

James R. Barth

Harbert College of Business
Auburn University
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EDUCATION

Ph.D., 1972, Ohio State University
M.A., 1967, University of New Mexico
B.S., 1965, California State University at Sacramento

EMPLOYMENT

Lowder Eminent Scholar in Finance, Auburn University, 1989-present
Chief Economist, Office of Thrift Supervision, U.S. Department of the Treasury, August 1989-November 1989
Chief Economist and Director of the Office of Policy and Economic Research, Federal Home Loan Bank Board, September 1987-July 1989
Professor of Economics, The George Washington University, 1981-1987
Associate Professor of Economics, The George Washington University, 1975-1981
Assistant Professor of Economics, The George Washington University, 1972-1975

PROFESSIONAL POSITIONS

Fellow of the Wharton Financial Institutions Center, University of Pennsylvania, 2012-present
Senior Finance Fellow, Milken Institute, 1997-present
(<http://www.milkeninstitute.org/about/about.taf?function=detail&Level1=ProStaff&Level2=Bio&ID=16&cat=Staff>)
International Team Leader, Asian Development Bank Project on Reforming China's Banking Laws and Regulations, 2002-2004
Visiting Scholar, World Bank, January 1998-March 1998
Visiting Scholar, Office of the Comptroller of the Currency, U.S. Department of the Treasury, January 1996-March 1996
Shaw Foundation Professor, Nanyang Technological University, Singapore, July 1997-August 1997
Visiting Scholar, Office of Policy and Economic Research, Federal Home Loan Bank Board, 1984-1985
Visiting Scholar, Fiscal Analysis Division, U.S. Congressional Budget Office, 1983-1984
Visiting Scholar, Research Department, Federal Reserve Bank of Atlanta, 1981-1983
Associate Director, Economics Program, National Science Foundation, 1980-1981
Principal Analyst, Fiscal Analysis Division, U.S. Congressional Budget Office, 1975-1976

EDITORIAL ACTIVITIES

Editorial Board: *Journal of Quantitative Finance and Economics*, 2020-present
Editor-in-Chief: *Journal of Risk and Financial Management* - Section "Banking and Finance", 2019-present
Advisory Board Member: *Journal of Risk and Financial Management*, 2018-present

Editorial Board: *Quantitative Finance and Economics*, 2017-present
Editorial Advisory Board: *GSL Journal of Business Management and Administration Affairs*, 2017-present
Editorial Advisory Board: *Journal of Financial Regulation and Compliance*, 2016-present
Editorial Board: *Journal of Finance and Economics*, 2014-present
Editorial Board: *Journal of Financial Risk Management*, 2012-present
Editorial Board: *Journal of Financial Regional Analysis & Policy*, 2012-present
Editorial Board: *Cross-Straight Finance Journal*, 2012-present
Editorial Board: *The Mexican Journal of Economics and Finance*, 2011-present
Guest Editor: *Special Issue on China after the Global Financial Crisis, Economics Research International*, 2011
Co-Editor: *Journal of Financial Economic Policy*, 2009-2020
Overseas Associate Editor: *The Chinese Banker*, 2005-present
Series Co-Editor: *The Milken Institute Series on Financial Innovation and Economic Growth*, 2001-present
Associate Editor: *Review of Pacific Basin Financial Markets and Policies*, 1996-present
Editorial Board: *International Encyclopedia of Business & Management*, 2001
Associate Editor: *Financial Services Review*, 1996-2000
Editorial Board: *Journal of Financial Services Research*, 1988-1999
Associate Editor: *Federal Home Loan Bank Board Journal*, 1987-1989
Editorial Advisory Board: *Journal of Economics and Business*, 1980-1985
Member of Scientific Committee of IWFSAS 2017

CONGRESSIONAL TESTIMONY

Subcommittee on Financial Institutions and Consumer Credit, U.S. House of Representative, on Systemically Important Financial Institutions, July 8, 2015.
Committee on Financial Services, U.S. House of Representative, on the Impact of the Volcker Rule on Markets, Businesses, Investors, and Job Creation, Part II, December 13, 2012.
Committee on Banking, Finance, and Urban Affairs, U.S. House of Representatives, on Credit Unions, October 6, 1994
Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on Consolidation of the Bank Regulatory Agencies, March 4, 1994.
Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on Condition and Outlook of the Savings and Loan Industry, June 17, 1992.
Committee on Banking, Finance, and Urban Affairs, Task Force on the Resolution Trust Corporation on the Structure of the Savings and Loan Bailout, U.S. House of Representatives, July 1991.
Committee on Banking, Finance, and Urban Affairs, Subcommittee on Financial Institutions Supervision, Regulation, and Insurance, U.S. House of Representatives, on Deposit Insurance Reform and Restructuring of the Banking Industry, April 1991.
Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on Deposit Insurance Reform, March 1991.
Committee on Banking, Finance, and Urban Affairs, Subcommittee on Financial Institutions, Supervision, Regulation, and Insurance, U.S. House of Representatives, on the condition of the U.S. Banking Industry and the Bank Insurance Fund, December 1990.
Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on Deposit Insurance Reform, May 1990.
Committee on Banking, Finance, and Urban Affairs, U.S. House of Representatives, on Fraud and Insider Abuse, April 1990.

AWARDS, HONORS, AND GRANTS

Outstanding Research Award, Harbert College of Business 2018-2019

2017 Southeast Conference Faculty Achievement Award winner from Auburn University

Auburn University, University Outreach, Outreach Global, Extraordinary Support and Commitment Award, 2016.

Auburn University, College of Business, Best All-Around Faculty Award, 2013

Invited Participant, U.S. Speaker and Specialist Program, U.S. Department of State and U.S. Embassy in Portugal, Speaking Engagements in Portugal, May 2011, (Cancelled)

Maughmer Freedom Philosophy Lecture, Washington State University, Pullman, WA, April 11, 2011

Invited Participant, U.S. Speaker and Specialist Program, U.S. Department of State and U.S. Embassy in Cairo, Speaking Engagements in Egypt, May 2010

Auburn University, College of Business, Outstanding Elective Faculty Award, 2010

Invited Participant, U.S. Speaker and Specialist Program, U.S. Department of State and U.S. Embassy in Moscow, Speaking Engagements in Russia, May 2009

Auburn University, College of Business Distinctive Faculty Achievement Award, 2009

MBA Teacher of the Year, Auburn University, 2009

Number 1 paper of the top 25 articles in the Journal of Financial Intermediation, 2004-2008

Invited Participant, U.S. Speaker and Specialist Program, U.S. Department of State and U.S. Embassy in New Delhi, Speaking Engagements in India, December 2008

Invited Participant, U.S. Speaker and Specialist Program, U.S. Department of State and U.S. Embassy in Beijing, Speaking Engagements in China, June 2006

Auburn University, College of Business Distinguished Faculty Achievement Award, 2006

MBA Teacher of the Year, Auburn University, 2003

J. Anderson Davis Lecture, Academy of Economics and Finance, 29th Annual Meeting, Pensacola, Florida, February 13-16, 2002

Omicron Delta Kappa Society, The National Leadership Honor Society, May 1991

Research Award, College of Business, Auburn University, sponsored by Kraft Foods, 1991

Best Paper Award, Financial Institutions and Markets, Eastern Finance Association, 1990

Garn Institute of Finance Grant, University of Utah, "Moral Hazard and the S&L Crisis of the 1980s," (with Carl D. Hudson), 1990

Office of Thrift Supervision Executive Incentive Award, 1989

Federal Home Loan Bank Board Special Act Award, 1989

Senior Executive Service Award for Exemplary Service, 1988

Mid America Institute for Public Policy Research Grant, University of Michigan, "Understanding Thrift Failure Costs and the Regulator's Closure Rule," 1987-1988, declined

U.S. Chamber of Commerce Grant, "The Impact of Government Spending on Economic Activity," (with Michael D. Bradley), 1987

U.S. Small Business Administration Grant, "Employee Characteristics and Firm Size," (with Sheldon Haber and Joseph Cordes), 1985-1987

Federal Home Loan Bank Board Grant, "An Analysis of Risk to Thrift Institutions and to the FSLIC," 1985-1986

Distinguished Paper Award, Southwestern Finance Association, 1985

National Science Foundation Grant, "The Effects of Regulations on Consumer Credit Markets," (with Anthony Yezer and Joseph Cordes), 1978-1980

George Washington University Research Council Grant, 1971-1972, 1972-1973, 1973-1974, 1982-1983

Research Fellow, Ohio State University, 1971-1972
Federal Reserve Bank of Cleveland Dissertation Fellow, 1970-1971
Omicron Delta Epsilon (International Honorary in Economics)
Alpha Iota Delta (National Honorary in Decision Sciences)
Sigma Xi (North American Research Society)

VIDEOS/AUDIOS/OP-EDs

Why we're still talking about Glass-Steagall
Marketplace, National Public Radio – July 19, 2016
<http://www.marketplace.org/2016/07/19/economy/why-were-still-talking-about-glass-steagall>

Payday lending in California continues, despite risks
DigitalJournal.com- June 26, 2015
<http://www.digitaljournal.com/business/business/opedpaydaylendingincaliforniacontinuesdespiterisks/article/436260>

Time to hit panic button on Alabama pension reform
AL.COM- June 2, 2015
http://www.al.com/opinion/index.ssf/2015/06/time_to_hit_panic_button_on_al.html

William Black and James R. Barth Interview -- Prosecution of Wrongdoers
May 30, 2014
<https://www.youtube.com/watch?v=gPOVC1SLt4s>

Interview James R. Barth
Russia Direct- January 16, 2014
Is Russia too protective of its economy?
<http://www.russia-direct.org/content/russia-too-protective-its-economy>

Post-crisis regulation and supervision of the biggest banks by the biggest countries: Consensus on principles, variation in practices
Cayman Financial Review- January 15, 2014
<http://www.compasscayman.com/cfr/2014/01/15/Post-crisis-regulation-and-supervision-of-the-biggest-banks-by-the-biggest-countries/>

James Barth on Ben Bernanke
June 20, 2013
<https://www.youtube.com/watch?v=jcn9z5LZw7Q>

Boston's Lockdown Economy
Huffpost Live- April 22, 2013
<http://live.huffingtonpost.com/r/segment/whats-the-economic/51717c4c02a76055bf000068>

CCTV Asia America
Studio interview: Fed rate decision-June 21, 2012
<http://english.cntv.cn/program/bizasiaamerica/20120621/107222.shtml>

Money Radio,
Money Radio- June 7, 2012
<http://www.moneyradio1510.com/Program-Schedule/318/Financial%20Review%20with%20Sinclair%20Noe>

Yahoo! Finance
Can Instant Replay Help Europe's Troubled Banks? July 2, 2012
<https://finance.yahoo.com/blogs/the-exchange/instant-replay-help-europe-troubled-banks-204720057.html>

JPMorgan's challenges and lessons to be learnt
Dialogue, CCTV News- May 28, 2012

<http://english.cntv.cn/program/dialogue/20120528/104041.shtml>

We Need Regulators Who Do Their Jobs

New York Times, Room for Debate- May 27, 2012

<http://www.nytimes.com/roomfordebate/2012/05/21/what-could-have-prevented-the-jpmorgan-chase-disaster/we-need-regulators-who-do-their-jobs>

Did Bank Regulators Miss J.P. Morgan's Risky Behavior?

U.S. News Debate Club - May 18, 2012

<http://www.usnews.com/debate-club/does-the-jp-morgan-loss-prove-the-need-for-tougher-bank-regulations/did-bank-regulators-miss-jp-morgans-risky-behaviors>

J.P. Morgan Chase: Still another regulatory failure?

Crain's Chicago Business- May 18, 2012

<http://www.chicagobusiness.com/article/20120518/NEWS01/120519817/j-p-morgan-chase-still-another-regulatory-failure>

Failures of Financial Regulators Explained by Former Reagan

TYT Network- May 15, 2012

<http://www.youtube.com/watch?v=AmG7Rasb-JQ&list=UUKw8kdkYfmuNSVehGoDw8Mg&index=1&feature=plcp>

National Public Radio

National Public Radio- May 14, 2012

<http://wpr.org/merens/index.cfm?strDirection=Next&dteShowDate=2012%2D05%2D14%2015%3A00%3A00%2E0>

Big Bank CEOs Hagggle, Bicker Against New Regulations

Yahoo! Finance Daily Ticker- May 7, 2012

<http://finance.yahoo.com/s/daily-ticker/big-bank-ceos-hagggle-bicker-against-regulations-133838809.html#more-id>

Let's Make Financial Regulators Work For Us

RealClearMarkets.com- April 5, 2012

http://www.realclearmarkets.com/articles/2012/04/05/lets_make_financial_regulators_work_for_us_99600.html

It's better to rent than to foreclose (with Peter Passell)

Wall Street Journal- April 3, 2012

<http://online.wsj.com/article/SB10001424052702303816504577311270697579862.html>

'Too Big to Fail': Breaking Up Big Banks Is NOT the Answer, Former Regulator Says

Yahoo! Finance Daily Ticker- March 26, 2012

<http://finance.yahoo.com/blogs/daily-ticker/too-big-fail-breaking-big-banks-not-answer-140851430.html>

How Wells Fargo Breaks Economic Crisis

CCTV Biz Asia America- March 24, 2012

<http://english.cntv.cn/program/bizasiaamerica/20120324/113909.shtml>

Levine and Barth Discuss "Guardians of Finance" Book (Audio)

Bloomberg- March 14, 2012

<http://www.bloomberg.com/news/2012-03-14/levine-and-barth-discuss-guardians-of-finance-book-audio-.html>

Private Finance is Needed to Fix U.S. Housing

RealClearMarkets.com- March 1, 2012

http://www.realclearmarkets.com/articles/2012/03/01/private_finance_is_needed_to_fix_us_housing_99542.html

Interview James Barth on US PMI

CCTV News Hour- March 1, 2012

<http://english.cntv.cn/program/newshour/20120301/117151.shtml>

CCTV NEWS HOUR 20120124

CCTV News Hour- January 23, 2012

<http://english.cntv.cn/program/newshour/20120124/111982.shtml>

James R. Barth at the Milken Institute Global Conference 2010

http://www.youtube.com/watch?v=O7VHsjZaa_s

Discussion of Regulatory Reform and The Role of The Fed

Milken Institute - July 8, 2009

<http://www.youtube.com/watch?v=u0WfUNH5ZS8>

Waiting for A Silver Lining

Russia Today - June 2, 2009

<http://www.youtube.com/watch?v=1s8ANibNoAY>

“Deleveraging Can Save Jobs: A simple change in tax policy would make it easier for companies to retire debt,” James Barth, Michael Klowden and Glenn Yago, Wall Street Journal, December 17, 2008.

“In Defense of ‘Hybrids’,” James Barth and Peter Passell, Wall Street Journal, December 6, 2007.

Global Economic Development

Washington DC – March 12, 1999

<https://www.c-span.org/video/?151742-1/global-economic-development>

“Your Home Computer Will Soon Be Your Banker and Broker”, James R Barth and R. Dan Brumbaugh Jr., Wall Street Journal, August 1, 1995.

“Better than cash,” James R Barth and R. Dan Brumbaugh Jr., New York Times, p. A23., 1994.

“Balancing Act”, James R Barth and R. Dan Brumbaugh Jr., San Francisco Examiner, December 6, 1994.

“The Shrinking Banks: A Test for Clinton”, James R Barth and R. Dan Brumbaugh Jr., San Francisco Examiner, November 17, 1992.

“The S&L Crisis is Far From Over”, James R Barth and R. Dan Brumbaugh Jr., the Christian Science Monitor, October 29, 1992.

Federal Bank Insurance Fund

Washington DC - December 17, 1990

<https://www.c-span.org/video/?15382-1/federal-bank-insurance-fund>

Federal Insurance for Savings

Washington DC - December 21, 1989

<https://www.c-span.org/video/?10397-1/federal-insurance-savings>

Savings and Loan Crisis

Washington DC – April 27, 1989

<https://www.c-span.org/video/?7444-1/savings-loan-crisis>

Second Quarter Savings and Loans Losses

Washington DC – August 22, 1989

<https://www.c-span.org/video/?8814-1/quarter-savings-loans-losses>

Texas Thrift Situation

Washington DC – February 22, 1989

<https://www.c-span.org/video/?6322-1/texas-thrift-situation>

Deposit Insurance in an Era of Change

Washington DC - December 3, 1985

<https://www.c-span.org/video/?125838-1/deposit-insurance-era-change>

BOOKS

- “Forecasting Net Charge-Off Rates of Banks: A PLS Approach” (with Sunghoon Joo, Hyeongwoo Kim, Kang Bok Lee, Stevan Maglic, and Xuan Shen), *Handbook of Financial Econometrics, Mathematics, Statistics, and Machine Learning*, edited by Cheng Few Lee and John C Lee, World Scientific, 2020.
- Regulation and Governance of Financial Institutions*, with Ross Levine, International Library of Critical Writings in Economics, Edward Elgar Publisher, 2016.
- The First Great Financial Crisis of the 21st Century: A Retrospective*, edited with George G. Kaufman, World Scientific: Singapore and Boston, 2016.
- Handbook of Key Global Financial Markets, Institutions, and Infrastructure*, Section Editor, Elsevier, 2013.
- Fixing the Housing Market: Financial Innovations for the Future*, with Franklin Allen and Glenn Yago, Wharton School Publishing/Pearson, 2012.
- Guardians of Finance: Making Regulators Work for Us*, with Gerard Caprio, Jr. and Ross Levine, MIT Press, 2012. Translated into a simplified Chinese character edition by SDX Joint Publishing in Beijing, China, 2014. This book received PROSE honorary mention as one of the three top books in Business, Finance and Management. Lengthy review in *Forbes*, March 31, 2013. Reviewed by Richard Parlour, *Central Banking Journal*, December 13, 2012.
- Research Handbook on International Banking and Governance*, edited with Chen Lin and Clas Wihlborg, Edward Elgar Publishing, 2012.
- The Rise and Fall of the U.S. Mortgage and Credit Markets: A Comprehensive Analysis of the Meltdown*, with Tong Li, Wenling Lu, Tripon Phumiwasana, and Glenn Yago, John Wiley & Sons, 2009. This book received PROSE honorary mention as one of the three top books in Business, Finance and Management.
- Global Banking Regulation and Supervision: What Are the Issues and What Are the Practice?* with Jie Gan and Daniel E. Nolle, Nova Science Publishers, Inc., 2009.
- China's Emerging Financial Markets: Challenges and Opportunities*, edited with John A. Tatom and Glenn Yago, Springer, 2009.
- Rethinking Bank Regulation: Till Angels Govern*, with Gerard Caprio, Jr. and Ross Levine, Cambridge University Press, 2006. Translated into a simplified Chinese character edition by China Financial Publishing House, 2008. Reprinted 2006(twice), 2007, 2010. First paperback edition 2008. Reviewed by Ron J. Feldman, Vice President, Federal Reserve Bank of Minneapolis, December 2006. Also, lengthy review in *The Economist*, April 1st 2006.
- Entrepreneurship in Emerging Domestic Markets*, edited with Glenn Yago and Betsy Zeidman, Springer, 2008.
- Financial Restructuring and Reform in Post-WTO China*, edited with Douglas Arner, Berry Hsu, Wei Wang and Zhou Zhongfei, Kluwer Law International, 2007.
- Rethinking Bank Regulation: Till Angels Govern*, with Gerard Caprio, Jr. and Ross Levine, Cambridge University Press, 2006.
- The Savings and Loan Crisis: Lessons from a Regulatory Failure*, edited with Susanne Trimbath and Glenn Yago, Kluwer Academic Press, 2004.
- Restructuring Regulation and Financial Institutions*, edited with R. Dan Brumbaugh, Jr. and Glenn Yago, Milken Institute Press, 2000.
- Emerging Challenges for the International Financial Services Industry*, edited with Philip Bartholomew, JAI Press, 1992.
- The Reform of Federal Deposit Insurance: Disciplining the Government and Protecting Taxpayers*, edited with R. Dan Brumbaugh, Jr., Harper Business, 1992. Reviewed by Richard J. Cebula, Georgia Institute of Technology, *Southern Economic Journal*, April 1993; John H. Karken, University of Minnesota, *Journal of Finance*, March 1993; Raymond S. Sczudlo, Weil, Gotshal & Manages, Critic's Choice, *The Bankers Magazine*, September/October 1992.
- The Future of American Banking*, with R. Dan Brumbaugh, Jr. and Robert E. Litan, Columbia University Seminar Series, M.E. Sharpe, Inc., 1992. Reviewed by Robert A. Eisenbeis, University of North Carolina at Chapel Hill, *Journal of Economic Literature*, June 1994; Robert C. Winder, Christopher Newport University, *Eastern Economic Journal*, Spring 1994; *Choice: Current Reviews for College Libraries*, American Library Association, 1992.
- The Great Savings and Loan Debacle*, American Enterprise Institute, Washington, D.C., 1991. This book selected by *Choice* as one of the best books of the year. Reviewed by *Wisconsin Bookwatch*, July 1994. Reviewed by Dan Brumbaugh, *Regulation*, Spring 1991.
- Macroeconomics: Selected Readings*, edited with C.Y. Hsieh and and Salih Neftci, Xerox College Publishing, 1974.

WORKING PAPERS

- “Mortgage Rate-Setting: Community vs. Noncommunity Banks” (with Justin Benefield, Jonathan Burson, and Min Gu).
- “On the Dynamic Capital Structure of Nations: Theory and Empirics” (with Yinan Ni and Yanfei Sun).
- “Bank-Client Cross-Ownership of Bank Stocks: A Network Analysis” (with Sunghoon Joo and Kang Bok Lee).
- “Do Black Banks Substitute for Payday Lenders?” (with Richard Cebula and Jiayi Xu).
- “Does Financial Literacy Affect the Choice and Use of Different Financial Institutions and Services?” (with Valentina Hartarska, Jitka Hillard, and Nguyen Nguyen).
- “Run to Banks: The Role of Cash Sweeps During Market Downturns” (with Mark Michell and Yanfei Sun).
- “Opportunity Zones for Economic Development and Job Creation: The 'Nuts and Bolts' and a Look at Alabama” (with Shen Zhang).
- “Banks and Natural Disasters” (with Stephen Matteo Miller, Yanfei Sun and Shen Zhang).
- “Minority Depository Institutions: Why So Few — After 150 Years?” (with Jiayi Xu).
- “Look Who Are Disguising Profits: An Application to Chinese Industrial Firms” (with Qiao Liu, Geng Xiao, Chong-En Bai, Douglas W. Arner, Hongbin Cai, Qiang Kang, Larry Lang, Alan Siu, Keith Wong).

PUBLICATIONS

2021

- “Do Black-Owned Banks Substitute for Payday Lenders? An Exploratory Study” (with Richard J. Cebula and Jiayi Xu). *American Business Review*. Forthcoming.
- “Gramm-Leach-Bliley Act: Creating A New Bank for A New Millennium” (with Shen Zhang). *Encyclopedia of Finance*, edited by Cheng Few Lee and Alice C. Lee, Springer. Forthcoming.
- “Deposit Insurance Schemes” (with Nguyen Nguyen and Jiayi Xu). *Encyclopedia of Finance*, edited by Cheng Few Lee and Alice C. Lee, Springer. Forthcoming.
- “Application of Difference-in-Difference Strategies in Finance: The Case of Natural Disasters and Bank Responses” (with Kang-Bok Lee, Xuan Shen, Yeosong Yoon). *Encyclopedia of Finance*, edited by Cheng Few Lee and Alice C. Lee, Springer. Forthcoming.
- “Financial Literacy and Use of Financial Services by US Households” (with Valentina Hartarska, Jitka Hilliard, and Nguyen Nguyen), *Handbook of Microfinance, Financial Inclusion and Development*, edited by Valentina Hartarska and Robert Cull, Edward Elgar. Forthcoming.
- “Opportunity Zones” (with Yanfei Sun), *Academia Letters*, Article 490, March 2021.
- “Blockchain value model for Supply Chain management: an integrated view of transparency and security” (with Pei Xu, J. Lee, Glenn Richey), *International Journal of Physical Distribution & Logistics Management*, January 20, 2021.

2020

- “Forecasting Net Charge-Off Rates of Banks: A PLS Approach” (with Sunghoon Joo, Hyeongwoo Kim, Kang Bok Lee, Stevan Maglic, and Xuan Shen), *Handbook of Financial Econometrics, Mathematics, Statistics, and Machine Learning*, Vol.1, edited by Cheng Few Lee and John C Lee, World Scientific, September 2020.
- “Industrial Banks: Challenging the Traditional Separation of Commerce and Banking” (with Yanfei Sun), *Quarterly Review of Economics and Finance*, Vol. 77, August 2020.
- “Cryptocurrency Valuation and Ethics: a Text Analytic Approach” (with Hemantha S. B. Herath, Tejaswini C. Herath, and Pei Xu), *Journal of Management Analytics*, Vol.7(3), July 2020.
- “Opportunity Zones: Do Tax Benefits Go to the Most Distressed Communities?” (with Yanfei Sun and Shen Zhang), *Journal of Financial Economic Policy*, July 2020.
- “Community Banks vs. Non-Community Banks: Where Is the Advantage in Local Small Business Funding?” (with Nguyen Nguyen), *Atlantic Economic Journal*, Vol. 48(2), July 2020.

- “Payday Lending, Crime, and Bankruptcy: Is There A Connection?” (with Jitka Hilliard, John S. Jahera, Kang B. Lee, Yanfei Sun), *Journal of Consumer Affairs*, Vol. 54(30), June 2020.
- “Regulatory Restrictions on US Bank Funding Sources: A Review of the Treatment of Brokered Deposits” (with Wenling Lu and Yanfei Sun), *Journal of Risk and Financial Management*, Vol. 13(6), June 2020.
- “Regulatory Responses by Countries to Banking/Financial Crises”, *Journal of Risk and Financial Management*, Vol. 13(1), 2020.

2019

- “Minority Banks and Opportunity Zones: A Win–Win Combination to Improve Distressed Communities?” (with Jiayi Xu), *Banking & Financial Services Policy Report*, Vol. 38(12), December 2019.
- “Minority-Owned Depository Institutions: A Market Overview” (with Aron Betru, Christopher Lee, and Matthew Brigida), *Milken Institute Report*, Fall 2019.
- “Missed Opportunity Zone Investments: Minority-Owned Banks” (with Kenneth Kelly), *Crain’s Detroit Business*, October 2019.
- “Turbocharging Opportunity Zones” (with Aron Betru), *Milken Institute Review: A Journal of Economic Policy*, Third Quarter 2019.
- “Does Religiosity Affect the Dividend Payouts Of Italian-Listed Companies?” (with Fabrizio Rossi, Yanfei Sun), *Journal of Management, Spirituality & Religion*, Vol. 16(4), 2019.
- “The Good and Bad of Bank Regulation: The Case of Industrial Banks” (with Yanfei Sun), *The FinReg Blog, Duke Law Global Financial Markets Center*, January 15, 2019.

2018

- “Finance, Economics for Sustainable Energy” (with Woodrow W. Clark II, Danilo Bonato, Rich Gibson), *Climate Preservation in Urban Community: Case Studies*, Elsevier, 2018.
- “Do Political Parties Matter for the Funding Status of State Pension Plans?”, (with Nicholas Bolden, Sunghoon Joo, Jitka Hilliard), *Journal of Regional Analysis and Policy*, Vol. 48(3), 2018.
- “On the Rising Complexity of Bank Regulatory Capital Requirements: From Global Guidelines to their United States (US) Implementation”, (with Stephen Matteo Miller), *Journal of Risk and Financial Management*, Vol. 11(4), 2018. Reprinted in *Review Papers for Journal of Risk and Financial Management* (edited by Michael McAleer), MDPI Publisher, 2020.
- “Benefits and Costs of a Higher Bank ‘Leverage Ratio’”, (with Stephen Matteo Miller), *Journal of Financial Stability*, Vol. 38, October 2018.
- “Data on Empirical Estimation of the Relationship between Agency Costs and Ownership Structure in Italian Listed Companies (2002 – 2013)” (with Fabrizio Rossi and Richard J. Cebula), *Data in Brief*, Vol. 18, June 2018.
- “Do shareholder coalitions affect agency costs? Evidence from Italian-listed companies” (with Fabrizio Rossi and Richard J. Cebula), *Research in International Business and Finance*, Vol. 46, December 2018.
- “On Education Level and Terms in Obtaining P2P Funding: New Evidence from China” (with Junhui Xu and Jitka Hilliard), *International Review of Finance*, November 2018.
- “Macroeconomic Indicators Alone Can Predict the Monthly Closing Price of Major U.S. Indices: Insights From Artificial Intelligence, Time-Series Analysis and Hybrid Models” (with Bin Weng, Waldyn Martinez, Yao-Te Tsai, Chen Li, Lin Lu and Fadel M. Megahed), *Applied Soft Computing*, October 2018.
- “On Foreign Shareholdings and Agency Costs: New Evidence from China” (with Jiang Hai and Huang Min), *Emerging Markets Finance and Trade*, July 2018.
- “Forecasting Net Charge-Off Rates of Banks: What Model Works Best?” (with Sumin Han, Sunghoon Joo, Kang Bok Lee, Stevan Maglic and Xuan Shen), *Quantitative Finance and Economics*, July 2018.
- “Minority-Owned Depository Institutions: A Market Overview” (with Aron Betru, Matthew Brigida and Christopher Lee), *Milken Institute Report*, July 2018.
- “Regulation and Supervision in Financial Development” (with Jerry Caprio), *Handbook of Finance and Development*, edited by Thorsten Beck and Ross Levine, Edward Elgar Publishing: UK, July 2018.

- “Another Look at the Determinants of the Financial Condition of State Pension Plans” (with Sunghoon Joo, Kang Bok Lee), *Journal of Economic and Finance*, June 2018.
- “Bank Funding Sources: A New Look at Brokered Deposits” (with Yanfei Sun), Utah Center for Financial Service Working Paper, David Eccles School of Business, University of Utah, January 2018.
- “A New Look At the Performance of Industrial Loan Corporations” (with Yanfei Sun), Utah Center for Financial Service Working Paper, David Eccles School of Business, University of Utah, January 2018.
- 2017
- “The State of Pension Plans: Challenges Ahead” (with John S. Jahera Jr. and Sunghoon Joo), *The Most Important Concepts in Finance*, edited by Benton E. Gup, Edward Elgar Publishing: UK, 2017.
- “Too Big to Fail: Measures, Remedies, and Consequences for Efficiency and Stability” (with Clas Wihlborg), *The CLS Blue Sky Blog, Columbia Law School’s Blog on Corporations and the Capital Markets*, November 2017.
- “Too Big to Fail: Measures, Remedies, and Consequences for Efficiency and Stability” (with Clas Wihlborg), *Financial Markets, Institutions and Instruments*, Vol. 26, No. 4, 2017.
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RECENT PRESENTATIONS

2021

“Spillover Effect of Natural Disasters on Banks: A Spatial Framework” (with Qinyou Hu, Robin Sickles, Yanfei Sun, and Xiaoyu Yu), FMA Annual Meeting, October 20-23, 2021.

“Application of Difference-in-Differences Strategies in Finance: The Case of Natural Disasters and Bank Responses” (with Yeo Song Yoon, Kang Bok Lee, and Xuan Shen), FMA Annual Meeting, October 20-23, 2021.

“Application of Difference-in-Differences Strategies in Finance: The Case of Natural Disasters and Bank Responses” (with Yeo Song Yoon, Kang Bok Lee, and Xuan Shen), ERFIN Workshop 2021, hosted by SGH Warsaw School of Economics, September 17, 2021.

“The New World of Digital Currencies”, the EagleCast Webinar series, Auburn, August 24, 2020.

“Application of Difference-in-Differences Strategies in Finance: The Case of Natural Disasters and Bank Responses” (with Yeo Song Yoon, Kang Bok Lee, and Xuan Shen), Academy of Business Research, August 4-6, 2021.

“Spillover Effect of Natural Disasters on Banks: A Spatial Framework” (with Qinyou Hu, Robin Sickles, Yanfei Sun, and Xiaoyu Yu), 7th International Young Finance Scholars’ Conference, July 12-13, 2021.

“Application of Difference-in-Differences Strategies in Finance: The Case of Natural Disasters and Bank Responses” (with Yeo Song Yoon, Kang Bok Lee, and Xuan Shen), Western Economic Association International Virtual International Conference, June 27, 2021.

“How Does Financial Literacy Affect the Choice and Use of Alternative Financial Firms and Services?” (with Nguyen Nguyen, Valentina Hartarska, and Jitka Hilliard), Southwestern Finance Association Conference, March 19, 2021.

“Mortgage Rate-Setting in Local versus Non-Local Lenders” (with Justin D. Benefield and Jonathan J. Burson), 2021 American Real Estate Society Virtual Conference, March 18, 2021.

“How Does Financial Literacy Affect the Choice and Use of Alternative Financial Firms and Services?” (with Nguyen Nguyen, Valentina Hartarska, and Jitka Hilliard), Western Economic Association International Virtual International Conference, March 17, 2021.

“U.S. Minority Banks: Why So Few — After 150 Years?” (with Jiayi Xu), the 20th International Business & Economics Conference, January 6, 2021.

2020

“How Does Financial Literacy Affect the Choice and Use of Alternative Financial Firms and Services?” (with Nguyen Nguyen, Valentina Hartarska, and Jitka Hilliard), UAB Academic Symposium, November 13, 2020.

“U.S. Minority Banks: Why Still So Few — After 150 Years?” (with Jiayi Xu), the Western Economic Association International Virtual 95th Annual Conference, June 26, 2020.

“Banks and Natural Disasters” (with Stephen Matteo Miller, Yanfei Sun and Shen Zhang), the Western Economic Association International Virtual 95th Annual Conference, June 26, 2020.

“Minority Depository Institutions: Why So Few—After 150 Years? New News—Poor and Risky Performance Is Not the Answer!” (with Jiayi Xu), Academy of Economics and Finance 57th Annual Meeting, 2020.

“How COVID-19 is Changing the Global Economy”, the EagleCast Webinar series, Auburn, June 16, 2020.

2019

“Minority Depository Institutions and Opportunity Zones” (with Jiayi Xu), Tuskegee Institute, November 14, 2019.

“Banks and Natural Disasters” (with Yanfei Sun and Shen Zhang), Dykhouse Program Workshop in Money, Banking, and Financial Regulation, South Dakota State University, Brookings, SD, USA, October 7, 2019.

“The New World of Cryptocurrencies” at Auburn Rotary Club, October 1, 2019.

- “Human Capital: The Key Driver of Economic Growth” at Auburn Chamber of Commerce on September 17, 2019.
- Comments on “Opacity: Insurance and Fragility” by Ryuichiro Izumi, “Liquidity: Pricing, Management and Financial Stability Conference”, Fourth Annual Conference on Money and Finance at Chapman University, Orange, CA, September 6-7, 2019.
- “Minority Depository Institutions: Role and Comparative Performance in the U.S. Banking Industry” (with Jiayi Xu), 94th WEAI Annual Conference, San Francisco, CA, USA, June 28-July 2, 2019.
- “Natural Disasters: Good or Bad for Banks” (with Yanfei Sun and Shen Zhang), 94th WEAI Annual Conference, San Francisco, CA, USA, June 28-July 2, 2019.
- “Natural Disasters: Good or Bad for Banks?” (with Yanfei Sun and Shen Zhang), 2nd International Conference on Banking and Money, Nanjing, China, June 1, 2019.
- “Bank Funding Sources: A New Look at Brokered Deposits” (with Yanfei Sun), CSBS State Federal Supervisory Forum, San Antonio, Texas, May 22, 2019.
- “Consumer Credit: What Are Payday Lenders Good For?” Association of Private Enterprise Education, Nassau, Bahamas, April 7, 2019.
- “On the Dynamic Capital Structure of Nations” (with Yanfei Sun and Yinan Ni), Eastern Finance Association Meeting, Miami, April 10-13, 2019.
- “Payday Lending, Crime and Bankruptcy: Is there a Connection?” (with Jitka Hilliard, John S. Jahera, Jr., Kong Bok Lee and Yanfei Sun), 9th International Conference of the Financial Engineering and Banking Society, Prague, Czech Republic, 2019.
- “Payday Lending, Crime and Bankruptcy: Is there a Connection?” (with Jitka Hilliard, John S. Jahera, Jr., Kong Bok Lee and Yanfei Sun), 6th European Research Conference on Microfinance, Paris, France, 2019.
- 2018
- “Does Borrower’s Education Level Affect P2P Funding?” (with Junhui Xu and Jitka Hilliard), 2018 FMA European Conference, Kristiansand, Norway, 2018.
- “Bank Funding Sources: A New Look at Brokered Deposits” (with Yanfei Sun), Center for Financial Research Federal Deposit Insurance Corporation, Washington, DC, November 27, 2018.
- “Payday Lending, Crime and Bankruptcy: Is there a connection?” (with Jitka Hilliard, John S. Jahera, Jr., Kong Bok Lee and Yanfei Sun), Southern Finance Association Annual Conference, Asheville, NC, November 14-17, 2018.
- “Minority Depository Institutions: Role and Comparative Performance in the US Banking Industry” (with Jiayi Xu), 65th Annual North American Meetings of the Regional Science Association International, San Antonio, USA, November 7-10, 2018.
- “Benefits and Costs of a Higher Bank Leverage Ratio” with (Stephen Miller), 86th International Atlantic Economic Conference, New York City, NY, October 11-14, 2018.
- “US Bank Funding Sources: Do Brokered Deposits Increase the Likelihood of Bank Failures and Failure Costs?” (with Yanfei Sun), 86th International Atlantic Economic Conference, New York City, NY, October 11-14, 2018.
- “Macroeconomic Indicators Alone Can Predict The Monthly Closing Price Of Major U.S. Indices: Insights From Artificial Intelligence, Time-Series Analysis And Hybrid Models” (with Bin Weng, Waldyn Martinez, Yao-Te Tsai, Chen Li, Lin Lu, and Fadel M. Megahed), 86th International Atlantic Economic Conference, New York City, NY, October 11-14, 2018.
- “Minority Depository Institutions: Role and Comparative Performance in the US Banking Industry” (with Jiayi Xu), 86th International Atlantic Economic Conference, New York City, NY, October 11-14, 2018.
- “On the Dynamic Capital Structure of Nations” (with Yinan Ni), Western Economic Association International 93rd Annual Conference, Vancouver, British Columbia, Canada, June 26-30, 2018.
- “US Bank Funding Sources: Do Brokered Deposits Increase the Likelihood of Bank Failures and Failure Costs?” (with Yanfei Sun), Western Economic Association International 93rd Annual Conference, Vancouver, British Columbia, Canada, June 26-30, 2018.
- “US Minority (Asian) Banks: Over-or-Under-Performers?” (with Yanfei Sun and Jiayi Xu), 1st International Conference on Banking and Money, Nanjing, China, May 19-20, 2018.

“An American Perspective on Bank Market Development and Regulation in Asia” 3rd Annual: Conference On Money And Finance, Orange, CA, May 4, 2018.

“Accessing the Economic Effects of the Dodd-Frank Reforms”, 34th Annual Nabe Economic Policy Conference, February 25-27, 2018.

2017

“A New Look at the Contribution and Performance of Industrial Loan Companies to the US Banking System” (with Yanfei Sun), UAFS & NAIB Annual Convention, Midway, UT, September 12-14, 2017.

“Bank Funding Sources: A New Look at Brokered Deposits” (with Yanfei Sun), UAFS & NAIB Annual Convention, Midway, UT, September 12-14, 2017.

“Benefits and Costs of a Higher Bank Leverage Ratio” (with Stephen Matteo Miller), 92nd Annual Western Economic Association International Conference, San Diego, CA, June 25-29, 2017.

“The Evolution and Complexity of Bank Regulation: The Role of Scenarios vs. Forecasting”, Keynote Speaker at Third Annual Quant Summit, Regions Bank, Birmingham, AL, June 7, 2017.

“Sources of Systemic Risk”, 2nd Chapman Conference on Money and Finance, Los Angeles, CA, May 12-13, 2017.

“Cuba: An Overview”, AU+Cuba Roundtable, Auburn University, May 5, 2017.

Executives of Influence Panel Discussion, “The First 100 Days: The New Administration and Your Business”, Birmingham, AL, March 16, 2017.

“Benefits and Costs of Bank Regulatory Capital Standards” (with Stephen Matteo Miller), Improving the Theory and Practice of Benefit-Cost Analysis, Society for Benefit-Cost Analysis, 9th Annual Conference and Meeting, Washington, DC, March 15-17, 2017.

“Do Politics Contribute to Underfunded State Pension Plans?” (with Nicholas Bolden and Sunghoon Joo), 2017 Annual Conference, American Society for Public Administration, Atlanta, GA, March 17-21, 2017.

“Cross-ownership of Bank Stocks: A Network Analysis of Bank Performance” (with Sunghoon Joo and Kang Bok Lee), Southwestern Finance Association Conference, Little Rock, AR, March 9, 2017.

“Benefits and Costs of a Higher Bank Leverage Ratio” (with Stephen Matteo Miller), Sorrell College of Business, Troy University, February 24, 2017.

2016

“U.S. Banking Regulation,” Webinar, Financial Stability Working Group, the Institute for New Economic Thinking’s Young Scholars Initiative, France, November 11, 2016.

“Too Big To Fail” (with Clas Wihlborg), NIESR's Annual Financial Conference "Financial Regulation" - Are We Reaching An Efficient Outcome?, Bank of England, London, UK, March 18, 2016.

“Financial Regulatory Failures and the Financial Crisis of 2007-2008”, Financial Markets Regulation, Institute for Humane Studies & Mercatus Center, George Mason University, San Francisco, CA, January 5-6, 2016.

2015

“Tracing the Arc of Financial Regulation”, NASAA Annual Conference, San Juan, Puerto Rico, September 27-29, 2015.

“Do State Regulations Affect Payday Lender Concentration?” (with Jitka Hilliard, John S. Jahera, Jr. and Yanfei Sun), 16th Financial Education Association Annual Meeting, San Antonio, TX, September 24-26, 2015.

“Examining the Designation and Regulation of Bank Holding Company SIFIs”, Financial Institutions and Consumer Credit Subcommittee, House Financial Services Committee, U.S. House of Representatives, July 8, 2015.

“China’s Shadow Banking Sector: Beneficial or Harmful to Economic Growth?” (with Tong Li, Wen Shi and Pei Xu), 90th Western Economics Association International, Waikiki, Hawaii, June 28-July 2, 2015.

“Critical Financial Factors for Economic Development”, Havana, Cuba, June 19, 2015.

“How Do Differences in State Regulations Affect the Payday Lending Industry?” (with Jitka Hilliard, John S. Jahera, Jr. and Yanfei Sun), HKIMR-HKU International Conference on Finance, Institutions and Economic Growth, Hong Kong, China, May 22, 2015.

- “Do State Regulations Affect Payday Lender Concentration?” (with Jitka Hilliard, John S. Jahera, Jr. and Yanfei Sun), Regulating Consumer Credit Conference, Federal Reserve Bank of Philadelphia, Philadelphia, PA, April 30-May 1, 2015.
- “Do State Regulations Affect Payday Lender Concentration?” (with Jitka Hilliard, John S. Jahera, Jr. and Yanfei Sun), Eastern Finance Association Conference, New Orleans, LA, April 8-11, 2015.
- “U.S. Financial Crises: Regulatory Failures and Inappropriate Reforms”, Keynote Address at the 19th Annual Western Hemispheric Trade Conference, Texas A&M International University, Laredo, Texas, April 15-17, 2015.
- “Do Bank Regulation and Supervision Improve Bank Development and Bank Performance and Mitigate the Likelihood of Banking Crises?” (with Kangbok Lee and Wenling Lu), 64th Midwest Finance Association Annual Meeting, Chicago, IL, March 4-7, 2015.
- “Issues in Mortgage and Housing Finance”, Graduate Program in Real Estate Development, Auburn, Alabama, January 21, 2015.
- “Russia and the World: New Dimensions”, Gaidar Forum, Russian Presidential Academy of National Economy and Public Administration, Moscow, Russia, January 14-16, 2015.
- 2014
- “Banks and Payday Lenders: Friends or Foes?” 78th International Atlantic Economic Conference, International Atlantic Economic Society, Savannah, Georgia, October 12-15, 2014.
- “Misdiagnosis: Incomplete Cures of Financial Regulatory Failures”, (with Gerard Caprio, Jr. and Ross Levine), Western Economic Association International, Denver, CO, June 27- July 1, 2014.
- “The Dodd-Frank Act: Key Features, Implementation Progress, and Financial System Impact,” (with Apanard (Penny) Prabha, and Clas Wihlborg), Western Economic Association International, Denver, CO, June 27- July 1, 2014.
- “Economics of the Global Workforce”, Conference on Globalism in Today’s Workforce: Trends in an International Market, Center for Governmental Services, Atlanta, GA, May 29, 2014.
- “Issues in Mortgage and Housing Finance”, Enhancing Prudential Standards in Financial Regulations, Federal Reserve Bank of Philadelphia & Wharton Financial Institutions Center, Philadelphia, Pennsylvania, April 8-9, 2014.
- Participant, “Framing the Issues: Strengthen Capital Markets in Developing Countries”, A Working Roundtable Hosted by the Milken Institute Center for Financial Markets, Washington, D.C., March 14, 2014.
- “A Retrospective on Bank Regulation and Supervision around the World”, Annual CEMP-CIEPS FORUM-Capital Flows and Financial Liberalization, Arlington, Virginia, March 13, 2014.
- Panelist for “Post-Crisis Financial Reform: Is It Working and Should More be Done?”, The Foley Institute with the WSU College of Business, Pullman, Washington, March 11, 2014.
- “Bank Regulation and Supervision in 180 Countries from 1999 to 2011,” Bank of Finland, February 25, 2014.
- “Proposal: Study of Alabama Banks’ Contribution to the State’s Overall Health,” Bank Directors’ College, Auburn University, Auburn, Alabama, February 20-21, 2014.
- “Human Capital and Outreach Improve Lives in Alabama and Beyond,” Outreach Scholarship Symposium, Auburn, Alabama, February 10, 2014.
- “Bank Regulation and Supervision in 180 Countries from 1999 to 2011,” (with Gerard Caprio, Jr. and Ross Levine), Allied Social Science Associations Meetings, Philadelphia, Pennsylvania, January 3-5, 2014.
- 2013
- “Global Economy and Its Effect on Local Revenue,” Keynote Presentation, 2013 AMROA Winter Workshop/Conference, Auburn, Alabama, December 5, 2013.
- “Presentation to the Alabama Public Service Commission,” Montgomery, Alabama, October 9, 2013.
- “Global Economic Growth,” iGrow Global Commerce Summit, Marina Del Rey, California, September 11, 2013.
- Panelist for “Possible Alternative Solutions To The Failure of Current Credit Rating System And Importance of Having Credit Rating Agencies In Asia, Where Capital Flows Into Economy”, Universal Credit Rating Group & Forum on International Credit Rating System Reform Program, Hong Kong, June 24, 2013.
- “Conference on Dodd-Frank and the Future of Finance”, Center for the Study of Financial Regulation, University of Notre Dame, Washington, D.C., June 13, 2013.

- “Challenges and Opportunities for Local Communities in a Global Economy,” 43rd Annual Alabama County Government Institute, Auburn, June 6-7, 2013.
- “The Guardians of Finance: Making Regulators Work for Us,” (with Gerard Caprio, Jr. and Ross Levine), World Bank, May 21, 2013.
- “Global Financial Regulation,” Milken Institute Global Conference 2013, Beverly Hills, California, April 29, 2013.
- “Workforce Development: Bridging Gaps to Increase Investments in Alabama,” Center for Governmental Services, Montgomery, Alabama, March 25, 2013.
- “Bank Regulation and Supervision in 180 Countries from 1999 to 2011,” (with Nan (Annie) Zhang), College of Business Finance Seminar, Auburn University, Auburn, Alabama, February 1, 2013.
- “Breaking (Banks) Up is Hard to Do: New Perspective on Too Big To Fail,” CFA and CPA Annual Meeting, Chattanooga, Tennessee, January 10, 2013.
- “Just How Big Is the Too Big to Fail Problem,” The 2013 Annual Conference of the American Economic Association/Allied Social Science Associations, San Diego, California, January 4-6, 2013.

2012

- “Breaking (Banks) Up is Hard to Do: New Perspective on Too Big To Fail,” Hong Kong Institute for Monetary Research, Hong Kong, December 6, 2012.
- “Breaking (Banks) Up is Hard to Do: New Perspective on Too Big To Fail,” Securities and Futures Commission, Hong Kong, December 6, 2012.
- “Financial Services Regulations: Prudential or Anti-competitive?” OECD Experts Meeting on Financial Services, Paris, France, November 30, 2012.
- “Too-Big-To-Fail: A Little Perspective on a Large Problem,” with Apanard (Penny) Prabha, Fifteen Annual International Banking Conference, Federal Reserve Bank of Chicago, Chicago, Illinois, November 2012.
- “Restructuring the U.S. Housing Market,” with Franklin Allen, and Glenn Yago, Restructuring Financial Infrastructure to Speed Recovery, Brookings-Nomura-Wharton Conference on Financial Markets, Washington, D.C., October 26, 2012.
- “The Guardians of Finance: Making Regulators Work for Us,” Andrew Young School of Policy Studies, Georgia State University, Atlanta, Georgia, October 19, 2012.
- “Restoring the Global Economy”, Keynote Address, Forum on Restoring the Global Economy, Atlanta, Georgia, October 4, 2012.
- “Just How Big is The Too Big To Fail Problem?” Claremont Institute for Economic Policy Studies, Claremont, California, September 25, 2012.
- “Global Challenges,” 2012 Economic Analysts’ Offsite, Washington, D.C., September 6, 2012.
- “The Guardians of Finance: Making Regulators Work for Us,” Los Angeles Chapter of National Association for Business Economics, Los Angeles, California, May 9, 2012.
- “The Guardians of Finance: Making Regulators Work for Us,” Washington State University, Pullman, Washington, April 11, 2012.
- “The Guardians of Finance: Making Regulators Work for Us,” San Diego State University, San Diego, California, April 6, 2012.
- “The Guardians of Finance: Making Regulators Work for Us,” Claremont McKenna College, Claremont, California, March 9, 2012.
- “The Guardians of Finance: Making Regulators Work for Us,” Milken Institute, Santa Monica, California, March 8, 2012.

2011

- “Bank and Sovereign Risk: A More Complete Picture for Successful Regulatory Reforms,” with Apanard (Penny) Angkinand Prabha, Association for Global Business Annual Conference, Newport Beach, California, November 18, 2011.
- “The Guardians of Finance: Making Regulators Work for Us,” Shanghai University of Finance and Economics, Shanghai, China September 19, 2011.

- “The Guardians of Finance: Making Regulators Work for Us,” School of Economics and Management, Tsinghua University, Beijing, China, September 15, 2011.
- “The Guardians of Finance: Making Regulators Work for Us,” China Banking Regulatory Commission, Beijing, China, September 14, 2011.
- “The Guardians of Finance: Making Regulators Work for Us,” Graduate University of the Chinese Academy of Science, Beijing, China, September 14, 2011.
- “Regulatory Reform: What Works and What Doesn’t,” Peoples Bank of China, Beijing, China, September 13, 2011.
- “What’s Next?” Global LAVA Group Meeting, Los Angeles, California, September 2, 2011.
- “The Financial System in Mexico: Challenges and Opportunities,” Keynote Speaker, First Congress on Financial Research of the IMEF Research Foundation, Mexico City, Mexico, August 25, 2011.
- “China’s Evolving Financial System and Increasing Globalization,” with Tong (Cindy) Li, 86th Western Economic Association International Annual Conference, San Diego, California, July 12, 2011.
- “The Guardians of Finance: Why Regulators Lead Us from Crisis to Crisis, and What to Do About It,” Federal Reserve Bank of Kansas City, Kansas City, Missouri, June 28, 2011.
- “Industrial Loan Companies Supporting America’s Financial System,” Alta Club, Salt Lake City, Utah, June 2, 2011.
- “Financial Challenges and Opportunities,” Societe Academique, Birmingham, Alabama, February 22, 2011.
- 2010
- “The Guardians of Finance,” Office of the Comptroller of the Currency, Washington, D.C., December 15, 2010.
- “Cross-Border Bank Mergers and Acquisitions: What Pulls and Pushes Banks Together?” 2010 Financial Management Association Annual Meeting, New York, NY, October 20-23, 2010.
- “Small and Medium Enterprise Financing in Transition Economics,” 70th International Atlantic Economic Conference, Charleston, South Carolina, October 10-13, 2010.
- “Banks and Reform,” Bank Directors’ College, Auburn, Alabama, September 30-October 1, 2010.
- “CENTRA Technology,” Southern California Roundtable, Santa Monica, California, September 22, 2010.
- “Role of Industrial Banks in America Study: Preview,” Utah Association of Financial Services National Association of Industrial Bankers Annual Convention, Midway, Utah, August 20, 2010.
- “Do Bank Regulation, Supervision and Monitoring Enhance or Impede Bank Efficiency?” Federal Reserve Bank of Kansas City, Kansas City, Missouri, July 13, 2010.
- “Perspective on Capital Markets,” Speaker, 2010 Leadership in the Private Capital Markets, Argyle Executive Forum, Los Angeles, California, June 10, 2010.
- “Global Financial Crisis,” Strategic Speaker Initiative, U.S. State Department, Cairo and Alexandria, Egypt, May 8-15, 2010.
- “Cross- border Bank Mergers and Acquisitions: What Pulls and Pushes Banks Together?” 2010 American Institute of Higher Education 4th International Conference, Williamsburg, Virginia, March 17-19, 2010.
- 2009
- “The Rise and Fall of the U.S. Mortgage and Credit Markets,” Federal Deposit Insurance Corporation Washington, D.C. December 15, 2009.
- “The Macro Prudential Approach: Developing a Framework for the Macro Prudential Approach to Regulation and Supervision” Asia Development Bank Conference on: Global Financial Crisis and Distressed Asset Management, Beijing, China, November 18-19, 2009.
- “Forecasting Asia, the West, and the World: Investment Takeaways for the Future,” 2009 Asian Pension Fund Roundtable, Mitigating Uncertainty: Institutional Investors & Risk Management, Bangkok, Thailand, November 4-6, 2009.
- “The Rise and Fall of the U.S. Mortgage and Credit Markets,” Economic Opportunities in the Presence of a World Financial Crisis, Tegucigalpa, Honduras, October 23-24, 2009.
- “The U.S. Financial Crisis: What Happened and What’s Next?” Tuesday Lunch Talk Series, School of Politics and Economics, Claremont Graduate University, October 6, 2009.

- “The View from Washington: The Credit Crunch, Recovery, and Moving the Economy Forward,” DVC Program in Mumbai, India sponsored by the U.S. State Department, September 30, 2009.
- “The U.S. Mortgage and Credit Markets Crisis: What Happened and What’s Next?” U.S. Department of Agriculture, Washington, D.C., September 22, 2009.
- “The Current Global Economic Downturn and its Effect on Developing Economies,” DVC Program in Dhaka, Bangladesh, sponsored by the U.S. State Department, August 19, 2009.
- “The Mortgage Market Meltdown and Global Financial Crisis: What Happened, What Went Wrong and How Did It Spread?” RBS Wealth Management, Beverly Hills, California, July 7, 2009.
- “The Mortgage Market Meltdown and Global Financial Crisis: What Happened, What Went Wrong and How Did It Spread?” 84th Annual Conference, Western Economic Association International, Vancouver, Canada, June 29-July 3, 2009.
- “Are Growing Stock Market Interdependencies Among Advanced Countries A Source of Financial Spillover?” The Fifth Asia-Pacific Economic Association, Santa Cruz, California, June 27-28, 2009.
- “Financial and Credit Crisis: Wall Street in a Tailspin,” CFA Society of Los Angeles, Inc., Los Angeles, California, June 16, 2009.
- “Safety and Soundness of Financial Institutions,” 2009 International Housing Finance Program, Housing Finance in a Changing Global Environment, Wharton School, University of Pennsylvania, Philadelphia, Pennsylvania, June 10, 2009.
- “China’s Financial Stability,” Intelligence Community Roundtable, Washington, D.C., June 9, 2009.
- “Credit & Mortgage Market Analysis & Update,” 2009 Financial and Economic Crisis, Bank Leadership Symposium, Alabama Bankers Association, Point Clear, Alabama, June 6, 2009.
- “Roosevelt and Obama: Confronting Economic Crises,” Gorbachev Foundation, Moscow, Russia, May 29, 2009.
- “Roosevelt and Obama: Confronting Economic Crises,” Moscow Carnegie Center, Moscow, Russia, May 28, 2009.
- “Roosevelt and Obama: Confronting Economic Crises,” Interview at Russia Today TV, Spotlight Program, Moscow, Russia, May 28, 2009.
- “Roosevelt and Obama: Confronting Economic Crises,” Council for National Competitiveness, Moscow, Russia, May 27, 2009.
- “Roosevelt and Obama: Confronting Economic Crises,” American Center, Moscow, Russia, May 27, 2009.
- “Roosevelt and Obama: Confronting Economic Crises,” South Urals State University, Moscow, Russia, May 26, 2009.
- “Roosevelt and Obama: Confronting Economic Crises,” Perm State University, Perm, Russia, May 25, 2009.
- “Roosevelt and Obama: Confronting Economic Crises,” The American Corner, Perm, Russia, May 25, 2009.
- “The Rise and Fall of the U.S. Mortgage and Credit Markets: What Happened and What’s Next?” Lingnan University, Hong Kong, China, May 15, 2009.
- “Bank Regulation, Supervision and Monitoring and Bank Efficiency,” co-authored paper presentation and “Towards a New Framework for Financial Stability,” panel discussion (panelist), The Global Financial Turmoil and the Evolving Financial Interdependence in Asia, conference held by Hong Kong Institute for Monetary Research, Lingnan University, and Columbia University, in Hong Kong, May 11-12, 2009.
- “The Rise and Fall of the U.S. Mortgage and Credit Markets,” Society of Women Accountants and Chartered Financial Analysts, Chattanooga, Tennessee, May 5-6, 2009.
- “The Rise and Fall of the U.S. Mortgage and Credit Markets: What Happened and What’s Next?” College of Business Advisory Council, Auburn, Alabama, March 27, 2009.
- “The Rise and Fall of the U.S. Mortgage and Credit Markets,” College of Business, University of Nevada, Las Vegas, Nevada, March 19, 2009.
- “The Rise and Fall of the U.S. Mortgage and Credit Markets,” Andrew Young School of Public Policy Studies, Georgia State University, Atlanta, Georgia, April 3, 2009.
- “Leverage and Risk of Financial Institutions,” Conference on Procyclicality in the Financial System, De Nederlandsche Bank, Amsterdam, February 9-10, 2009.

- “Bank Regulatory Reform,” Workshop, Rhodes Center for International Economics, Brown University, Providence, Rhode Island, January 23, 2009.
- “On the Global Financial Crisis,” Video presentation and discussion arranged by U.S. Embassy in Amman, Jordan, January 21, 2009.
- “The U.S. Housing and Financial Meltdown: What Happened and What Has Been the Response?” Federal Reserve Bank of Cleveland, Cleveland, Ohio, January 12, 2009.
- 2008
- “Understanding the Global Financial Crisis: Implications for the U.S. and India,” Panel discussion, American Center, New Delhi, India, December 12, 2008.
- “The Piece-Meal Fixes of the Federal Reserve, U.S. Congress and White House, and Government Regulatory Agencies to the Growing and Evolving Crisis,” Indian Institute of Foreign Trade, New Delhi, India, December 11, 2008.
- “The Origin of the Current Economic Crisis, Including the Switch from an Originate-to-Hold Housing Finance Model to an Originate-to-Securitize Model,” Delhi School of Economics, New Delhi, India, December 11, 2008.
- “Global Financial Meltdown: Causes and Lessons for the Future,” Indian Council for Research on International Economic Relations, New Delhi, India, December 10, 2008.
- “Housing and Financial Meltdown,” Department of Finance, Indian Institute of Management, Kolkata, India, December 8, 2008.
- “Housing and Financial Meltdown,” Reserve Bank of India, Kolkata, India, December 5, 2008.
- “Global Economic Crises: U.S. Response,” Bengal Chamber of Commerce and Industries, Kolkata, India, December 4, 2008.
- “The Global Economic Crisis: Challenges and Responses,” Southern India Chamber of Commerce and Industry Chennai, India, December 3, 2008.
- “Current Global Economic Crises,” Madras School of Economics, Chennai, India, December 3, 2008.
- “Global Economic Crises: Challenges and Responses,” Lecture, Institute of Financial Management and Research Chennai, India, December, 2008.
- “Global Economic Crisis: U.S. Response,” Lecture, Indo-American Chamber of Commerce, American Corner, Bharatiya Vidya Bawan, Bangalore, India, December 2008.
- “Global Economic Crisis: U.S. Response,” Lecture, Indian Institute of Management, Bangalore, India, December 2008.
- “Global Economic Crisis,” Roundtable discussion, Fiscal Policy Research Institute, Bangalore, India, December 2008.
- “Issues in Global Bank Mergers and Acquisitions,” Southern Finance Association Annual Meetings, Casa Marina Resort and Beach Club, Key West, Florida, November 19 - 22, 2008.
- “The U.S. Housing and Financial Crisis,” State Department “Ask America” Web chat, November 12, 2008.
- “WTO Commitments vs. Reported Practices on Foreign Bank Entry and Regulation: A Cross-Country Analysis,” FMA Annual Meeting, Dallas, Texas, October 10, 2008.
- “Demystifying the Mortgage Meltdown: What It Means for Main Street, Wall Street and the U.S. Financial System,” Milken Institute, Santa Monica, California, October 2, 2008.
- “China’s Investment Practices, Patterns, and Strategies,” China 2015: China’s Outward Direct Investment, sponsored by Office of Asian Pacific and Latin American Analysis, Washington, D.C., July 17, 2008.
- “U.S. Subprime Mortgage Market Meltdown,” 14th Dubrovnik Economic Conference, The Croatian National Bank, Dubrovnik, Croatia, June 25 - 28, 2008.
- “Competition in the Financial Sector: Challenges for Regulation,” Shanghai University of Finance and Economics, Shanghai, China, June 12, 2008.
- “Subprime Mortgage Market Meltdown,” Lingnan University, Hong Kong, China, June 10, 2008.
- “WTO Commitments vs. Reported Practices on Foreign Bank Entry and Regulation: A Cross-Country Analysis,” Chung-Hua Institution for Economic Research, Taipei, Taiwan, June 6, 2008.
- “Competition in the Financial Sector: Challenges for Regulation,” National Taiwan University, Taipei, Taiwan, June 5, 2008.

“China's Economic Competitiveness and Implications for the United States,” National University of Kaohsiung, Kaohsiung, Taiwan, June 3, 2008.

“Subprime Mortgage Market Meltdown,” National Taiwan University Taipei, Taiwan, June 2, 2008.

“The Future of the Mortgage Market: Where Do We Go From Here?” Global Conference, Milken Institute, The Beverly Hilton, Los Angeles, California, April 28, 2008.

“Economic Security and Global Financial Markets: Balancing Competition and Regulation,” U.S. Treasury Department-Director of National Intelligence-Private Sector Workshop on the National Security Dimensions of the International Banking and Financial Sector, Washington, D.C., March 20, 2008.

“Competition in the Financial Sector: Challenges for Regulation,” G-20 Workshop on Competition in the Financial Sector, Bali, Indonesia, February 15-17, 2008.

“Perspective on the Subprime Market,” (with Triphon Phumivasana, Tong Li and Glenn Yago) Milken Institute, Santa Monica, California, January, 2008.

2007

“Economic Impacts of Global Terrorism: From Munich to Bali,” Conference on Emerging Research Frontiers in International Business Conflict, Security and Political Risk: International Business in a Challenging Environment, Miami, Florida, November 28-December 1, 2007.

“Implications and Risks of China's New Investment Policy,” Conference on China's Evolving Global Investment Policy: Outlook and Risks, sponsored by the Mitre Corporation, Washington, D.C., November 14, 2007.

“China's Economic Competitiveness and Implications for the U.S. Economy,” Global Security Seminar Dinner, University of California at Los Angeles, Los Angeles, California, November 7, 2007.

“New Measures of Bank Regulation and Supervision,” Workshop on Measuring Bank Regulation and Supervision, World Bank, Washington, D.C., October 26, 2007.

“New Measures of Financial Regulation,” Conference on Political Economic Indicators and International Economic Analysis, Claremont Graduate University, Claremont, California, October 13, 2007.

“Hedge Funds: A Global Perspective on Strategies and Risks,” Conference and Joint Meeting of Shadow Financial Regulatory Committees, Copenhagen, Denmark, September 7-10, 2007.

“Corruption in Bank Lending to Firms: Do Competition and Information Sharing Matter?” University of Hong Kong, Hong Kong, China, August 22, 2007.

“Competition, Information, and Corruption in Bank Lending,” The 2007 Summer Workshop on Industrial Organization and Management Strategy, School of Business, Shanghai University of Finance and Economics, Shanghai, China, June 1, 2007.

“Bank Regulation Is Changing: But for Better or Worse?” University of Hong Kong and Jinan University Hong Kong and Guangzhou, China, June, 2007.

Panelist for “Beyond Big: Measuring China's Markets,” and Moderator for “Global Integration of Capital Markets: Challenges and Opportunities,” Milken Institute Global Conference 2007, Los Angeles, California, April 23-25, 2007.

“China's Changing Financial System: Can It Catch up with, or Even Drive Growth?” (with Gerard Caprio), China-A Two Way Street, A Forum on China's Economic Growth and Opportunities for Indiana, Indiana State University, Indianapolis, Indiana, January 24-25, 2007.

“Inverted Yield Curves and Financial Institutions: Are We Headed for a Repeat of the 1980's Crisis?” Countrywide Financial Calabasas, California, January 3, 2007.

2006

“A Theoretical and Empirical Assessment of Bank Risk-Shifting Behavior,” (with Mark Bertus, Jiang Hai and Triphon Phumivasana), All China Economics International Conference, Hong Kong, December 18-20, 2006.

“Global Banking and Financial Markets” and “Global Perspectives on Banking,” Young Leaders Banking Program, Riverside, California, December 15, 2006.

“Regulatory and Market Forces in Controlling Bank Risk-taking: A Cross-Country Analysis,” (with Apanard Angkinand, Triphon Phumivasana, and Glas Wihlborg), 2006 AIB Southeast Asia Regional Conference, Bangkok, Thailand, December 7-9, 2006.

- “China’s Banking Reforms and the Sustainability of Economic Growth,” Chinese American Banker’s Association, New York, NY, November 14, 2006.
- “Reassessing Current Approaches to Banking Supervision,” New Approaches to Banking Supervision, A Tanaka Business School Conference, Imperial College, London University and U.K. Financial Services Administration, London, November 3, 2006.
- “Reassessing the Rationale and Practice of Bank Regulation and Supervision,” Seminar on Current Developments in Monetary and Financial Law, International Monetary Fund, Washington, D.C., October 23-27, 2006. Issued as paper “Reassessing the Rationale and Practice of Bank Regulation and Supervision around the Globe”, coauthored with Gerard Caprio, Jr. and Ross Levine, January 29, 2007.
- “External Governance and Bank Performance: Across-Country Analysis,” (with Mark Bertus, Valentina Hartarska, Jiang Hai and Triphon Phumivasana), Financial Management Association Annual Meeting, Salt Lake City, Utah, October 11-14, 2006.
- “What Do We Know about the Performance and Risk of Hedge Funds?” (with Triphon Phumivasana, Tong Li and Glenn Yago), International Financial Instability Cross –Border Banking & National Regulation, Chicago, Illinois, October 5-6, 2006.
- “The Design and Governance of Bank Supervision,” (with Gerard Caprio, Jr. and Ross Levine), 2006 Riksbank Conference on the Governance of Central Banks, Stockholm, Sweden, August 31- September 1 2006.
- “Foreign Banking: Do Countries' WTO Commitments Match Actual Practices?” (with Juan Marchetti and Dan Nolle), Asia-Pacific Economic Association Annual Conference, Seattle, Washington, July 29-30, 2006.
- “Barriers to Entrepreneurship in Emerging Domestic Markets: Analysis and Recommendations,” (with Glenn Yago and Betsy Zeidman), Federal Reserve Bank of Kansas City and Kaufman Foundation, Kansas City, Missouri, April 2006.
- “A Framework for Assessing China's Vulnerability to Financial Disruption,” (with Glenn Yago), Assessing China's Financial Vulnerability Workshop, A Conference Sponsored by the Office of Asia Pacific and Latin American Analysis, March 10, 2006.
- “Economic Impacts of Global Terrorism: From Munich to Bali,” (with Tong Li, Donald McCarthy, Triphon Phumiwasana and Glenn Yago), American Economics Association Annual Meeting, Boston, Massachusetts, January 8, 2006.

2005

- “A Cross-Country Analysis of Bank Performance: The Role of External Governance,” (with Daniel Gropper, Valentina Hartarska, Daniel E. Nolle, and Triphon Phumiwasana), The 18th Australasian Finance and Banking Conference, Sydney, Australia, December 14, 15 and 16, 2005.
- “Rethinking Bank Regulation: What Works Best and Why Do Countries Choose to Regulate the Way They Do?” Economics Department, University of Nevada, Las Vegas, Nevada, December 16, 2005.
- “Rethinking Bank Regulation: Till Angels Govern,” (with Gerard Caprio, Jr., and Ross Levine), Milken Institute, Santa Monica, California, December 8, 2005.
- “Harmonization of Regulation and Supervision among EU Countries,” (with Tong Li, and Ed Phumiwasana), Claremont McKenna College, Claremont, California, November 18, 2005.
- “Stumbling Blocks to Entrepreneurship in Low- and Moderate-Income Communities,” (with Glenn Yago and Betsy Zeidman), Conference on Entrepreneurship in Low- and Moderate-Income Communities, Federal Reserve Bank of Kansas City and The Ewing Marion Kauffman Foundation, Kansas City, Missouri, November 3, 2005.
- “Rethinking the Way Countries Regulate Banks,” (with Gerard Caprio, Jr., Ross Levine), Bank of England and Bank of Slovenia Conference. Ljubljana, Slovenia, October 28, 2005.
- “Potential Demand for U.S. Asset Backed Securities in Selected Countries”, Presentation for Countrywide Financial, Milken Institute, October 14, 2005.
- “Rethinking Bank Regulation,” Ministry of Finance, Beijing, China, May 25- 26 and 27, 2005.
- “Rethinking the Way Countries Regulate Banks,” Central University of Finance and Economics, Beijing, China, May 26, 2005.
- “Investing in China's Under-performing Assets: Opportunity or Peril?” moderator, Milken Institute Global Conference, Los Angeles, California, April 18-20, 2005.

- “Rethinking Bank Regulation and Supervision: Till Angels Govern,” with Gerard Caprio, Jr., and Ross Levine , Financial Economics Seminar Series, World Bank, Washington, D.C., January 24, 2005.
- “Rethinking Bank Regulation and Supervision: Till Angels Govern,” (with Gerard Caprio, and Ross Levine), Financial Economics Seminar Series, World Bank, Washington, D.C., January 24, 2005.
- “The Savings and Loan Crisis: Lessons from a Regulatory Failure,” (with Glenn Yago), Milken Institute, Santa Monica, California, January 6, 2005.

2004

- “Financial Systems and Economic Development Opportunities and Challenges for China," Tsinghua University, Beijing, China, December 7, 2004.
- “Financial Systems and Economic Development Opportunities and Challenges for China,” Renmin University of China, Beijing, China, December 6, 2004.
- “A New Global Database: How Are Banks Regulated and Supervised Around the World?” Claremont Economics Seminar, Claremont McKenna College, Claremont, California, November 10, 2004.
- “External Governance and Bank Performance: A Cross-Country Analysis,” (with Daniel E. Nolle, Valentina Hartarska, and Ed Phumiwasana), Dolibois Seminar Series, Miami University, Oxford, Ohio, October 25, 2004.
- “Asian Financial Cooperation for Economic Prosperity,” the 12th Annual Conference on Pacific Basin Finance, Economics, Accounting, and Business, Bangkok, Thailand, August 10-11, 2004.
- “Financial Supervision and Crisis Management: U.S. Experience and Lessons for Emerging Market Economies,” (with Daniel E. Nolle, Lawrence Goldberg, and Glenn Yago), 2004EWC/KDI Conference, East-West Center, Honolulu, Hawaii , July 29-30, 2004.
- “External Governance and Bank Performance: A Cross-Country Analysis,” (with Daniel E. Nolle, Valentina Hartarska, and Ed Phumiwasana), 79th Annual Conference of the Western Economic Association International, Vancouver, Canada, June 29-July 3, 2004.

2003

- “Global Trends in Bank Regulatory and Supervisory Environment,” Woori Bank Conference on Reforms and Innovations in Banking, Seoul, Korea, November 28, 2003.
- “Comments on the Development of Asian Bond Markets,” First Annual Asian Bond Market Forum, Hong Kong, China, November 11 -12, 2003.
- “Bank Safety and Soundness and the Structure of Bank Supervision: A Cross-Country Analysis,” (with Luis G. Dopico, Daniel E. Nolle, James E. Wilcox) Financial Management Association Annual Meeting, Denver, Colorado, October 8-11, 2003, <http://207.36.165.114/Denver/>.
- “Reforming China’s Banking Laws”, September, 2003.
- “Reliving the S&L Crisis: Moral Hazard or Organized Crime,” Conference on Corporate Governance and Control Fraud, University of Texas, Austin, TX, April 28 - 29, 2003.
- “Comparative Banking Supervision and Regulation,” (with Daniel E. Nolle) and “Corporate Governance,” (with Ed Phumiwasana), Claremont Conference on Global Political Economy Data, Claremont McKenna College, Claremont, California, April 11, 2003 .
- “A Cross-Country Analysis of the Bank Supervisory Framework and Bank Performance,” (with Daniel E. Nolle, Ed Phumiwasana, Glenn Yago), Midwest Finance Association 52nd Annual Meeting, Adam's Mark Hotel, St. Louis, Missouri, March 27-29,2003, <http://www.mfa2003.org/>.
- “On Improving Bank Regulation and Supervision in China,” Workshop on China's Financial Sector Legal Framework, Beijing, China, March 24 - 28, 2003.
- “Bank Regulation and Supervision: Some Issues and International Evidence,” Office of the Superintendent of Financial Institutions (OSFI), Ottawa, Canada, February 24, 2003.
- “Is Consolidated Financial Regulation Appropriate for the United States?” Panel on “Financial Services Agencies in the UK and Japan,” American Enterprise Institute Conference, Washington, D.C., February 21, 2003. http://www.aci.org/events/eventID.237,filter./event_detail.asp.

“Bank Regulation and Supervision: Some Issues and International Evidence,” Federal Reserve Bank of Atlanta, Atlanta, Georgia, February 10, 2003.

“A Cross-Country Analysis of the Bank Supervisory Framework and Bank Performance,” (with Daniel E. Nolle, Ed Phumiwasana, Glenn Yago), Federal Deposit Insurance Corporation, Washington, D.C., January 15, 2003.

2002

“A Cross-Country Analysis of the Bank Supervisory Framework and Bank Performance,” (with Daniel E. Nolle, Ed Phumiwasana, and Glenn Yago), American Bankers Association, Washington, D.C., December 11, 2002.

“Bank Regulation and Supervision: What Works Best?” (with Gerald Caprio, Jr. and Ross Levine), Macroeconomic Stability, Financial Markets and Economic Development, Bank of Mexico, Mexico, November 12-13, 2002.

“Bank Regulation and Supervision: What Works Best?” (with Gerald Caprio, Jr. and Ross Levine), Financial Market Development in Latin America, Center for Research on Economic Development and Policy Reform, Stanford University, California, November 8 - 9, 2002.

“A Panel Discussion on the New Plan for Africa’s Development,” The New Partnership for Africa’s Development (NEPAD), Milken Institute, Santa Monica, California, October 24, 2002.

“The Changing Structure of Latin American Banking Markets,” The European Union and the Americas Conference on Spanish Investment in Latin America, Miami European Center and the FIU Latin American and Caribbean Center, Coral Gables, FL, October 18-19, 2002.

“The Great Savings and Loan Problems,” (with Susanne Trimboth), Penn Square Bank, 20 Years Later: An Examination into the Causes, Effects, Responses, and Continuing Consequences of the Banking and Deposit Insurance Crisis of the 1980s, Sponsored by Oklahoma City University School of Law, The Oklahoma Bar Review and The Conference on Consumer Finance Law, Oklahoma City, Oklahoma, October 3-4, 2002.

“Do Differences in the Structure, Scope and Independence of Bank Supervision in Countries Around the World Matter?” Lecture at Colorado State University, Ft. Collins, Colorado, September 20, 2002.

“Comments on Subprime Lending,” Credit Research Center’s Subprime Lending Symposium, Georgetown University, Credit Research Center, Washington, D.C., September 17-18, 2002.

“U.S. Economic Outlook and Demographic Information,” Minneapolis, MN, August 15-16, 2002.

Participated in “Emerging Market Countries: Is Globalization Leading to Polarization,” Economic Security Group, Central Intelligence Agency, Washington, D.C., July 23-24, 2002.

“A Cross-Country Analysis of the Bank Supervisory Framework and Bank Performance,” (with Ed Phumiwasana, Daniel Nolle and Glenn Yago), Western Economic Association’s 77th Annual Conference, Westin Seattle, Seattle, Washington, July 02, 2002.

“Size, Structure and Regulation of the Financial Sector,” International Symposium on the Transformation and Diversification of the Financial Sector in South Africa, Sponsored by the National Economic Development and Labour Council Johannesburg, South Africa, April 05 - 06, 2002.

“An International Comparison and Assessment of Bank Regulation and Supervision,” Department of Economics, University of Southern California, Los Angeles, California, July 9, 2002.

“Bank Regulation, Capital Markets and Economic Growth,” The Division of Banking & Finance Centre for Research in Financial Services, Nanyang Technological University, Singapore, May 21, 2002.

“Bank Regulation and Supervision: What Works Best?” (with Gerald Caprio, Jr., and Ross Levine), Basel II: An Economic Assessment, Bank for International Settlements, May 17-18, 2002.

“International Best Practices in Regulation based on Case Studies of Relevant Experiences from Developed and Emerging Economies,” (with Susanne Trimboth), International Conference on Regulation of Financial Intermediaries in Emerging Markets, Mumbai, India, March 21, 2002.

“Finance and Growth,” J. Anderson Davis Lecture, The Academy of Economics and Finance 29th Annual Meeting, Pensacola, Florida, February 15, 2002.

“U.S. S&L Experience: Are There Parallels in Other Countries?” Moderator, Conference on What Can an Examination of S&Ls Reveal About Financial Institutions, Markets and Regulations? Anderson School of Management, UCLA, and Milken Institute, January 25, 2002.

2001

- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Claremont Graduate University, Economics Department, Claremont, California, December 5, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), University of Maryland, College Park, Maryland, December 10, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Risks of Financial Institutions, National Bureau of Economic Research, Inc., Cambridge, Massachusetts, November 30, 2001. <http://www.nber.org/~confer/2001/risk01/program.html>.
- “Bank Safety and Soundness and the Structure of Bank Supervision: A Cross-Country Analysis,” (with Luis G. Dopico, Daniel E. Nolle, and James A. Wilcox), FMA Annual Meeting, Toronto, Canada, November 20-22, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), The Future of American Banking: Historical, Theoretical, and Empirical Perspectives, Yale University, New Haven, Connecticut, November 9-10, 2001. <http://www.econ.yale.edu/econhist/banking/banking2.html>.
- “Do Bank Supervisory Structures Differ Across Countries? Does It Matter?” (with Gerard Caprio and Daniel Nolle), Financial Stability Institute, Bank for International Settlements, Regional Workshop for the Caribbean Banking Supervisors Group on Corporate Governance, E-banking and Supervisory Structures, Curaçao, Netherlands Antilles, October 30 – November 2, 2001.
- “Banking Regulation, Financial Structure, and Economic Performance: Cross Country Evidence,” (with Luis G. Dopico, Daniel E. Nolle, and James A. Wilcox), 2001 FMA Annual Meeting, Toronto, Canada, October 17-20, 2001. <http://www.fma.org/Toronto/TorontoProgram.htm>.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), University of Michigan, Ann Arbor, MI, October 12, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Stanford University, Stanford, California, October 3, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), 12th Conference Financial Economics and Accounting Conference, Rutgers, The State University of New Jersey, New Brunswick, New Jersey, September 20-21, 2001.
- “Finance and Growth: An Overview,” (with Ross Levine), University of Nevada, Las Vegas, Nevada, August 31, 2001.
- “A Nested Real Option Model for Multi-stage Capital Investment Decisions,” (with Hemantha Herath), Asia Pacific Finance Association (APFA) Annual Conference, Bangkok, Thailand, July 22-25, 2001.
- “The Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Western Economic Association Meetings, July 7-8, 2001. <http://fac.cgu.edu/~zakp/WEA01.htm>.
- “An International Comparison of the Structure and Implementation of Bank Supervision,” (with Luis G. Dopico, Daniel E. Nolle and James A. Wilcox), The Future of Financial Regulation in Taiwan, Taipei, Taiwan, July 6-7, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Hong Kong Monetary Authority, Hong Kong, China, June 29, 2001.
- “Finance and Growth: An Overview,” (with Ross Levine), APEC Economic Outlook Symposium, Hong Kong, China, June 28-29, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Reserve Bank of Australia, Australia, June 1, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), International Monetary Fund, Washington, D.C., May 17, 2001.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Carlson School of Management, University of Minnesota, Minneapolis, Minnesota, May 9, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Annual Bank Conference on Development Economics, World Bank, Washington, D.C., May 1, 2001. http://www.worldbank.org/wbi/B-SPAN/abcde/abcde_agenda.htm.

- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Harvard University, Cambridge, Massachusetts, March 8, 2001.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Inter-American Development Bank, Washington, D.C., February, 23 2001.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Integrating Emerging Market Countries Into Global Financial System, Brookings-Wharton Papers on Financial Services, 4th Annual Conference, Washington, D.C., January 12, 2001.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Banco Central de Chile, Santiago, Chile, January 10, 2001.
- “Banking Regulation, Financial Structure, and Economic Performance: Cross Country Evidence,” (with Daniel E. Nolle and James A. Wilcox), North American Economic and Finance Association Meetings, New Orleans, LA, January 7, 2001.
- 2000
- “Global Financial Consolidation and Integration: Opportunities and Challenges,” 19th Annual International Monetary and Trade Conference, Federal Reserve Bank of Philadelphia, Philadelphia, Pennsylvania, November 13, 2000.
- “Global Financial Consolidation and Integration: Opportunities and Challenges,” National Association for Business Economics, Los Angeles Chapter, Los Angeles, California, October 10, 2000.
- “Gramm-Leach-Bliley Act of 1999,” Atlanta Economics Club, Atlanta, Georgia, April 18, 2000.
- 1999
- “Regulation and Outcomes in the Banking Sector,” (with Jerry Caprio and Ross Lavine), National Bureau of Economic Research, September 24, 1999.
- “Strategic Trends in Banking,” Vanderbilt University, Nashville, Tennessee, June 13, 1999.
- 1998
- “Tendencies in the Regulation of Global Financial Markets”, Pontifical Catholic University of Rio de Janeiro, Brazil, October 5-7, 1998.
- “International Banking Crises: The Role of Governments and Markets,” (with R. Dan Brumbaugh, Jr. and Glenn Yage), Levy Institute, Annandale-on-Hudson, New York, April 23-24, 1998.
- 1997
- “Bank Performance and Regulatory Constraints in the Americas,” (with John Jahera), XX International Congress of the Latin American Studies Association Guadalajara, Mexico, April 17-19, 1997.
- “Recent Development in International Banking,” Panelist, Conference on Developments in the Financial System: National and International Perspectives, Jerome Levy Economics Institute of Bard College, April 10-11, 1997.
- 1991
- “Financing the American Dreams in the 1990s,” Keynote speaker, 52nd American Council of State Savings Supervisors Annual Conference, May 30-June 1, 1991.

PH.D. COMMITTEES

Auburn University

- Yanfei Sun, Chair, graduated, May 2019
 Sunghoon Joo, Chair, graduated, August 2019
 Shen Zhang, Member, graduated, August 2019
 Haoran Zhang, Member, graduated, August 2019
 Yinan Ni, Member, graduated, May 2020
 Jiayi Xu, Chair, graduated, May 2021
 Nguyen Nguyen, Chair, graduated, August 2021
 Jonathan Burson, Member, graduated, August 2021
 Yeo Song Yoon, Chair, in progress
 Thanh Dat Le, Member, in progress
 Elahe Boskabadi, Member, Economics, in process

University of Massachusetts Boston

- Mengyi Gu, Member, graduated, 2021

University of Illinois at Urbana-Champaign

Nan Zhang, Member, graduated, 2020

INTERVIEWS BY GOVERNMENT AGENCIES

Interviewed by the Financial Crisis Inquiry Commission, 2010

Interviewed by the Congressional Oversight Panel, 2010

PROFESSIONAL ASSOCIATION POSITIONS

Member, Board of Governors, National Economists Club, January 1999-January 2002

Member, Advisory Council, Financial Services Research Program, Purdue University and subsequently George Washington University, 1990-2012.

REFeree WORK

American Economic Review
Applied Econometrics
Applied Economics
British Journal of Politics and International Relations
Canadian Journal of Economics
Economic Inquiry
Economic Letters
Economica
Emerging Markets Finance and Trade
European Journal of Political Economy
Financial Review
Global Economics and Management Review
International Journal of Central Banking
International Journal of Information Technology & Decision Making
International Journal of the Economics and Business
International Review of Financial Analysis
Journal of African Business
Journal of Banking and Finance
Journal of Business Finance and Accounting
Journal of Common Market Studies
Journal of Comparative Economics
Journal of Contemporary Policy Issues
Journal of Development Economics
Journal of Economics and Business
Journal of Economics and Finance
Journal of Economics and International Finance
Journal of Empirical Finance
Journal of Entrepreneurship and Public Policy
Journal of Finance
Journal of Financial and Quantitative Analysis
Journal of Financial Economics
Journal of Financial Intermediation
Journal of Financial Management
Journal of Financial Regulation and Compliance
Journal of Financial Services Research
Journal of Futures Markets
Journal of International Business Studies
Journal of International Economics
Journal of International Economics Law
Journal of International Finance
Journal of International Money and Finance
Journal of Macroeconomics
Journal of Money, Credit and Banking
Journal of Political Economy
Journal of Policy History
Journal of Real Estate Finance and Economics
Journal of Regulatory Economics
Journal of Risk and Financial Management
Journal of Risk Finance
Journal of the American Statistical Association
Journal of Transactions on Internet Research
Journal of Urban Affairs
Managerial Finance
North American Journal of Economics and Finance
Physica A
Quarterly Review of Economics and Business
Quarterly Review of Economics and Finance
Regulation and Governance
Review of Economics and Statistics
Review of Pacific Basin Financial Markets and Policies
Review of Quantitative Finance and Accounting
Review of World Economics
Southern Economic Journal
Swiss Journal of Economics
Urban Studies

REVIEW GRANT AND PUBLISHING PROPOSALS

Luxembourg National Research Fund
Israel Science Foundation
National Science Foundation
U.S. –Israel Binational Science Foundation
Various publishing companies of economic and finance textbooks and monographs

PRESENTED PAPERS, CHAIRED SESSIONS, AND SERVED AS DISCUSSANT AT

All China Economic International Conference
Eastern Finance Association Meetings
American Economic Association Meetings
Econometric Society Meetings
American Finance Association Meetings
Financial Management Association Meetings
American Statistical Association Meetings
Meetings of the American Institute of Decision Sciences
American Real Estate and Urban Economics Association Meetings
Midwest Economic Association Meetings
American Institute of Decision Sciences Meetings
Southern Finance Association Meetings
Asia-Pacific Economic Association Annual Conference
Southern Regional Science Association Meetings
Atlantic Economic Society Conference
Southern Economic Association Meetings
Eastern Economic Association Meetings
Western Economic Association Meetings

INVITED SPEAKER/PANELIST AT CONFERENCES/LUNCHEONS SPONSORED BY

Alabama Bankers Association
Jerome Levy Economics Institute of Bard College
Alabama League of Savings Institutions
Lincoln Institute for Research and Education
American Bankers Association
Los Angeles Chapter, National Association for Business Economics
American Association for the Advancement of Science
Louisiana League of Savings Institutions
American Enterprise Institute
Maryland League of Savings Institutions
Asian Development Bank
Merrill Lynch
Asia-Pacific Economic Cooperation
Milken Institute
Bank for International Settlements
National Association of Business Economists
Bank van de Nederlandse Antillen
National Association of Federal Credit Unions
Brookings Institution
National Association of Home Builders
Cato Institute
National Conference of State Legislatures
China Banking Regulatory Commission
National Economists Club
Congressional Budget Office
National Planning Association
Euromoney
National Society of Real Estate Finance
Federal Deposit Insurance Corporation
National Tax Symposium
Federal Home Loan Bank of Atlanta
New England League of Savings Institutions
Federal Home Loan Bank of New York
Office of the Comptroller of the Currency
Federal Home Loan Bank of San Francisco
Organization for Economic Co-operation and Development
Federal Home Loan Bank of Seattle
Peoples Bank of China
Federal Reserve Bank of Atlanta
Rockefeller Foundation Bellagio Conference and Study Center
Federal Reserve Bank of Boston
Salomon Brothers Center for the Study of Financial Institutions
Federal Reserve Bank of Cleveland
Savings and Community Bankers of America
Federal Reserve Bank of Chicago
Smith Barney Investment Banking Company
Federal Reserve Bank of Kansas City
Society of Government Economists
Federal Reserve Bank of Philadelphia
Southwest Institute for Finance
Federal Reserve Bank of St. Louis
The Garn Institute
Financial Stability Institute
The North American Forum
Hong Kong Institute for Monetary Research
U.S. Department of Agriculture
Hong Kong Securities and Futures Commission
U.S. League of Savings Institutions
Household International
Urban Institute
Institute for Supervisory Education
Washington Women Economists
Inter-American Defense College
Women's World Banking
International Monetary Fund
World Bank

APPEARED ON

ABC Good Morning America
ABC Nightline
CCTV (Biz China, Biz Asia America, Dialogue, News Hour)
Cable News Network (Newswatch, Money Line, Prime News, Business Morning)
CNBC
CNNFN
CBS Evening News
CSPAN
Bloomberg
Financial News Network (America's Business)
Fox News
Money Radio

National Public Radio
NBC Evening News
PBS (McNeil/Lehrer Newshour, Nightly Business Report,
Frontline)

Other local television and radio programs
Sina.com (Biggest web portal in China)
Yahoo! Finance
TYT Network

LISTED IN

Who's Who in U.S. Executives
Who's Who in America
Who's Who International
Who's Who in Economics: A Biographical Dictionary of Major Economists 1700 to 1995

QUOTED IN

American Banker	San Francisco Chronicle	Los Angeles Business Journal
National Thrift News	Chicago Tribune	Wall Street Journal
Atlanta Constitution	Savings Institutions Magazine	Los Angeles Times
New York Times	Economist	Washington Monthly
Barrons	Time	Money Magazine
Newsweek	Financial World	Washington Post
Birmingham News	The Deal	National Journal
Real Clear Markets	Forbes	Washington Times
Business Week	U.S. News and World Report	National Post
San Diego Union Tribune	Investment Professional	
Changing Times	USA Today	

Organizer of Forums & Working Groups

Co-organizer and Moderator, Alabama Opportunity Zone Forum, The Hotel at Auburn University and Dixon Conference Center, May 1, 2019.
Co-organizer, Research Roundtable on Restructuring Regulation and Financial Institutions, Milken Institute, Santa Monica, California, March 16, 1998.
Member of Banking Innovation Group, Women's World Banking, 1996.