

Rebel A. Cole

DePaul University, Dept. of Finance
14 E. Jackson Blvd.—Suite 900
Chicago, IL 60604 USA

130 N. Garland Court
Apt. 1703
Chicago, IL 60602 USA

Office: 312-362-6887
Fax: 888-425-4687
Mobile: 312-933-0584
E-mail: rcole@depaul.edu

DePaul Webpage: <http://condor.depaul.edu/~rcole>

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

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

Education:

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

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

Employment History:

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

Associate Professor. Department of Finance.
DePaul University. Chicago, Illinois, USA. *Jul. 2003 – Jun. 2010.*

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

Associate Professor. 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: Web of Science (based upon the Social Science Citation Index)
As of Dec. 31, 2012

	Total Citations		767
	Average Citations Per Year Since Ph.D.		30.3
Authors	Publication	Year	Citations
1 Ang, Cole, Lin	The Journal of Finance	2000	140
2 Cole	Journal of Banking & Finance	1998	108
3 Cole, Goldberg, White	Journal of Financial & Quantitative Analysis	2004	67
4 Cole, Gunther	Journal of Banking & Finance	1995	43
5 Cole, Gunther	Journal of Financial Services Research	1998	32
6 Cole, Wolken	Federal Reserve Bulletin (July)--SSBF	1995	30
7 Miles, Cole, Guilkey	Real Estate Economics	1990	30
8 Berkman, Cole, Fu	Journal of Banking & Finance	2009	26
9 Cole, Wolken, Woodburn	Federal Reserve Bulletin (November)--SSBF	1996	24
10 Fenn, Cole	Journal of Financial Economics	1994	24
11 Cole	Journal of Financial Services Research	1993	23
12 McKenzie, Cole, Brown	Journal of Financial Services Research	1992	18
13 Cole, Guilkey, Miles	The Appraisal Journal	1986	18
14 Cole, Mehran	Journal of Financial Economics	1998	16
15 Cole, Cornyn, Gunther	Federal Reserve Bulletin (January)--FIMS	1995	16
16 Bhasin, Cole, Kiely	Real Estate Economics	1997	14
17 Cole, Goldberg, White	Bus Access Capital	1999	13
18 Cole, McKenzie, White	Book Chapter--Causes, Consequences	1995	13
19 Cole, Gunther	FRB-Dallas Working Paper CAMEL Shelf Life	1995	11
20 Cole, Moshirian, Wu	Journal of Banking & Finance	2008	11
21 Cole, Eisenbeis, McKenzie	Journal of Financial Services Research	1994	9
22 Curry, Blalock, Cole	Real Estate Economics	1991	9
23 Berkman, Cole, Fu	Journal of Financial & Quantitative Analysis	2010	8
24 Cole	FRB-Dallas Working Paper # 390 Agency Costs	1990	7
25 Berkman, Cole, Fu	SSRN Working Paper--State to State	2002	6
26 Cole, Walraven	SSRN Working Paper--Banking Consolidation	1998	5
27 Guilkey, Miles, Cole	Real Estate Economics	1989	5
28 Cole, McKenzie	Real Estate Economics	1994	4
29 Cole, Guilkey, Miles, Webb	Real Estate Review	1989	4
30 Cole, Guilkey, Miles	Real Estate Review	1987	4
31 Cole, Mehran	SSRN Working Paper--Executive Compensation	2008	3
32 Cole	SSRN Working Paper--New REITs	1998	3
Miscellaneous (< 3 cites)			23

**Impact of Research on the Finance Profession:
Evidence from Citations
Source: Google Scholar
As of Dec. 31, 2012**

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

		Total Citations		3,692
		Average Citations Per Year Since Ph.D.		150.7
Authors	Publication	Year		Citations
1	Ang, Cole, Lin	The Journal of Finance	2000	912
2	Cole	Journal of Banking & Finance	1998	560
3	Cole, Goldberg, White	Journal of Financial & Quantitative Analysis	2004	421
4	Cole, Gunther	Journal of Banking & Finance	1995	195
5	Cole, Wolken	Federal Reserve Bulletin	1999	158
6	Cole, Gunther	Journal of Financial Services Research	1998	145
7	Cole, Cornyn, Gunther	Federal Reserve Bulletin	1995	118
8	Cole, Mehran	Journal of Financial Economics	1998	93
9	Miles, Cole, Guilkey	Real Estate Economics	1990	93
10	Cole, Wolken, Woodburn	Federal Reserve Bulletin	1996	89
11	Berkman, Cole, Fu	Journal of Banking & Finance	2009	87
12	Fenn, Cole	Journal of Financial Economics	1994	78
13	Cole, Guilkey, Miles	The Appraisal Journal	1986	65
14	Cole, Gunther	CAMEL Rating Shelf Life . . . Financial Industry Studies	1995	58
15	Berkman, Cole, Fu	Journal of Financial & Quantitative Analysis	2010	51
16	Bhasin, Cole, Kiely	Real Estate Economics	1997	43
17	McKenzie, Cole, Brown	Journal of Financial Services Research	1992	35
18	Cole	Journal of Financial Services Research	1993	35
19	Cole, Moshirian, Wu	Journal of Banking & Finance	2008	31
20	Cole, McKenzie, White	Deregulation Gone Awry . . . Springer	1995	26
21	Cole, Mehran	Executive Compensation . . . FRB-NY Staff Report No. 313	2010	23
22	Cole, White	Journal of Financial Services Research	2012	22
23	Cole, Guilkey, Miles	Real Estate Review	1989	21
24	Cole	Financial Management	2013	26
25	Cole, Walraven	Banking Consolidation . . . Fed Conference	1998	20
26	Cole, Mehran	Gender and . . . FRB-NY Staff Report No. 383	2011	18
27	Berkman, Cole, Fu	State to State--SSRN	2002	17
28	Guilkey, Miles, Cole	Real Estate Economics	1989	17
29	Berkman, Cole, Fu	Agency Conflicts--SSRN	2006	17
30	Cole	UNC Dissertation	1988	15
31	Curry, Blalock, Cole	Real Estate Economics	1991	14
32	Cole, Eisenbeis, McKenzie	Journal of Financial Services Research	1994	12
33	Cole, Eisenbeis	Real Estate Economics	1996	11
34	Chernykh, Cole	Journal of Banking & Finance	2011	11
35	Cole	Agency Costs . . . Financial Industry Studies	1990	10
36	Cole, McKenzie	Real Estate Economics	1994	10
37	Cole, Wu	22nd Australasian Finance and Banking Conference	2009	10
38	Cole	Financial industry studies working paper	1990	10
39	Eisenbeis, Horvitz, Cole	Journal of Regulatory Economics	1996	8
40	Cole, McKenzie, White	Causes and Costs of Thrift . . . Financial Industry Studies	1990	7
41	Cole	SBA Research Study No. 365	2010	7
42	Cole	Availability of Credit to Minority Owned Firms . . . SSRN	1999	6
43	Berkman, Cole, Fu	European Journal of Finance	2012	6
44	Cannon, Cole	The Journal of Real Estate Finance and Economics	2011	6
45	Cole, Guilkey, Miles	Real Estate Review	1987	5
46	Berkman, Cole, Lee	China International Conference in . . . SSRN	2003	5
	Miscellaneous (< 5 cites)			65

Refereed Publications: (Available for download at <http://condor.depaul.edu/~rcole>)

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*, forthcoming.
Available at <http://ssrn.com/abstract=1013085>.

Berkman, Henk, Rebel A. Cole and Lawrence J. Fu. 2013. Improving corporate governance where the State is the controlling block holder: Evidence from China. *European Journal of Finance*, forthcoming.
Available at <http://ssrn.com/abstract=1020170>.

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

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

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

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

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

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

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

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

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

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

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

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

Refereed Publications (cont.): (Available for download at <http://condor.depaul.edu/~rcole>)

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

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

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

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

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

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

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.

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

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

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

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

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

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

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

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

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

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

Non-Refereed Publications:

Cole, Rebel A. 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_el2o_N66wC&pg=PA305

Cole, Rebel A. 2011. How do firms choose legal form of organization? U.S. Small Business Administration Research Study No. 383.
Available at: <http://www.sba.gov/sites/default/files/files/rs383tot.pdf>.

Cole, Rebel A. 2010. Bank credit, trade credit or no credit? Evidence from the Surveys of Small Business Finances. U.S. Small Business Administration Research Study No. 365.
Available at: <http://www.sba.gov/advo/research/rs365.pdf>.

Cole, Rebel A. 2009. Who needs credit and who gets credit? Evidence from the Surveys of Small Business Finances. In *Small Business in Focus: Finance. A Compendium of Research by the Small Business Administration Office of Advocacy*, July, 95-133.
Available at <http://www.sba.gov/ADVO/research/09finfocus.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.
Available at: <http://www.newyorkfed.org/research/conference/1998/consolidation.html>.

Cole, Rebel A., John D. Wolken and R. Louise Woodburn. 1996. Bank and nonbank competition for small business credit: Evidence from the 1987 and 1993 National Surveys of Small Business Finances. *Federal Reserve Bulletin* 82, November. 983-995
Available at: <http://www.federalreserve.gov/pubs/bulletin/1996/1196lead.pdf>.

Non-Refereed Publications (continued):

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

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

Cole, Rebel A. and Jeffery W. Gunther. 1995. A CAMEL rating's shelf life. *Financial Industry Studies*, Federal Reserve Bank of Dallas, December. Available at: <http://dallasfed.org/banking/fis/fis9502.pdf>.

Cole, Rebel A., Joseph A. McKenzie and Lawrence J. White. 1995. Deregulation gone awry: Moral hazard in the savings and loan industry. In *Bank Failures: Causes, Consequences and Cures*, edited by Michael S. Lawler and John H. Wood, Kluwer Academic Publishers: Norwell, MA. Available at: <http://ssrn.com/abstract=1293468>.

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

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

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

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

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

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

Cole, Rebel A. 1990. Thrift resolution activities: Historical overview and implications. *Financial Industry Studies*, Federal Reserve Bank of Dallas, May 1990. Reprinted in *Annual Editions: Money and Banking*, 1991. James P. Egan, editor, Guilford, CT: The Dushkin Publishing Group, Inc.

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.

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

Cole, Rebel A. 2013. How did the financial crisis affect small-business lending in the U.S.? Paper to be presented at the Academia Italiana Di Economia Aziendale Bicentenary Conference in Lecce, Italy to be held Sep. 19-20, 2013. Also presented at the 2012 Annual Meetings of the Financial Management Association in San Antonio, TX Oct. 2012. Available at: <http://ssrn.com/abstract=1899067>.

Cole, Rebel A. and Andreas Dietrich. 2013. SME Credit Availability Around the World: Evidence from the World Bank's Enterprise Survey. Paper to be presented at the Academia Italiana Di Economia Aziendale Bicentenary Conference in Lecce, Italy to be held Sep. 19-20, 2013. Also presented at the 2013 Annual Meetings of the Midwest Finance Association in Chicago, IL USA held March 14-16, 2013. Also presented at the 2012 Annual Meetings of the Southern Finance Association in Charleston, SC USA held Nov. 15-17, 2012; and at the 2012 FMA European Conference in Istanbul, Turkey held June 7-8, 2012. Available at: <http://ssrn.com/abstract=2043624>.

Cole, Rebel A. 2013. How do firms choose legal form of organization? Paper to be presented at the 2013 Annual Meetings of the Financial Management Association to be held Oct. 17-19, 2013 in Chicago, IL USA. Also presented at the Searle Center on Law, Regulation and Economic Growth Fourth Annual Conference on Entrepreneurship and Innovation in Chicago, IL USA held Jun. 16 – 17, 2011. Available at: <http://ssrn.com/abstract=1682263>.

Cole, Rebel A. and Rima Turk-Ariss. 2013. Legal origin, creditor protection and bank lending around the world. Paper presented at 4th International Conference on Corporate Governance in Emerging Markets in Hyderabad, India held Aug. 23-24, 2013. Also presented at the 2011 Annual Meetings of the International Finance and Banking Society in Rome, Italy held Jun. 30 – Jul. 2, 2011; at the Annual Meeting of the Financial Management Association in Grapevine, TX USA held Oct. 8 – 11, 2008; at the Center for Financial Research Seminar Series at the Federal Deposit Insurance Corporation in Washington, DC USA on Aug. 6, 2008; at the Conference on Financial Instability, sponsored by the Central Bank of Finland in Helsinki, Finland held Jun. 7 – 8, 2007. Available at: <http://ssrn.com/abstract=997582>.

Cole, Rebel A. and Tatyana Sokolyk. 2013. How do start-up firms finance their assets? Evidence from the Kauffman Firm Surveys. Paper presented at the 2013 World Finance Conference in Cyprus held Jul. 1-3, 2013; at the Sixth Annual Conference on Innovation and Entrepreneurship: U.S. Patent and Trademark Office (USPTO) and Ewing Marion Kauffman Foundation Conference on Intellectual Property and Entrepreneurship in Chicago, IL USA held Jun. 6-7, 2013; at the 2012 Annual Meetings of the Southern Finance Association in Charleston, SC USA held Nov. 15-17, 2012; at the 2012 Annual Meetings of the Financial Management Association in Atlanta, GA Oct. 18-20, 2012; at the Kauffman – RCFS Entrepreneurial Finance and Innovation Conference in Boston, MA USA held Jun. 10-11, 2012; and at the Global Finance Conference in Chicago, IL held May 24-25, 2012. Available at: <http://ssrn.com/abstract=2028176>.

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

Cannon, Susanne E. and Rebel A. Cole. 2013. Explaining multifamily foreclosures. Paper presented at the Global Chinese Real Estate Congress (GCREC) 2013 Annual Conference in Beijing, PRC held July 6-7, 2013. Also presented at the Annual Meeting of the American Real Estate Society in Seattle, WA USA held Apr. 14 – 16, 2011; and at the Mid-Year Meeting of the American Real Estate and Urban Economics Association in Washington, DC USA held Jun. 3-4, 2010. Available at: <http://ssrn.com/abstract=1644984>.

Cole, Rebel A., and Drew Dahl. 2013. 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, Rebel A., Douglas Cumming, and Dan Li. 2013. 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.

Dai, Na, Vladamir Ivanov, and Rebel A. Cole. 2012. 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. 2012.

Cole, Rebel A. 2011. Bank credit, trade credit or no credit? Evidence from the Surveys of Small Business Finances. Paper presented at the 2011 Annual Meetings of the Financial Management Association in Denver, CO USA held Oct. 20 – 22, 2011. Also presented at the Annual Meeting of the Academy of Entrepreneurial Finance in Chicago, IL USA held Sep. 15 – 17, 2010. Available at: <http://ssrn.com/abstract=1540221>.

Cole, Rebel A., and Timothy J. Curry. 2011. What happens to problem banks? Evidence from the 1980s and guidance for the 2010s. Paper presented at the 2011 Annual Meeting of the International Finance and Banking Society in Rome, Italy held Jun. 30 – Jul. 2, 2011. Also presented at Mid-Year Meeting of the International Banking and Finance Association in San Diego, CA USA held Jun. 30, 2011; and at a research seminar sponsored by the Federal Deposit Insurance Corporation in Washington, DC USA on Nov. 20, 2010. Available at: <http://ssrn.com/abstract=1741568>.

Cole, Rebel A. and Hamid Mehran. 2011. What do we know about executive compensation at privately held firms? Paper presented at the Fourth Annual BI-CEPR Conference on Money, Banking and Finance in Rome, Italy held Oct. 2 – 3, 2009. Also presented at the CES IFO Workshop on Executive Pay in Venice, Italy held Jul. 16 – 17, 2008; and at the Conference on Corporate Governance at Family/Unlisted Firms in Thun, Switzerland held Jun. 15 – 17, 2006. Available at <http://ssrn.com/abstract=970389>.

Cole, Rebel A. and Hamid Mehran. 2011. Gender and the Availability of Credit to Small Firms. Paper presented at the Annual Meeting of the Academy of Entrepreneurial Finance in Chicago, IL USA held Sep. 15 – 17, 2010. Also presented at the 2010 European Financial Management Symposium on Entrepreneurship and Venture Capital in Montreal, Canada held Apr. 15 – 17, 2010; and at the Kauffman Foundation–Federal Reserve Conference on Entrepreneurial Finance in Cleveland, OH USA held Mar. 12 – 13, 2009. Available at <http://ssrn.com/abstract=1354781>.

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

Cole, Rebel A. 2010. Who needs credit and who gets credit? Evidence from the Surveys of Small Business Finances. Paper presented at the 2010 Annual Meeting of the Financial Management Association in New York City held Oct. 20 – 23, 2010. Also presented at the Annual Meeting of the Academy of Entrepreneurial Finance in Chicago, IL USA held Sep. 24 – 25, 2009. Also presented at the World Bank Conference *Small Business Finance –What Works, What Doesn't?* in Washington, DC USA held May 5 – 6, 2008. Available at <http://ssrn.com/abstract=1131064>.

Dietrich, Andreas, Gabrielle Wanzenried, and Rebel A. Cole. 2010. Why are net-interest margins across countries so different? Paper presented at the 2010 Annual Meeting of the Midwestern Finance Association in Las Vegas, NV USA held Feb. 25 – 27. Available at <http://ssrn.com/abstract=1542067>.

Cole, Rebel A. and Linda Wu. 2010. Is Hazard or Probit more accurate in predicting bank failures? Paper presented at the 22nd Australasian Finance and Banking Conference in Sydney, Australia held Dec. 15 – 17, 2009. Also presented at the Center for Financial Research Seminar Series sponsored by the Federal Deposit Insurance Corporation in Washington, DC USA held May 19, 2009. Available at <http://ssrn.com/abstract=1460526>.

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Cannon, Susanne, Rebel A. Cole, and Jonathan Dombrow. 2006. Is there a market for partial corporate control? Evidence from REITs. Paper presented at the Annual Meeting of the Real Estate Research Institute in Chicago, IL USA held Apr. 2006. Available at <http://ssrn.com/abstract=1020169>.

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Cole, Rebel A. 1998. A note on REIT liquidity: The role of “New REITs.” Paper presented at the Annual Meetings of the American Real Estate and Urban Economics Association in Chicago, IL USA held Jan. 1998. Available at: <http://ssrn.com/abstract=1267439>.

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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. Paper presented at the Conference on *Consolidation in the Financial Services Industry*, sponsored by the Federal Reserve Bank of New York in New York City, NY USA held Mar. 27, 1998.

Available at: <http://ssrn.com/abstract=1007062>.

Cole, Rebel A. 1997. Availability of credit to small and minority-owned businesses: Evidence from the 1993 National Survey of Small Business Finances.

Available at: <http://ssrn.com/abstract=1007077>.

Cole, Rebel A. 1997. Does size matter? The effect of bid-ask spreads and market capitalization on REIT returns. Paper presented at the Annual Meetings of the American Real Estate Society in Sarasota, FL USA held Apr. 1997. Available at: <http://ssrn.com/abstract=1552446>.

Cole, Rebel A. and Hamid Mehran. 1996. Organizational form, taxes, ownership, and CEO Compensation: Evidence from Small Businesses. Paper presented at the 1996 Annual Meetings of the Financial Management Association. Available at: <http://ssrn.com/abstract=1586515>.

Fenn, George W., and Rebel A. Cole. 1995. The role of commercial real estate investments in the banking crisis of 1985 – 92. Paper presented at the Annual Meetings of the American Real Estate and Urban Economics Association in Washington, DC USA held Jan. 1995.

Available at: <http://ssrn.com/abstract=1293473>.

Cole, Rebel A., Joseph A. McKenzie, and Lawrence J. White. 1994. Deregulation gone awry: Moral hazard in the savings and loan industry. Paper presented at the Annual Meetings of the Financial Management Association in Orlando, FL USA held Oct. 1994.

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

Cole, Rebel A. and Hamid Mehran. 1991. Executive compensation and corporate performance: Evidence from thrift institutions. Paper presented at the 27th *Annual Conference on Bank Structure and Competition* in Chicago, IL USA held May 1991.

Available at: <http://ssrn.com/abstract=1307382>.

Selected Conference Presentations:

2013

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

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

“SME credit availability around the world: Evidence from the World Bank’s Enterprise Survey.” Paper to be presented at the 2013 AIDEA Bicentenary Conference in Lecce, Italy to be held Sep 19-21, 2013.

“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.

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

“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.

“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.

“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.

“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.

“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.

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

“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

“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.

“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.

“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.

“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.

“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.

“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.

“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.

“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.

“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.

“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.

“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

“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.

“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.

“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.

“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.

“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.

“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.

“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.

“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.

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

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

Selected Conference Presentations: (cont.)

2010

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

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

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

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

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

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

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

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

Selected Conference Presentations: (cont.)

2009

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

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

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

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

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

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

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

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

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

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

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

Selected Conference Presentations: (cont.)

2008

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

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

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

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

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

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

2007

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

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

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

Selected Conference Presentations: (cont.)

2000 – 2006

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

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

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

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

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

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

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

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

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

Selected Conference Presentations: (cont.)

1996 – 1999

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

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

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

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

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

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

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

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

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

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

Selected Conference Presentations: (cont.)

1990 – 1995

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

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

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

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

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

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

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

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

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

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

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

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

Selected Conference Presentations: (cont.)

1980s

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

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

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

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

Research Funding:

Source: DePaul University 2012

Award: \$15,000

Project: Research on Bank Audits and Bank Failures

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

Award: \$60,000

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

Source: DePaul University 2012

Award: \$15,000

Project: Research on SME Finance

Source: DePaul University 2011

Award: \$15,000

Project: Research on Problem Banks

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

Award: \$70,000

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

Source: Real Estate Research Institute 2010

Award: \$15,000

Project: Research on the Accuracy of Commercial Real Estate Appraisals

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

Award: \$65,000

Project: Research on Innovation, Firm Growth and Organizational Form

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: \$3,500,000 (to the DePaul Real Estate Center)

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

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

Award: \$60,000

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

Research Funding: (cont.)

Source: MacArthur Foundation January 2007

Award: \$50,000

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

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

Award: \$45,000

Project: Research on the Capital Structure of Privately Held Firms

Source: DePaul University 2006

Award: \$30,000

Project: Research on the Capital Structure of Privately Held Firms

Source: DePaul University 2005

Award: \$30,000

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

Source: Real Estate Research Institute 2005

Award: \$15,000

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

Source: DePaul University 2004

Award: \$20,000

Project: Research on Mergers and Acquisitions

Source: Real Estate Research Institute 1994

Award: \$10,000

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

Source: The Center for Quantitative Research in Finance Group 1986

Award: \$10,000

Project: Research on the Measurement of Commercial Real Estate Returns

Teaching Experience:

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

Courses taught:

FIN380: 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 798: International 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:

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.

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.

International Technical Assistance Missions (cont.):

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.

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.

International Technical Assistance Missions (cont.):

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 Guyanan 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 Bahamian 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-testing of the Jamaican securities dealers.

May 2009: Nassau, Bahamas

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

February 2009: Kingston, Jamaica

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

International Technical Assistance Missions (cont.):

2005 – 2008

December 2008: Casablanca, Morocco

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

January 2008: Ramallah, Palestine.

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

July 2007: Ramallah, Palestine.

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

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

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

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

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

August 2005: Beirut, Lebanon

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

July 2005: Nairobi, Kenya

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

January 2005: Beirut, Lebanon

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

International Technical Assistance Missions (cont.):

2001 – 2004

March 2004: Beirut, Lebanon

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

July 2003: Moscow, Russia

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

April 2002: Moscow, Russia

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

September 2001: Moscow, Russia

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

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

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

January 2001 - February 2001: Moscow, Russia

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

International Technical Assistance Missions (cont.):

1998 – 2000

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

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

September 2000: Manila, Philippines

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

February 2000 – July 2000: Manila, Philippines

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

January 2000: Moscow, Russia

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

April, August, October 1999: Manila, Philippines

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

June 1998: Kuala Lumpur, Malaysia

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

Recent Media Appearances:

Television/Radio:

2012:

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

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

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

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

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

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

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

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

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

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

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

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

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

Jan 18, 2012: First Business News: Foreclosure Fix

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

2011:

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

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

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

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

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

Recent Media Appearances (cont.):

Television/Radio (cont.):

2011 (cont.)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2010:

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

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

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

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

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

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

Recent Media Appearances (cont.):

Television/Radio (cont.):

2010 (cont.)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Recent Media Appearances (cont.):

Television/Radio (cont.):

2009:

Dec. 2, 2009: First Business: Bernanke Hearing

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

Nov. 10, 2009: First Business: Financial Overhaul

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

Sep. 24, 2009: First Business: Regulator Rescue

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

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

Jun. 24, 2009: Fed Chairman Grilled.

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

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

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

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

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

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

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

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

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

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

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

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

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

Recent Media Appearances (cont.):

Television/Radio (cont.):

2008:

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

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

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

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

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

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

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

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

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

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

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

Recent Media Appearances (cont.):

Print Media:

2013

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

Recent Media Appearances (cont.):

Print Media (cont.):

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

Recent Media Appearances (cont.):

Web Media:

Mar. 7, 2013: Huffington Post: Most Banks Pass Federal Reserve's 2013 Stress Tests

Mar. 7, 2013: Marketplace.org: Stressed out? Banks get the Fed's diagnosis

Jan. 30, 2013: CreditCards.Com: As Long As Unemployment Is High, Rates Will Remain Ultra Low

Jan. 18, 2013: The Street: What Really Spurs Small-Business Lending

Jan 18, 2013: Huffington Post: 3 Reasons to Assess Your Trade Partners' Financials

Jan 7, 2013: Accounting Today: 3 Reasons to Assess Your Trade Partners' Financials

Dec. 12, 2012: Yahoo Finance: Fed: Record Low Rates Are Here To Stay

Nov. 12, 2012: Study: Bank Bailout Didn't Boost Small Business Lending

Nov. 12, 2012: Black Enterprise: Government Bailouts Helped Banks, Not Small Businesses

Nov. 08, 2012: Accounting Today: Four Companies That Need a Credit Check

Oct. 05 2012: Yahoo Finance: Consumer Credit Card Balances Rise

Sep. 13, 2012: Yahoo Finance: Fed: No Rate Hikes until at least 2015

Sep. 11, 2012: Voice of America: Central Bank to Weigh Further Stimulus Measures

Sep. 07, 2012: Voice of America: Weak US Employment Report Could Force Central Bank Action

Sep. 05, 2012: Yahoo Finance: Libor, the Federal Funds Rate and the US Prime Rate: A Primer

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

Jan. 3, 2011: Finance.Fortune.CNN.com: Is Fannie bailing out the banks?

Nov. 3, 2010: New York Observer: Checking in on BofA's foreclosure liability

Nov. 2, 2010: Finance.Fortune.CNN.com: What we still don't know on BofA's foreclosures

Mar. 1, 2010: HousingWatch.com: [10 Years in the Making: Chicago's Notorious Housing Project Ending](#)

Feb. 1, 2010: SmartMoney.com: [Say Goodbye to Fannie and Freddie? Not Quite](#)

Apr. 21, 2009: FT.COM/Economistsforum: [Tackling Delinquent Residential Mortgages](#)