

Jun. 5, 2009: WLS ABC 7 Chicago: FDIC Seized Lincolnwood Bank

Jun. 1, 2009: First Business: Uncle Sam's GM

May 6, 2009: WTTW 11 Chicago: Chicago Tonight/The Bottom Line: Bank Stress Tests

Mar. 27, 2009: First Business: Unanswered Questions: Banks' Bank Assets

Mar. 25, 2009: WFLD FOX 32 Chicago: Surviving the Recession: Real Estate

Mar. 17, 2009: First Business: Bear Stearns—One Year Later

Feb. 12, 2009: WLS ABC 7 Chicago: Older Workers Have High Hopes for Stimulus

Feb. 11, 2009: WTTW 11 Chicago: Chicago Tonight/The Bottom Line: Stimulus Package

Feb. 10, 2009: First Business: Fixing the Economy

Feb. 2, 2009: WFLD FOX 32 Chicago: Interview on Wall Street Bonuses

Feb. 3, 2009: First Business: Bank Bank, Bad Idea?

Jan. 23, 2009: First Business: New Treasury Secretary

Jan. 22, 2009: First Business: Obama's Plan: Will It Work?

Media Appearances: *Television/Radio (cont.):*

2008:

Nov. 23, 2008: WLS ABC 7 Chicago: Obama Aides Push Economy Recovery Plan

Nov. 13, 2008: WFLD FOX 32 Chicago: Interview on proposed GM Bailout

Nov. 4, 2008: First Business: First 100 Days

Oct. 30, 2008: First Business: Boosting the Economy

Oct. 20, 2008: First Business: GM/Chrysler Merger Talks

Oct. 7, 2008: CBS 2 Chicago: How Do You Know If Your Bank Is Safe?

Oct. 7, 2008: WFLD FOX 32 Chicago: Craig Wall Interview: Fed Bailout

Oct. 2, 2008: CBS 2: Local Traders: Senate Vote 'Too Little, Too Late'

Oct. 1, 2008: First Business: Powers of the Fed

Sep. 9, 2008: First Business: Bailout & Home Buyers

Jun. 8, 2006: CCTV-9 (China): Journal of Banking and Finance's 30th anniversary held at Beijing.

Media Appearances: *Web Media*:

2017

Sep. 26, 2017: Forbes.com: Did BofA Lie About A Loan? 7 Years Later, A Businessman May Get His Day In Court

Jun. 19, 2017: PR Newswire-US Newswire: More Aggressive Action on Failing Banks Could Save U.S. Billions of Dollars, Says Study by FAU and NYU Faculty.

May 29, 2017: PYMNTS.COM: The CFPB's Fact Finding Into SMB Lending (And Why Bankers Are Worried)

2016

Dec. 12: Money & Banking: Dodd-Frank, the CHOICE Act and Small Banks

Sep. 20: Third Way: To Grow New Businesses, Improve Access to Credit

Jul. 18: Strategic Funding: 5 things you don't know about working capital — but should.

Jun. 04: LnInformation.info: Huge Banks Cut Back on Loans to Small Business

Feb. 29: Bankrate.com: What Happens When Your Bank Is Liquidated?

2015

Dec. 02: DNAinfo: After 30 Years, Hard Times Could Force Capt.'s Hard Time Dining To Close

Nov. 30: PYMNTS.com: Bank Lenders Push SMBs to Credit Cards and Alt-Lenders

Nov. 29: The Australian: Big US banks slash loans to small businesses

Nov. 26: WSJ.COM: Big Banks Cut Back on Loans to Small Businesses

Mar. 04: International Business Times: Stress Tests on Big Banks Are Too Predictable, Treasury Department Paper Says.

2013

Mar. 07: Huffington Post: Most Banks Pass Federal Reserve's 2013 Stress Tests

Mar. 07: Marketplace.org: Stressed out? Banks get the Fed's diagnosis

Jan. 30: CreditCards.Com: As Long As Unemployment Is High, Rates Will Remain Ultra Low

Jan. 18: The Street: What Really Spurs Small-Business Lending

Jan. 18: Huffington Post: 3 Reasons to Assess Your Trade Partners' Financials

Media Appearances: *Web Media: (cont.)*

2013 (cont.)

Jan. 07: Accounting Today: 3 Reasons to Assess Your Trade Partners' Financials

2012

Dec. 12: Yahoo Finance: Fed: Record Low Rates Are Here To Stay

Nov. 12: Study: Bank Bailout Didn't Boost Small Business Lending

Nov. 12: Black Enterprise: Government Bailouts Helped Banks, Not Small Businesses

Nov. 08: Accounting Today: Four Companies That Need a Credit Check

Oct. 05: Yahoo Finance: Consumer Credit Card Balances Rise

Sep. 13: Yahoo Finance: Fed: No Rate Hikes until at least 2015

Sep. 11: Voice of America: Central Bank to Weigh Further Stimulus Measures

Sep. 07: Voice of America: Weak US Employment Report Could Force Central Bank Action

Sep. 05: Yahoo Finance: Libor, the Federal Funds Rate and the US Prime Rate: A Primer

Apr. 18: Bloomberg News: Bank of America Faces Bad Home-Equity Loans: Mortgages

2011

Jan. 3: Finance.Fortune.CNN.com: Is Fannie bailing out the banks?

2010

Nov. 3: New York Observer: Checking in on BofA's foreclosure liability

Nov. 2: Finance.Fortune.CNN.com: What we still don't know on BofA's foreclosures

Mar. 1: HousingWatch.com: [10 Years in the Making: Chicago's Notorious Housing Project Ending](#)

Feb. 1: SmartMoney.com: [Say Goodbye to Fannie and Freddie? Not Quite](#)

2009

Apr. 21: FT.COM/Economistsforum: [Tackling Delinquent Residential Mortgages](#)

REFERENCES: Available Upon Request