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Lynn Eminent Scholar Chaired Professor of Finance

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

Web of Science Webpage <https://www.webofscience.com/wos/author/record/1858078>

Scopus Webpage : <https://www.scopus.com/authid/detail.uri?authorid=7401590750>

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

Sage Policy Profile: <https://policyprofiles.sagepub.com/profile/15132/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 Professor of 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, 2025)

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

Authors	Publication	Year	Citations	Cites/Year
	Total Citations		15,414	428.17
Ang, Cole, Lin	The Journal of Finance	2000	4,420	176.8
Cole	Journal of Banking & Finance	1998	1,376	51.0
Cole, Goldberg, White	Journal of Financial & Quantitative Analysis	2004	1,192	56.8
Cole, White	Journal of Financial Services Research	2012	663	51.0
Berkman, Cole, Fu	Journal of Banking & Finance	2009	590	36.9
Berkman, Cole, Fu	Journal of Financial & Quantitative Analysis	2010	516	34.4
Cole, Gunther	Journal of Banking & Finance	1998	498	18.4
Cole, Gunther	Journal of Financial Services Research	1995	464	15.5
Cole and Sokolyk	Journal of Financial Stability	2016	370	41.1
Cole	Financial Management	2013	358	29.8
Cole, Sokolyk	Journal of Corporate Finance	2018	325	46.4
Cole, Wolken	Federal Reserve Bulletin (July): SSBF	1995	310	10.3
Cole, Mehran	Journal of Financial Economics	1998	277	10.3
Cole, Moshirian, Wu	Journal of Banking & Finance	2008	239	14.1
Chernykh, Cole	Journal of Banking & Finance	2011	211	15.1
Cole, Cornyn, Gunther	Federal Reserve Bulletin (January): FIMS	1995	206	6.9
Cole, Wolken, Woodburn	Federal Reserve Bulletin (November): SSBF	1996	195	6.7
Miles, Cole, Guilkey	Real Estate Economics	1990	173	4.9
Cole, Gunther	SSRN Working Paper 1293504: A CAMEL Rating's Shelf Life	1995	157	5.2
Cole, Mehran, Giombini	FRB-NY Staff Report No. 383: Gender and Credit	2018	142	20.3
Fenn, Cole	Journal of Financial Economics	1994	132	4.3
Cole, Johan, Schweizer	Journal of Corporate Finance	2021	119	29.8
Cole, Guilkey, Miles	The Appraisal Journal	1986	118	3.0
Cole, Cumming, Li	Journal of International Financial Markets, Institutions and Money	2016	107	11.9
Berkman, Cole, Fu	European Journal of Finance	2014	102	9.3
Dai, Ivanov, Cole	Journal of Corporate Finance	2017	100	12.5
Cole, Damm	Journal of Financial Research	2020	97	19.4
Cole	SBA Research Study 365: Bank Credit, Trade Credit or No Credit	2011	95	6.8
Ang, Cole, Lawson	Journal of Entrepreneurial Finance	2010	91	6.1
Cole, Cumming, Taylor	Fintech SSRN Working Paper	2018	87	12.4
Cannon, Cole	Journal of Real Estate Finance and Economics	2011	82	5.9
Cole, Wu	SSRN Working Paper 1460526: Predicting Bank Failures	2009	80	5.0
Bhasin, Cole, Kiely	Real Estate Economics	1997	77	2.8
Cole	Journal of Financial Services Research	1993	76	2.4
Cannon, Cole	Journal of Portfolio Management	2011	74	5.3
McKenzie, Cole, Brown	Journal of Financial Services Research	1992	70	2.1
Cole, White	Journal of Banking & Finance	2017	68	8.5
Chernykh, Cole	Journal of Financial Stability	2015	57	5.7
Cole, McKenzie, White	Book Chapter: Deregulation Gone Awry	1995	55	1.8
Cole, Dietrich, Frost	SSRN Working Paper: SME Credit Availability Around the World	2019	52	8.7
Cole, Sokolyk	SSRN Working Paper: How Do Firms Choose Legal Form of Organization?	2011	47	3.4
Dietrich, Wanzenried, Cole	SSRN Working Paper 1542067: Net Interest Margins	2015	44	4.4
Cole, Mehran	Small Business Economics	2016	97	10.8
Cole, Wu	MPRA Working Paper: Is Hazard or Probit More Accurate	2009	38	2.4
Cole, Turk-Ariss	SSRN Working Paper: Legal Origins, Creditor Protection, Bank Lending	2018	38	5.4
Curry, Blalock, Cole	Real Estate Economics	1991	35	1.0
Cole, Sokolyk	SSRN Working Paper: How Do Start-up Firms Finance Their Assets?	2012	35	2.7
Guilkey, Miles, Cole	Real Estate Economics	1989	33	0.9
Cole, Walraven	SSRN Working Paper 1007062: Banking Consolidation	1998	33	1.2
Calcagnini, Cole, Giombi, Granicelli	Economia Politica	2018	32	4.6
Cole, Vu	SSRN Working Paper 1007043 : Unsuccessful Mergers	2006	31	1.6
Cole, Guilkey, Miles	Real Estate Review	1989	25	0.7
Cole, Eisenbeis	Real Estate Economics	1996	24	0.8
Miscellaneous (< 24 cites)			481	

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

Cole, Rebel A., Marc Cowling and Wexi Liu. 2026. Entrepreneurial overconfidence and SME financing decisions. *Journal of Small Business Management*. (AJG3). Forthcoming.
<https://doi.org/10.1080/00472778.2025.2610272>

Cole, Rebel A., Christopher Boudreaux. 2025. Intellectual property among incorporated and unincorporated entrepreneurs. *Small Business Economics* 65, 2089 – 2111. (AJG3).
<https://doi.org/10.1007/s11187-025-01066-7>

Cole, Rebel A., Jason Damm, John Hackney, Masim Suleymanov. 2025. It's not (only) personal, it's business: Personal bankruptcy exemptions and local small business credit. *Review of Finance* 29(1), 275 – 313. (AJG4, Financial Times Top 50). <https://doi.org/10.1093/rof/rfae037>

Cole, Rebel A., David Javakhadze, and Greg Tindall. 2025. Real effects of shareholder proposals: Innovation in the context of climate change. *Journal of Business Ethics* 198, 509 – 536. (AJG3, Financial Times Top 50). <https://doi.org/10.1007/s10551-024-05808-7>

Cole, Rebel A., Marc Cowling, and Weixi Lu. 2024. The effect of collateral on small business rationing of term loans and lines of credit. *Journal of Financial Stability* 74, (AJG3).
<https://doi.org/10.1016/j.jfs.2024.101320>.

Cole, Rebel, Qionbing Wu. 2024. Macroeconomic conditions and bank failure. *Journal of Forecasting*. (AJG2). <https://doi.org/10.1002/for.3066>.

Cole, Rebel, Sofia Johan, and Denis Schweizer. 2021. Corporate failures: Declines, collapses, and scandals. *Journal of Corporate Finance* 67: 101872. (AJG4)
<https://doi.org/10.1016/j.jcorpfin.2020.101872>.

Davidson, Travis, Hongxia Wang and Rebel A. Cole. 2021. Why do bank holding companies purchase bank-owned life insurance. *Review of Quantitative Finance and Accounting* 57, 29-59. (AJG3)
<https://doi.org/10.1007/s11156-020-00938-1>.

Cole, Rebel A. and Jason Damm. 2020. How did the financial crisis affect small-business lending in the U.S.? *Journal of Financial Research* 43, 767-820. (AJG3). <https://doi.org/10.1111/jfir.12225>.

Cole, Rebel A., Iannos Floros, and Vladimir Ivanov. 2019. Reducing uncertainty through a two-stage IPO. *Journal of Financial Intermediation*, 38, 45-57. (AJG4). <https://doi.org/10.1016/j.jfi.2018.07.003>.

Cole, Rebel A. and Tatyana Sokolyk. 2018. Debt financing, survival and growth of start-up firms. *Journal of Corporate Finance* 50, 609-625. (AJG4) <https://doi.org/10.1016/j.jfs.2016.04.002>.

Calcagnini, Giorgio, Rebel Cole, Germana Giombini, and Gloria Grandicelli. 2018. Hierarchy of bank loan approval and loan performance. *Economia Politica*, 1-20. (AJG1).
<https://doi.org/10.1007/s40888-018-0109-3>.

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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. (AJG4). <https://doi.org/10.1016/j.jcorpfin.2017.04.005>.

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. (AJG3). <https://doi.org/10.1016/j.jbankfin.2017.03.010>.

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. (AJG3)

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. (AJG3)

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. (AJG3)

Chernykh, Lucy and Rebel A. Cole. 2015. How should we measure bank capital adequacy? A simple proposal. *Journal of Financial Stability* 20, 131-143. (AJG3)

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. (AJG3)

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. (AJG3)

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. (AJG3)

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. (AJG3)

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. (AJG3)

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. (AJG3)

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.

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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. (AJG4, Financial Times Top 50)

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. (AJG3)

Cole, Rebel A., Fariborz Moshirian and Qionbing Wu. 2008. Bank stock returns and economic growth. *Journal of Banking & Finance* 32, 996-1007. (AJG3)

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. (AJG4, Financial Times Top 50)

Ang, James, Rebel A. Cole and James Lin. 2000. Agency costs and ownership structure. *The Journal of Finance* 55, 81-106. (AJG4.5, Financial Times Top 50)

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. (AJG4.5, Financial Times Top 50)

Cole, Rebel A. 1998. The importance of relationships to the availability of credit. *Journal of Banking & Finance* 22, 959-997. (AJG3)

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. (AJG3)

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. (AJG3)

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. (AJG2)

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. (AJG3)

Cole, Rebel A. and Jeffery W. Gunther. 1995. Separating the likelihood and timing of bank failure. *Journal of Banking & Finance* 19, 1073-1089. (AJG3)

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. (AJG4.5, Financial Times Top 50)

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* 22, 95-116. (AJG3)

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. (AJG3)

Cole, Rebel A. 1993. When are thrift institutions closed? An agency-theoretic model. *Journal of Financial Services Research* 7, 283-307. (AJG3)

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. (AJG3)

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* 19, 495-515. (AJG3)

Miles, Mike, Rebel Cole and David Guilkey. 1990. A different look at commercial real estate returns. *Real Estate Economics* 18, 403-430. (AJG3)

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. (AJG3)

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:

Niazi, Tariq H., Rebel A. Cole, Junkyu Lee, Sung Su Kim, and Jae-Joon Han. 2021. Public Lending Schemes for SMEs in Asia and the Pacific: Lessons from the Republic of Korea and the United States. *Asian Development Bank Briefs*. <http://dx.doi.org/10.22617/BRF210461-2>.

Available at: <https://www.adb.org/publications/lending-smes-asia-pacific-lessons-rok-usa>

Cole, Rebel A. and Jason Damm. 2020. Do banks lend where they borrow? A study on local small business lending in the U.S. U.S. Small Business Administration Research Study.

Available at: <https://advocacy.sba.gov/2020/12/30/do-banks-lend-where-they-borrow-a-study-on-local-small-business-lending-in-the-u-s/>

Cole, Rebel A. 2020. Bank lending to rural vs urban firms in the United States before, during, and after the Great Financial Crisis. U.S. Small Business Administration Research Study No. 449.

Available at: <https://advocacy.sba.gov/2020/05/05/research-from-advocacy-bank-lending-to-rural-vs-urban-firms-in-the-united-states-2007-2016/>

Cole, Rebel A. 2018. How did bank lending to small business fare in the United States 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>.

Non-Refereed Publications (continued):

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/09infocus.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.

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.

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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>.

Non-Refereed Publications (continued):

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.

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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>

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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>

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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.
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Non-Refereed Publications (continued):

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

Cole, Rebel A., David Reid. 2026. Delay and Pray: Strategic Forbearance via Commercial Real Estate Loan Modifications. Presented at:

- Annual Meetings of the Real Estate Research Institute, Chicago, IL, USA, May 19 – 20, 2026.

Available at: <http://ssrn.com/abstract=6435881>

Field Code Changed

Cole, Rebel A., Christopher Boudreaux. 2026. Public procurement and start-up performance. Presented at:

- 50th Annual Small Business Institute Conference, Ft. Myers, FL, USA, Apr. 8 – 11, 2026

Available at: <http://ssrn.com/abstract=6669620>

Cole, Rebel A., Jason Damm. 2026. Commercial real estate in a nation of lockdowns.

Presented at:

- 2026 Annual Meetings of the American Real Estate Society, Destin, FL, USA, Mar. 25 – 28, 2026.
- 2025 Annual Meetings of the Southern Finance Association. Orlando, FL, USA. Nov. 20, 2025.
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- Small Business Institute (SBI) Conference, Orlando, FL, USA, Apr. 09 – 12, 2024.
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- 2025 Sydney Banking and Finance Conference, Sydney, AUSTRALIA, Dec. 16, 2025
- 2025 Annual Meetings of the American Real Estate and Urban Economics Association (AREUEA), San Francisco, FL, USA, Jan. 03 – 05, 2025.
- 2024 Annual Meetings of the Southern Finance Association. Palm Beach, FL, USA, Nov. 20 – 23, 2024.
- 2024 Annual Meetings of the Southern Economics Association, Washington, DC, USA, Nov. 18 – 20, 2024.
- Old Dominion University Real Estate Symposium, Norfolk, VA USA, October 10 – 11, 2024
- 23rd Annual FDIC Bank Research Conference, Arlington, VA USA, Sep. 19 – 20, 2024
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- 29th International Panel Data Conference, University of Orléans, France, Jul. 4 – 5, 2024.
- 2024 International Risk Management Conference, Milan, ITALY, June 24 – 25, 2024.
- 2024 Annual Meetings of the Financial Engineering and Banking Society, Paris, FRANCE, Jun. 22 – 24, 2024
- 31st Global Finance Conference, Cagliari, Sardinia, ITALY, Jun. 18 – 20, 2024
- 2024 Financial Management Association European Conference, Turin, ITALY, Jun. 12 – 14, 2024
- 10th European Risk conference in Bari, ITALY, Sep. 28 – 29, 2023.
- World Finance Conference in Krisiansand, NORWAY, Aug. 2 – 4, 2023
- 30th Spanish Finance Forum in Malaga, SPAIN, July 6 – 7, 2023.

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- GLOBAFA Conference, May 29 – 30, 2026
- 38th Australasian Finance and Banking Conference, Sydney, AUSTRALIA, Dec. 11, 2025.
- 14th International Conference of the Financial Engineering and Banking Society, Montpellier, FRANCE, June 11 – 13, 2025
- Annual Meetings of the Southern Finance Association, Farjardo, PR, USA, Nov. 15 – 18, 2023.
- World Finance Conference in Krisiansand, NORWAY, Aug. 2 – 4, 2023.
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- 2023 SFA Annual Meetings in Farjardo, Puerto Rico, USA, Nov. 15 – 18, 2023.
- Vietnam Finance Symposium in Hanoi, VIETNAM and virtually, Oct. 26-28, 2023.
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- Global Finance Conference in Paris, FRANCE held July 3 – 5, 2018.
- Academy of Financial Services Annual Conference, Las Vegas, NV USA, Oct. 20 – 21, 2016.
- World Finance Conference, Venice, ITALY, Jul. 2 – 4, 2014.
- INFINITY Conference, Prato, ITALY, Jun. 9 – 10, 2014.
- Academia Italiana Di Economia Aziendale Bicentenary Conference, Lecce, ITALY, Sep. 19-20, 2013.
- Midwest Finance Association Annual Meetings in Chicago, IL USA, March 14 – 16, 2013.
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- Academy of Management Annual Meetings, Seattle, WA USA, held Aug. 5 – 9, 2022.
- New Zealand Finance Meetings in Queenstown, NEW ZEALAND held Dec. 17 – 19, 2018.
- Australian Finance & Banking Conference, Sydney, AUSTRALIA, held Dec. 12 – 15, 2018.
- 3rd Entrepreneurial Finance Conference, Milan, ITALY held June 25 – 27, 2018.
- FMA Annual Meetings in Chicago, IL USA held Oct. 17 – 19, 2013.
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- Annual Meetings of the Southern Finance Association, Captiva, FL USA, Nov. 18 – 21, 2015.
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- Annual Meetings of the Southern Finance Association, Orlando, FL, USA, Nov. 20 – 23, 2019.
- Annual Meetings of the Financial Management Association, New Orleans, LA, USA, Oct. 23 – 26, 2019.
- 6th Young Finance Scholar Conference, Brighton, UK, Jun. 13 – 14, 2019.
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- Chicago Financial Institutions Conference, Chicago, IL, USA, Apr. 10 – 11, 2019.
- Columbia/Bank Policy Institute Research Conference on Bank Regulation, Lending and Growth in New York, NY, USA, Mar. 1, 2019.
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- 4th International Conference on Corporate Governance in Emerging Markets, Hyderabad, INDIA Aug. 23 – 24, 2013.
- Annual Meetings of the International Finance and Banking Society (IFABS), Rome, ITALY, Jun. 30 – Jul. 02, 2011.
- Annual Meetings of the Financial Management Association, Grapevine, TX, USA, Oct. 8-11, 2008.
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- Global Chinese Real Estate Congress (GCREC) Annual Conference, Beijing, PRC, July 6 – 7, 2013.
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- Annual Meetings of the Southern Finance Association, Charleston, SC, USA, Nov. 15 – 17, 2012.
- Annual Meetings of the Financial Management Association, Atlanta, GA, USA, Oct. 18 – 20, 2012.
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Selected Conference Presentations:

2026

Cole, Garcia, **Hernandez**. The effect of bank CEO's corporate experience on bank's financial policy. GLOBAFA Conference, Madrid, SPAIN, May 29 – 30, 2026.

Cole, Malanin, **Montiero**. Drought impact on bank lending. GLOBAFA Conference, Madrid, SPAIN, May 29 – 30, 2026

Cole, **Filitova**, Khaled. The role of religiosity in loan repayment in microfinance institutions. GLOBAFA Conference, Madrid, SPAIN, May 29 – 30, 2026

Cole, Silverstein, Taylor, Wachter, **White**. Revenge of the S&Ls: How banks lost half a trillion dollars in 2022. 2026 BCBS RES/CEPR Conference "Simplifying banking regulation and supervision without sacrificing safety," Basel, SWITZERLAND, May 21, 2026

Cole, Reid. Delay and Pray: Strategic forbearance via commercial real estate loan modifications. 2026 Annual Meetings of the Real Estate Research Institute, Chicago, IL, USA, May 19 – 20, 2026.

Boudreaux, **Cole**. Public procurement and start-up performance. 50th Annual Small Business Institute Conference, Ft. Myers, FL, USA, Apr. 8 – 11, 2026.

Cole, Damm. Commercial real estate in a nation of lockdowns. 2026 Annual Meetings of the American Real Estate Society, Destin, FL, USA, Mar. 25 – 29, 2026.

Cole, **Kalinnikova**, Vilderson. To apply, or not to apply: The role of societal trust in SME financing decisions in the context of economic uncertainty. 2026 Annual Meetings of the Southwest Finance Association, Dallas, TX, USA, Mar. 25 – 27, 2026.

Cole, **Malanin**, Montiero. Drought impact on bank lending. 4th Contemporary Issues in Financial Markets and Banking Online Conference, Jan. 5 – 6, 2026

Selected Conference Presentations: (cont.)

2025

Cole, Silverstein, Taylor, Wachter, White. Revenge of the S&Ls: How banks lost half a trillion dollars in 2022. 2025 Sydney Banking and Finance Conference, Sydney, AUSTRALIA, Dec. 16, 2025.

Cole, Gilevska. Correlated investment exposure of commercial banks: The case of CMBS. 2025 Sydney Banking and Finance Conference, Sydney, AUSTRALIA, Dec. 16, 2025.

Cole, Garcia, Hernandez. The effect of bank CEO's corporate experience on bank's financial policy. 38th Australasian Finance and Banking Conference, Sydney, AUSTRALIA, Dec. 11, 2025.

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Cole, Silverstein, Taylor, Wachter, White. Revenge of the S&Ls: How banks lost half a trillion dollars in 2022. International Risk Management Conference (IRMC), Bari, ITALY June 24 – 25, 2025.

Cole, Garcia, Hernandez. The effect of bank CEO's corporate experience on bank's financial policy. 14th International Conference of the Financial Engineering and Banking Society, Montpellier, FRANCE, June 11 – 13, 2025.

Cole, Silverstein, Taylor, Wachter, **White**. Revenge of the S&Ls: How banks lost half a trillion dollars in 2022. Annual Meeting of the American Real Estate and Urban Economics Association (AREUEA), San Francisco, CA, USA, Jan. 3 - 5, 2025.

2024

Cole, Silverstein, Taylor, Wachter, White. Revenge of the S&Ls: How banks lost half a trillion dollars in 2022. Annual Meeting of the Southern Finance Association, Palm Beach, FL, USA, Nov. 20 - 23, 2024.

Cole, Silverstein, Taylor, Wachter, **White**. Revenge of the S&Ls: How banks lost half a trillion dollars in 2022. Southern Economics Association Annual Meetings, New Orleans, LA, Nov. 18 – 20, 2024.

Cole, **Silverstein**, Taylor, Wachter, White. Revenge of the S&Ls: How banks lost half a trillion dollars in 2022. FDIC Bank Research Conference, Washington, DC, Sep. 19 - 20, 2024.

Cole, Mehran, Sorokina, Suher. The impact of tax law changes on bank performance and payout. Paper presented at the Mid-Year Meetings of the International Banking, Economics and Finance Association (IBEFA) in Seattle, WA, USA, Jun. 30 – Jul. 2, 2024.

Cole, Kalinnikova, **Vilderson**. To apply, or not to apply: The role of societal trust in SME financing decisions in the context of economic uncertainty. Multinational Finance Society Conference, Vassa, FINLAND, June 30 – July 01, 2024

Cole, **Gilevska**. What does a standardized liquid market for securitized assets imply for the riskiness of bank assets? International Risk Management Conference (IRMC), Milan, ITALY June 24 – 25, 2024

Selected Conference Presentations: (cont.)

2024 (cont.)

Cole, **Gilevska**. What does a standardized liquid market for securitized assets imply for the riskiness of bank assets? Financial Engineering and Banking Society (FEBS), Paris, FRANCE, June 20 – 22, 2024

Cole, Silverstein. Reaching for yield. 31st Global Finance Conference, Cagliari, Sardinia, June 18 – 20, 2024

Cole, **Gilevska**. What does a standardized liquid market for securitized assets imply for the riskiness of bank assets? 31st Global Finance Conference, Cagliari, Sardinia, June 18 – 20, 2024.

Cole, Garcia, **Hernandez**. Bank CEO Experience. Financial Management & Accounting Research Conference, Ayia Napa, CYPRUS, June 16 – 18, 2024

Cole, Mehran, Sorokina, Suher. The impact of tax law changes on bank performance and payout. Financial Management Association European Conference, Turin, ITALY, June 12 – 14, 2024.

Cole, Kalinnikova, Vilderson. To apply, or not to apply: The role of societal trust in SME financing decisions in the context of economic uncertainty. 8th Entrepreneurial Finance (ENTFIN) Conference, Munich, GERMANY, June 10-11, 2024

Boudreaux, **Cole**. Intellectual property among incorporated and unincorporated entrepreneurs. 8th Entrepreneurial Finance (ENTFIN) Conference, Munich, GERMANY, June 10-11, 2024

Cole, Filitova, Khaled. The role of religiosity in loan repayment in microfinance institutions. 3rd Int'l Conference on Alternative Finance Research (ICAFR), Krems an der Donau, AUSTRIA, June 5-6, 2024.

Cole, **Damm**. NCREIF Commercial real estate in a nation of lockdowns. Annual Meetings of the Real Estate Research Institute, Chicago, IL, May 8 – 9, 2024

Cole, **Grimes**, Pennathur. Social capital and small-business lending. Small Business Institute Conference, Orlando, FL, Apr. 10-13, 2024

Cole, Filitova, **Khaled**. The role of religiosity in loan repayment in microfinance institutions. Small Business Institute Conference, Orlando, FL, Apr. 10-13, 2024

Cole, Kalinnikova, Vilderson. To apply, or not to apply: The role of societal trust in SME financing decisions in the context of economic uncertainty. Small Business Institute Conference, Orlando, FL, Apr. 10-13, 2024

Cole, **Gilevska**. What does a standardized liquid market for securitized assets imply for the riskiness of bank assets? Royal Economic Society Annual Conference, Belfast, IRELAND Mar. 25 – 27, 2024

Selected Conference Presentations: (cont.)

2024 (cont.)

Caudill, Cole, Luther, **Tayar**. Say it ain't so! Disparate outcomes in the market for reverse mortgages. Annual Meeting of the American Real Estate Society (ARES), Orlando, FL Mar. 20 – 23, 2024

Cole, Silverstein, Taylor, Wachter, White. Revenge of the S&Ls: How banks lost half a trillion dollars in 2022. Annual Meeting of the American Real Estate Society (ARES), Orlando, FL Mar. 20 – 23, 2024

2023

Cole, **Taylor**. Balancing Act: Correcting for Data Imbalance in Bank Failure Prediction. Paper presented at the Australasian Finance and Banking Conference in Sydney, AUSTRALIA and virtually. Dec. 12, 2023.

Cole, Mehran, Sorokina, Suher. The impact of tax law changes on bank performance and payout. Paper presented at the SFA Annual Meetings in Farjardo, Puerto Rico, USA, Nov. 15 – 18, 2023.

Cole, Kalinnikova, Vilderson. To apply, or not to apply: The role of societal trust in SME financing decisions in the context of economic uncertainty. Paper presented at the SFA Annual Meetings, Farjardo, Puerto Rico, USA, Nov. 15 – 18, 2023.

Cole, Garcia-Feijoo, **Hernandez**. The effect of bank CEO's corporate experience on bank's financial policy. Paper presented at the SFA Annual Meetings in Farjardo, Puerto Rico, USA, Nov. 15 – 18, 2023.

Cole, Filitova, **Khaled**. The role of religiosity in loan repayment in microfinance institutions. Paper presented at the SFA Annual Meetings in Farjardo, Puerto Rico, USA, Nov. 15 – 18, 2023.

Cole, Cowling, Liu. The effect of collateral on small business rationing of term loans and lines of credit. Paper presented at the FMA Annual Meetings in Chicago, IL USA Oct. 11 – 14, 2023

Cole, Garcia-Feijoo, **Hernandez**. The effect of bank CEO's corporate experience on bank's financial policy. Paper presented at the World Finance Conference in Kriesiansand, NORWAY, Aug. 2 – 4, 2023

Cole, **Gilevska**. What does standardized liquid market for securitized assets imply for the riskiness of bank assets? Paper presented at the World Finance Conference in Kriesiansand, NORWAY, Aug. 2 – 4, 2023

Cole, **Filitova**, Khaled. The role of religiosity in loan repayment in microfinance institutions. Paper presented at the World Finance Conference in Kriesiansand, NORWAY, Aug. 2 – 4, 2023

Cole, Garcia-Feijoo, **Hernandez**. The effect of bank CEO's corporate experience on bank's financial policy. Paper presented at the Annual Meetings of the Multinational Finance Society in Paphos, CYPRUS July 2 – 5, 2023

Selected Conference Presentations: (cont.)

2023 (cont.)

Cole, **Gilevska**. What does standardized liquid market for securitized assets imply for the riskiness of bank assets? Paper presented at the Annual Meetings of the European Financial Management Association in Cardiff, UK June 28 – July 1, 2023.

Cole, Filitova, Khaled. The role of religiosity in loan repayment in microfinance institutions. Paper presented at the Global Finance Conference in Treviso, ITALY June 12 – 14, 2023.

Cole, Kalinnikova, Vilderson. To apply, or not to apply: The role of societal trust in SME financing decisions in the context of economic uncertainty. Paper presented at the Global Finance Conference in Treviso, ITALY June 12 – 14, 2023.

Cole, Cowling, Liu. The effect of collateral on small business rationing of term loans and lines of credit. Paper presented at the Global Finance Conference in Treviso, ITALY June 12 – 14, 2023.

Cole, Dietrich and Frost. SME Credit Availability Around the World. Paper presented at the International Conference on Financial Fragility & Education in Urbino, ITALY, June 8-9, 2023.

Cole, **Malinin**, Monteiro. Droughts' impact on banks' lending in the US. Paper presented at the Southwest Finance Association Annual Meetings in Houston, TX Mar. 08-11, 2023.

Selected Conference Presentations (cont.):

2022

Cole, Sokolyk. How Do Entrepreneurs Choose Legal Form for Business Start-Ups? Paper presented at the World Finance & Banking Conference in Miami, FL Dec. 16 – 17, 2022.

Cole, Cowling, Liu. The effect of collateral on small business rationing of term loans and lines of credit. Paper presented at the World Finance & Banking Conference in Miami, FL Dec. 16 – 17, 2022.

Boudreaux, **Cole.** Intellectual Property Licensing Among Incorporated and Unincorporated Entrepreneurs. Paper presented at the Australasia Finance & Banking Conference in Sydney, AUSTRALIA and virtually, Dec. 13 – 16, 2022.

Boudreaux, **Cole.** Intellectual Property Licensing Among Incorporated and Unincorporated Entrepreneurs. Paper presented at the New Zealand Finance Meetings Auckland, NEW ZEALAND and virtually, Dec. 8 – 9, 2022.

Cole, Sokolyk. How Do Entrepreneurs Choose Legal Form for Business Start-Ups? Paper presented at the Southern Economics Association Annual Meetings in Ft. Lauderdale, FL Nov. 19 – 21, 2022.

Cole, Javakhadze, **Tindall.** Real effects of shareholder proposals: Innovation in the context of climate change. Paper presented at the SFA Annual Meeting in Key West, FL, Nov. 16 – 19, 2022.

Cole, Damm. Do banks lend where they borrow? A study on local small business lending in the U.S. Paper presented at the FMA Annual Meeting in Atlanta, GA, Oct. 19 – 22, 2022.

Cole, **Taylor, Wu.** Predicting bank failures using simple static and time-varying models. Paper presented at the Int'l Risk Mgt. Conf. (IRMC) in Bari, ITALY and virtually, July 4 – 5, 2022.

Cole, **Taylor, Wu.** Predicting bank failures using simple static and time-varying models. Paper presented at the IBEFA/WEAI Conference in Portland, OR, USA June 29 - July 3, 2022.

Cole, Cowling, **Liu.** The effect of collateral on small business rationing of term loans and lines of credit. Paper presented at European FMA Annual Meeting in Rome, ITALY, June 29 - July 2, 2022.

Cole, Javakhadze, **Tindall.** Real effects of shareholder proposals: Innovation in the context of climate change. Paper presented at the Research Symposium on Finance and Economics (RSFE) in Seoul, KOREA and virtually, June 16 -17, 2022.

Cole, Javakhadze, **Tindall.** Real effects of shareholder proposals: Innovation in the context of climate change. Paper presented at 6th Shanghai-Edinburgh-London Green Finance Conference in Beijing, PRC and virtually, May 28, 2022.

Cole, Javakhadze, **Tindall.** Real effects of shareholder proposals: Innovation in the context of climate change. Paper presented at the Monash Financial Markets and Corporate Governance conference held in Melbourne, AUSTRALIA and virtually, Apr. 20 – 22, 2022.

Selected Conference Presentations: (cont.)

2022 (cont.)

Cole. CRE property sales in hot and cold markets: Evidence from 44 Years of NCREIF sales data. Paper presented at the 2022 Annual Meetings of the American Real Estate Society in Bonita Springs, FL USA Apr. 06 – 09, 2022.

2021

Damm, **Suleymanov**, Cole. Changes in personal bankruptcy protection laws: The impact on bank lending to small businesses. Paper presented at the Australasian Finance & Banking Conference held virtually, Dec. 15-16, 2021.

Cole, Javakhadze, **Tindall**. Real effects of shareholder proposals: Innovation in the context of climate change. Paper presented at the Australasian Finance & Banking Conference (online), Dec. 15-16, 2021.

Cole, Javakhadze, **Tindall**. Real effects of shareholder proposals: Innovation in the context of climate change. Paper presented at the New Zealand Finance Meeting held virtually, Dec. 9-10, 2021.

Cole, Liang, Zhang. Debt financing of small OTC Firms reporting to the SEC. Paper presented at the 3rd Boca Finance and Governance Conference in Boca Raton, FL USA held Dec. 11-12, 2021.

Cole, **Damm**. Do banks lend where they borrow? A study on local small business lending in the U.S. Paper presented at the Southern Finance Association Annual Meetings in Captiva FL USA, held Nov 17-20, 2021.

Cole, **Taylor**, Wu. Paper presented at the Southern Finance Association Annual Meetings in Captiva FL USA, held Nov 17-20, 2021.

Cole, Liang, Zhang. Debt financing of small OTC Firms reporting to the SEC OTC Debt. Paper presented at the Southern Finance Association Annual Meetings in Captiva FL USA, held Nov 17-20, 2021.

Cole, Cowling, **Liu**. Entrepreneurial overconfidence and SME financing decisions. Financial Management Association Annual Meetings in Denver, CO USA held Oct. 20-23, 2021.

Selected Conference Presentations: (cont.)

Cole, Cumming, Taylor. Does FinTech compete with or complement bank finance? Paper presented at the European Alternative Finance Research Conference in Antwerp, AMSTERDAM, held Oct. 5, 2021.

Cole, Cowling, **Liu**. Entrepreneurial overconfidence and SME financing decisions. Paper presented at the World Finance Conference held virtually, Aug. 3-6, 2021.

Calcagnini, Cole, **Giombini**, Travaglini. Bank loan deterioration: Is it all fault of the crisis? Paper presented at the World Finance Conference held virtually, Aug. 3-6, 2021.

Cole, **Cumming**, Taylor. Does FinTech compete with or complement bank finance? Paper presented at the European FMA Conference held virtually, July 2, 2021.

Selected Conference Presentations (cont.):

2020

Bordo, **Cole** and Duca. The impact of the Dodd-Frank Act on small business. Paper presented at 2020 Annual Meetings of the Southern Finance Association held virtually Nov. 20, 2020.

Frost and Cole. The role of financial reporting quality in worldwide access to credit. Paper presented at the 2020 Annual Meetings of the Financial Management Association held virtually Oct. 19-23, 2020.

2019

Cole, Cumming and Taylor. Does FinTech compete with or complement bank finance? Paper presented at the 32nd Australasian Finance and Banking Conference in Sydney, AUSTRALIA held Dec. 16-18, 2019

Bordo, **Cole** and Duca. The impact of the Dodd-Frank Act on small business. Paper presented at the 3rd Sydney Finance and Banking Conference in Sydney, AUSTRALIA held Dec. 13-14, 2019

Cole, Cumming and **Taylor**. Does FinTech compete with or complement bank finance? Paper presented at the Southern Finance Association Annual Meetings in Orlando, FL held Nov. 21-23, 2019.

Damm, Suleymanov and Cole. Changes in personal bankruptcy protection laws: The impact on bank lending to small businesses. Paper presented at the Southern Finance Association Annual Meetings in Orlando, FL held Nov. 21-23, 2019.

Cole and **Sokolysk**. Financing patterns and performance outcomes of women- versus men-owned firms: Evidence from the Kauffman Firm Surveys. Paper presented at the Southern Finance Association Annual Meetings in Orlando, FL held Nov. 21-23, 2019.

Cole, Cumming and Taylor. Does FinTech compete with or complement bank finance? Paper presented at the FMA Annual Meetings in New Orleans, LA USA held Oct. 23-26, 2019.

Damm, Suleymanov and Cole. Changes in personal bankruptcy protection laws: The impact on bank lending to small businesses. Paper presented at the FMA Annual Meetings in New Orleans, LA USA held Oct. 23-26, 2019.

Frost and Cole. The role of financial reporting quality in worldwide access to credit. Paper presented at The Journal of Accounting, Auditing and Finance Conference in Santiago, CHILE held Jul. 31 – Aug. 02, 2019.

Cole and **Taylor**. An empirical comparison of early warning bank failure models using McNemar's Test. Paper presented at the International Banking, Economics, and Finance Association (IBEFA) sessions in the Western Economics Association International Meetings in San Francisco, CA USA held June 28-July 2, 2019.

Cole, Cumming and **Taylor**. Does FinTech compete with or complement bank finance? Paper presented at the 6th Young Finance Scholars Conference in Brighton, UK held June 13-14, 2019.

Selected Conference Presentations (cont.):

2019 (cont.)

Davidson, **Wang** and Cole. Why do bank holding companies purchase bank-owned life insurance. Paper presented at the 2019 FMA European Conference in Glasgow, Scotland, UK held June 12-14, 2019.

Cole, Cumming and Taylor. Does FinTech compete with or complement bank finance? Paper presented at the SKEMA Conference on Fintech & Digital Finance in Nice, FRANCE held May 23-24, 2019.

Damm, Suleymanov and Cole. Changes in personal bankruptcy protection laws: The impact on bank lending to small businesses. Paper presented at the 2019 FMA International Global Conference in Bogota, COLOMBIA held May 22-24, 2019.

Bordo, Cole and **Duca**. The impact of the Dodd-Frank Act on small business. Paper presented at the 4th Conference on Financial Markets and Macroeconomic Performance at Goethe University in Frankfurt, GERMANY held May 20-21, 2019

Brigden, **Cole** and Roddewig. The impact of the Deepwater Horizon Gulf Oil Spill on Gulf Coast real estate markets. Presented at the 2019 Annual Meetings of the American Real Estate Society in Scottsdale, AZ USA held Apr. 09-11, 2019

Brigden, **Cole** and Roddewig. Groundwater contamination and housing prices: Evidence from a Jacksonville, MD site. Paper presented at the 2019 Annual Meetings of the American Real Estate Society in Scottsdale, AZ USA held Apr. 09-11, 2019

Damm, Suleymanov and Cole. Changes in personal bankruptcy protection laws: The impact on bank lending to small businesses. Paper presented at the 2019 Eastern Finance Association Annual Conference in Miami, FL, USA held Apr. 09-11, 2019.

Bordo, **Cole** and **Duca**. The impact of the Dodd-Frank Act on small business. Paper presented at the Chicago Financial Institutions Conference in Chicago, IL, USA held Apr. 10-11, 2019.

Damm, Suleymanov and Cole. Changes in personal bankruptcy protection laws: The impact on bank lending to small businesses. Paper presented at the 2019 Midwest Finance Association Annual Conference in Chicago, IL, USA held Mar. 07-09, 2019.

Bordo, **Cole** and **Duca**. The impact of the Dodd-Frank Act on small business. Paper presented at the Columbia/Bank Policy Institute 2019 Research Conference on "Bank Regulation, Lending and Growth" in New York, NY, USA held Mar. 01, 2019.

Selected Conference Presentations (cont.):

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

Frost and Cole. The role of financial reporting quality in worldwide access to credit. Paper presented at the 2018 Florida Finance Conference in Tampa, FL, USA held Oct.27, 2018

Cole and **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.

Bordo, Cole and Duca. The impact of the Dodd-Frank Act on small business. Paper presented at Harvard Business School Research Seminar in Cambridge, MA USA held Oct. 10, 2019

Cole. 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 and 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, July 3-5, 2018.

Cole and 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, **Cole** and 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, **Cole** and 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.

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.

Selected Conference Presentations: (cont.)

2015 (cont.)

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.

Cole. Credit scores and credit market outcomes: Evidence from the SSBF and KFS. Paper presented at the 2015 Annual Meetings of the Southern Finance Association in Captiva, FL USA held Nov. 18-21, 2015.

Cole and Sokolyk. Friends and Family? How Young Entrepreneurial Firms Really Fund their Assets. Paper presented at the 2015 Annual Meetings of the Southern Finance Association in Captiva, FL USA held Nov. 18-21, 2015.

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.

Cole. Credit scores and credit market outcomes: Evidence from the SSBF and KFS. Paper presented at the 2015 Annual Meetings of the Finance Management Association in Orlando, FL USA held Oct. 14-17, 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 Western Economics Association International in Honolulu, HI USA held Jun. 29 – Jul. 2, 2015.

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.

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.

Selected Conference Presentations (cont.):

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.

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.

Selected Conference Presentations (cont.):

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. Petersburg, 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

Cole and White. 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.

Cole. 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.

Cole. 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.

Cole. 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.

Cole and Mehran. 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.

Chernykh and Cole. 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.

Cannon and Cole. 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.

Cole and Mehran. 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

Cole and Wu. 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.

Cole. 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.

Chernykh and Cole. 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.

Cole and Mehran. 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.

Cole. 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.

Cole. 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.

Cole and Wu. 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.

Chernykh and Cole. 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.

Cannon and Cole. “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.

Cole and Mehran. 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.

Berkman, Cole and Fu. 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

Cannon and Cole. 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.

Cole and Turk-Ariss. 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*.

Cole. 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.

Cole and Turk-Ariss. 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.

Cole and Mehran. 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.

Cole. 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

Cole and Turk-Ariss. 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.

Cole. Determinants of capital structure at privately held U.S. firms. Presented at the , sponsored by the Melbourne Centre for Financial Studies in Melbourne, Australia held Dec. 7, 2007.

Cole and Turk-Ariss. 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.):

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.

Cole and Melnik. 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.

Cole and Mehran. 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 Thün, Switzerland held Jun. 15 – 17, 2006.

Berkman, Cole and Fu. 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.

2001 - 2005

Berkman, Cole and Fu. 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

Berkman, Cole and Fu. 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

Berkman, Cole and Fu. 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.

Berkman, Cole and Fu. 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.

Berkman, Cole and Fu. 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 – 2000

Cole, Goldberg and White. 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.

Cole and Wolken. 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.

Cole. 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.

Cole. 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.

Cole. 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.

Cole. 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.

Cole and Mehran. 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.

Cole. 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.

Cole. 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.

Cole and Mehran. 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.):

1991 - 1995

Cole and Mehran. 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.

Cole and Mehran. 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.

Cole and Fenn. "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.

Cole, Cornyn and Gunther. 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.

Cole and Fenn. 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.

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

Cole and Mehran. 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.

Cole. 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.

Selected Conference Presentations (cont.):

1986 - 1990

Cole. 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.

Cole. 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.

Cole, McKenzie and White. 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.

Blalock, Cole and Curry. 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.

Cole and Eisenbeis. 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.

Cole. 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.

Cole. 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.

Cole, Guilkey and Miles. 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: Real Estate Research Institute 2026

Award: \$15,000

Project: Research on the Performance of Leveraged Commercial Real Estate

Source: Florida Atlantic University 2026

Award: \$19,000

Project: Research on Reaching for Yield by U.S. Commercial Banks

Source: Real Estate Research Institute 2025

Award: \$15,000

Project: Research on Bank Loan Modifications

Source: Florida Atlantic University 2025

Award: \$19,000

Project: Research on Entrepreneurial Finance

Source: U.S. Small Business Administration 2023 – 2024

Award: \$82,000

Project: Research on Economic Challenges Faced by Entrepreneurs during Covid.

Source: Real Estate Research Institute 2023

Award: \$15,000

Project: Research on Commercial Real Estate Returns during COVID

Source: Florida Atlantic University 2022

Award: \$14,000

Project: Research on Entrepreneurial Finance

Source: Florida Atlantic University 2021

Award: \$14,000

Project: Research on Entrepreneurial Finance

Source: Florida Atlantic University 2020

Award: \$15,000

Project: Research on Entrepreneurial Finance

Source: U.S. Small Business Administration 2019 – 2020

Award: \$76,000

Project: Research on Bank Small Business Lending in Out-of-Market Areas.

Source: Florida Atlantic University 2019

Award: \$10,000

Project: Research on Entrepreneurial Finance

Source: Florida Atlantic University 2018

Award: \$10,000

Research Funding: (cont.)

Project: Research on Entrepreneurial Finance

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

Award: \$72,000

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

Source: Florida Atlantic University 2016

Award: \$10,000

Project: Research on Entrepreneurial Finance

Source: Florida Atlantic University 2017

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

Research Funding: (cont.)

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

Award: \$65,000

Project: Research on Innovation, Firm Growth and Organizational Form

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 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

Teaching Experience:

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

Courses taught:

FIN7808: Theory of Corporate Finance: Readings and Empirics (Executive PhD)
FIN7811: Financial Institutions and Markets (PhD)
FIN 6806: Advanced Financial Management (Masters of Business Administration)
FIN 6406: Introductory 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:

2021

January 2021: Freetown, Sierra Leone

Dr. Cole participated in a virtual IMF mission to prepare a Financial Sector Stability Report for the Sierra Leone financial system. Dr. Cole evaluated the stress testing regime used by the Bank of Sierra Leone.

2020

March 2020: Freetown, Sierra Leone

Dr. Cole participated in a virtual IMF mission to prepare a Financial Sector Stability Report for the Sierra Leone financial system. Dr. Cole evaluated the stress testing regime used by the Bank of Sierra Leone.

2019

September 2019: Freetown, Sierra Leone

Dr. Cole participated in a World Bank mission to assist the Bank of Sierra Leone in developing a financial sector reform strategy. Dr. Cole assisted World Bank staff in preparing diagnostics of the two largest State-owned banks and prepared a set of stress tests for the banking system based upon the most current available data.

June 2019: Harare, Zimbabwe

Dr. Cole participated in a World Bank mission to assist the Reserve Bank of Zimbabwe in developing a financial sector reform strategy. Dr. Cole was responsible for updating a set of stress tests for assessing the impact of various currency options on the Zimbabwe banking sector.

2018

November 2018: Harare, Zimbabwe

Dr. Cole participated in a joint IMF-World Bank mission to assist the Reserve Bank of Zimbabwe in developing a financial sector reform strategy. Dr. Cole was responsible for developing a set of stress tests for assessing the impact of various currency options on the Zimbabwe banking sector.

July 2018: Mumbai, India

Dr. Cole led a World Bank mission to complete the development of a set of credit and market-risk stress tests for the Reserve Bank of India

May 2018: Mumbai, India

Dr. Cole led a World Bank mission to design and develop a set of credit and market-risk stress tests for the Reserve Bank of India

March 2018: Mumbai, India:

Dr. Cole led a World Bank mission to propose the design of a set of credit and market-risk stress tests for the Reserve Bank of India

International Technical Assistance Missions (cont.):

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.):

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.):

2006 – 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.

2005 – 2006

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.):

2000 - 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.

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.

International Technical Assistance Missions (cont.):

1998 - 2000

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*

2023

Mar. 30, 2023: Wall Street Journal. Small Banks Are Losing to Big Banks. Their Customers Are About to Feel It.

Mar. 16, 2023: The American Banker: Federal Home Loan bank borrowings jump this week by nearly \$250 billion.

2022

Apr. 30, 2022: Financial Times. Elon Musk's bank loans show the divide in American finance.

2021

Dec. 12, 2021: Financial Times. Race and finance: America's segregated banking sector

2020

Dec. 20, 2020: Wall Street Journal. Small businesses, hit hard by pandemic, are being starved of credit.

Aug. 14, 2020: Palm Beach Post: FAU pushes coronavirus skeptic as 'expert' even as scientists pan his views

Jul. 17, 2020: Ft. Lauderdale Sun-Sentinel: Possible lockdowns leading to layoffs. Businesses brace for big changes, prepare to go lean

Jul. 16, 2020: Ft. Lauderdale Sun-Sentinel: COVID reporting requirements changing. Discrepancies in lab results make it hard to track the pandemic

Jul. 6, 2020: Wall Street Journal: Small business loans helped the well-heeled and connected, too

Jun. 8, 2020: Ft. Lauderdale Sun-Sentinel: Stores reopen, reduce prices. Consumers enjoy discounts but could see hikes in gas, food

Jun. 5, 2020: Ft. Lauderdale Sun-Sentinel: Unemployment claims surge after new layoffs

Jun. 5, 2020: Orlando Sentinel: Jobless claims surge after new layoffs

Apr. 4, 2020: Palm Beach Post: Business loans debut 'chaotic,' banker says; Fast pace, minimal guidelines set up 'epic fail,' FAU prof fears

Mar. 31, 2020: Wall Street Journal: SBA Loans to Charge 0.5% Interest, Can Be Forgiven If Used to Save Jobs.

Mar. 26, 2020: American Banker: Emergency coronavirus program gives fintechs a shot at SBA lending.

2016

Nov. 21, 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

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?

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:*

2024

Jun. 7, 2024: WPEC: Trump supporters promote his tax-free tips plan to service workers, drawing mixed reaction

May 15, 2024: NewsNation: Inflation eases slightly in April, remains above 3%

May 14, 2024: WTXL: Florida A&M trustees to evaluate \$237 million donation put on hold after public scrutiny

Mar. 25, 2024: WUSF: Why there's confidence South Florida is (mostly) immune to a commercial real estate correction

Feb. 23, 2024 WFXL: FAU study finds sinking demand for office space could result in bank failures

2020

Aug. 23, 2020: Fox 35 Orlando: With COVID-19 cases on the decline, is Phase 3 of reopening Florida coming soon?

Aug. 18, 2020: Fox 35 Orlando: Experts predict COVID-19 downward trend will continue in Florida

Aug. 14, 2020: ABC 12 Action News Tampa Bay: FAU Professor warns a key COVID-19 metric Florida uses could be misleading

Aug. 13, 2020: CBS 12 News -- Palm Beach, FL: South Florida lab under investigation for holding on to thousands of COVID test results.

Aug. 12, 2020: WFTS ABC Action News, Tampa Bay: FAU Expert Says COVID-19 Public Policy Decisions Based on Potentially Misleading Statistic

Aug. 4, 2020: Fox 35 News -- Orlando, FL: Tracking Coronavirus: 245 more COVID-19 deaths reported by Florida health officials.

Jul. 24, 2020: Fox 35 News -- Orlando, FL: FAU researchers create COVID-19 tracker.

Jul. 24, 2020: Fox 51 News -- Gainesville, FL: FAU researchers create COVID-19 tracker.

Jul. 24, 2020: The Today Show: US tops 4 million coronavirus cases as infections surge in South

Jul. 21, 2020: CBS 12 News -- Palm Beach, FL: FAU researchers create new COVID-19 tracker.

Jul 18, 2020: CBS 12 News -- Palm Beach, FL: Man who died in motorcycle crash counted as COVID-19 death in Florida: Report.

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

Jul. 17, 2020: CBS 12 News -- Palm Beach, FL: Dozens of Florida labs still report only positive COVID tests, skewing positivity rate.

Jul. 16, 2020: Fox 35 News -- Orlando, FL: Florida professor says COVID-19 death counts need more transparency

Jul. 16, 2020: WCJB ABC 20 Gainesville: Is Florida's COVID-19 positivity rate accurate? Labs not reporting negative test results

Jul. 16, 2020: Fox 35 Orlando: Florida professor says COVID-19 death counts need more transparency

Jul. 15, 2020: ABC 7 News -- Sarasota, FL: Is Florida COVID-19 positivity rate accurate? Labs not reporting negative test results.

Jul. 15, 2020: My Sun Coast: Is Florida's COVID-19 Positivity Rate Accurate? Labs Not Reporting Negative Test Results

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

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

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

2011 (cont.)

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

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

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

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

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

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

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

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

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

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

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

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

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*:

2024

Aug. 12, 2024: MarketWatch: Banking stocks for those who worry about a banking crisis

July 10, 2024: Bloomberg: Distressed Property Buyers Seek Out 'Exceptional Bargains'

June 24, 2024: Sun Sentinel: Clouds rising over banks? As interest rates stay high, FAU survey handicaps risks for lenders with big books of commercial loans

June 20, 2024: Forbes: Despite Big CRE Losses, The Financial System Is Okay — For Now

June 15, 2024: MarketWatch: These numbers show that banks' risk from office real estate has been exaggerated

June 4, 2024: CoStar: Large Banks Face Higher Risk From Commercial Property Loans, Sparking Increased Concern

Feb. 29, 2024: Globest: Fed Unintended Consequences May Put More Pressure on Regional Banks

Feb. 27, 2024: Globest: A Significant Share of Banks Are Overexposed to CRE

Feb. 12, 2024: Reuters: Real estate pain for US regional banks is piling up, say investors

2023

Oct. 19, 2023: The Registry: Turbulent times: Distressed properties in the U.S. reach \$80B in Q3.

Oct. 18, 2023: Reuters: Banks report continued pain on commercial real estate loans.

Sep. 20, 2023: Nerdwallet: The Fed pauses rate hikes again; no relief for housing.

Jun. 9, 2023: Inc. Magazine: Regulators Could Raise Capital Requirements for Big Banks--Here's How Small Businesses Would Be Impacted

Apr. 13, 2023: ABC News: Startup founder's alleged \$175 million fraud spotlights inequality in finance, experts said.

Media Appearances: *Web Media (cont.)*

2020

Oct. 15, 2020: Bloomberg Law: Floridians fared worst in study of pandemic unemployment relief.

Jul. 15, 2020: Yahoo News: Florida changes COVID reporting requirements, saying labs did not share negative results

Jun. 5, 2020: Market Insider: FAU Experts Say May Unemployment Numbers Point to Faster Economic Recovery

2018

Oct. 5: SNL Bank and Thrift Daily: Community banks show edge over big banks in small-business lending

Oct. 4: Speech by Fed Vice-Chairman Quarles on trends in urban and community banks.

Sep. 20: QSRWeb.com: Study: Restaurant brands going public can rake it in with 2-stage IPO

Sep. 20: Finanzen.ch: FAU Study Finds Firms Going Public Can Avoid Underpricing and Stock Volatility by Taking Alternative Two-Stage IPO

Jun. 04: Nasdaq.com, USA Today: How to Wring the Most Business Value from a Personal Loan

Mar. 30: Forbes.com: The Hidden Cost of Online Borrowing: Leaving the Banking Relationship Behind

Mar. 20: Forbes.com: Senate Bank Bill May Only Indirectly Boost Small Business Loans.

Feb. 20: Pyments.com: SMBs Financed Via Personal Debt Less Likely Thrive, Study Finds

Feb. 19: Forbes.com: A New Study Says Business Loans Help Startups Grow. Personal Loans Don't.

Jan. 31: Forbes.com: Trying to Goad More Small Business Bank Loans? Somebody Will Object.

Jan. 29: Pyments.com: SBA Turns Attention To Credit Unions To Revive Small Biz Lending

Jan. 29: Entrepreneurs Always Think Next Year Will Bring Easier Credit. They're Wrong.

Jan. 23: markets.businessinsider.com: FAU Study Finds Bank Lending to Small Businesses Still Depressed Several Years After Financial Crisis Ended

Media Appearances: *Web Media (cont.)*

2017

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

July 10: SNL Bank and Thrift Daily: Momentum grows for rolling back supplementary leverage ratio

Jun. 19: 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: 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

Dec. 08: PR Newswire: FAU Study Shows Venture Capital Investment Beats Bank Loans to Boost Growing Startup Businesses and Entrepreneurship

Dec. 05: foxbusiness.com: What You Need to Know About the Fed's Annual Capital Plan and Stress Test Assessments

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

Mar. 02: American Banker: Small Businesses Are Unhappy with Online Lenders

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