

James R. Barth

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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

POSITIONS HELD

Lowder Eminent Scholar in Finance, Auburn University, 1989-present
Senior Finance Fellow, Milken Institute, 1997-present
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
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
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
Associate Professor of Economics, The George Washington University, 1975-1981
Principal Analyst, Fiscal Analysis Division, U.S. Congressional Budget Office, 1975-1976
Assistant Professor of Economics, The George Washington University, 1972-1975

AWARDS, HONORS, AND GRANTS

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
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)

PROFESSIONAL AFFILIATIONS

American Economic Association
American Finance Association
American Real Estate and Urban Economics Association
Financial Management Association
National Association of Business Economists
Southeastern Finance Association
Western Economic Association

PROFESSIONAL ACTIVITIES

PROFESSIONAL ASSOCIATION POSITIONS:

Member, Board of Governors, National Economists Club, January 1999-January 2002
Member, Advisory Council, Financial Services Research Program, George Washington University, 1990-present

REFEREED MANUSCRIPTS FOR:

American Economic Review	Journal of Financial Economics
Applied Economics	Journal of Financial Services Research
Canadian Journal of Economics	Journal of Futures Markets
Economic Inquiry	Journal of International Business Studies
Economic Letters	Journal of International Finance
European Journal of Political Economy	Journal of International Money and Finance
Financial Review	Journal of Macroeconomics
Journal of the American Statistical Association	Journal of Money, Credit and Banking
Journal of Banking and Finance	Journal of Political Economy
Journal of Business Finance and Accounting	Journal of Real Estate Finance and Economics
Journal of Development Economics	Journal of Transactions on Internet Research
Journal of Contemporary Policy Issues	Journal of Urban Affairs
Journal of Comparative Economics	Quarterly Review of Economics and Finance
Journal of Economics and Business	Quarterly Review of Economics and Business
Journal of Economics and Finance	Review of Economics and Statistics
Journal of Finance	Review of Quantitative Finance and Accounting
Journal of Financial Management	Southern Economic Journal
Journal of Empirical Finance	Swiss Journal of Economics

EDITORIAL ACTIVITIES:

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

REVIEW GRANT AND PUBLISHING PROPOSALS:

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

TESTIFIED BEFORE:

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

Federal Trade Commission

APPEARED ON:

ABC Good Morning America
ABC Nightline
Cable News Network (Newswatch, Money Line, Prime News, Business Morning)
CNBC
CNNFN
CBS Evening News
CSPAN
Financial News Network (America's Business)
Fox News
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)

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 A NUMBER OF NEWSPAPER AND FINANCIAL PUBLICATIONS, INCLUDING:

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

BOOKS

- The Rise and Fall of the U.S. Mortgage and Credit Markets: A Comprehensive Analysis of the Meltdown*, (with Tong Li, Wenling Lu, Triphon Phumiwasana, and Glenn Yago), John Wiley & Sons, 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*, (Chinese Translation) (with Gerard Caprio, Jr. and Ross Levine), China Financial Publishing House, 2008.
- 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.
- The Future of American Banking*, (with R. Dan Brumbaugh, Jr. and Robert E. Litan), Columbia University Seminar Series, M.E. Sharpe, Inc., 1992.
- The Great Savings and Loan Debacle*, American Enterprise Institute, Washington, D.C., 1991. This book selected by *Choice* as one of the books of the year.
- Macroeconomics: Selected Readings*, edited with C.Y. Hsieh and Salih Neftci, Xerox College Publishing, 1974.

ARTICLES/PAPERS

2009

- “Bank Regulation in the United States,” (with Tong Li and Wenling Lu), *CEISifo Economic Studies*, forthcoming.
- “The Financial Crisis: How Did We Get Here and Where Do We Go Next? New Evidence on How the Crisis Spread among Financial Institutions,” (with Tong Li, Wenling Lu, and Glenn Yago), in *Lessons from the Financial Crisis: Causes, Consequences, and Our Economic Future*, edited by Robert Kolb, John Wiley & Sons, Inc., forthcoming.
- “Spillover Effects from the U.S. Financial Crisis: Some Time-Series Evidence from National Stock Returns,” (with Apanard Angkinand, and Hyeongwoo Kim), in *The Financial and Economic Crises: An International Perspective*, edited by Benton Gup, Edward Elgar Publishing, forthcoming.
- “Views and Insights on the Global Financial Crisis” in *Lombard Street*, Special Meltdown Edition, September 24, 2009.
- “WTO Commitments vs. Reported Practices on Foreign Bank Entry and Regulation: A Cross-Country Analysis,” (with Juan Marchetti, Daniel Nolle, and Wanvimol Sawanggoenyuang), in *Oxford Handbook in Banking*, edited by Allen Berger, Phil Molyneux, and John S. Wilson, 2009.
- “China: The Transformation from an Emerging Economy to a Global Powerhouse,” (with Gerard Caprio, Jr., and Triphon Phumiwasana), in *China's Emerging Financial Markets: Challenges and Opportunities*, edited by James R. Barth, John A. Tatom, and Glenn Yago, Springer, 2009.
- “The U.S. Financial Crisis: Credit Crunch and Yield Spreads,” (with Tong Li and Triphon Phumiwasana), *RBS Reserve Management Trends 2009*, Central Banking Publications Ltd., 2009.
- “Capital Access Index 2008 - Best Markets for Business Access to Capital,” (with Apanard Angkinand, Tong Li, Wenling Lu, and Glenn Yago), Milken Institute Research Report, April 28, 2009.
- “Tallying the Bailout Bill,” (with Tong Li, Wenling Lu, Triphon Phumiwasana, and Glenn Yago), *The Milken Institute Review: A Journal of Economic Policy*, First Quarter 2009.
- “Corruption in Bank Lending to Firms: Cross-Country Micro Evidence on the Beneficial Role of Competition and Information Sharing,” (with Chen Lin, Ping Lin and Frank M. Song), *Journal of Financial Economics*, March 2009.

- "The Rise and Fall of the U.S. Mortgage and Credit Markets: A Comprehensive Analysis of the Meltdown," (with Tong Li, Wenling Lu, Triphon Phumiwasana, and Glenn Yago), Milken Institute Research Report, January 16, 2009.
- "The U.S. Subprime Mortgage Crisis and Bank Losses," (with Tong Li, Triphon Phumiwasana and Glenn Yago), in *Towards a New Framework for Financial Stability*, edited by David Mayes, Robert Pringle, and Michael Taylor, Central Banking Publications, January 2009.

2008

- "Bank Regulations are Changing: For Better or Worse?," (with Gerard Caprio, Jr. and Ross Levine), *Comparative Economic Studies*, 2008.
- "Competition in the Financial Sector: Challenges for Regulation," in *Competition in the Financial Sector*, Proceedings of the G-20 Workshop, Bali, Indonesia, 2008.
- "Deleveraging Can Save Jobs: A Simple Change in the Tax Policy Would Make it Easier for Companies to Retire Debt," (with Michael Klowden and Glenn Yago), OP-Ed, *Wall Street Journal*, December 17, 2008.
- "Ask the Econ Pro," in *DSNews*, December 2008.
- "Bank Regulation in the United States," (with Triphon Phumiwasana and Wenling Lu), in *CE/Sifo DICE Report*, Vol. 6, No. 3, 2008.
- "Reassessing the Rationale and Practice of Bank Regulation and Supervision after Basel II," (with Ross Levine and Gerard Caprio), *Current Developments in Monetary and Financial Law*, Volume 5, International Monetary Fund, 2008.
- "The Microeconomic Effects of Different Approaches to Bank Supervision," (with Ross Levine and Gerard Caprio), in *The Politics of Financial Development*, edited by Stephen Haber, Douglass North, and Barry Weingast, Stanford University Press, 2008.
- "Barriers to Entrepreneurship in Emerging Domestic Markets: Analysis and Recommendations," (with Glenn Yago and Betsy Zeidman), in *Entrepreneurship in Emerging Domestic Markets*, edited by James R. Barth, Glenn Yago and Betsy Zeidman, Springer, 2008.
- "Banking Reforms in China: Catalyzing the Nation's Financial Future," (with Rob Koepp, and Zhongfei Zhou), in *Banking Reforms in China: Changing Horizon*, edited by Asis Kumar Pain, and Nirbachita Karmakar, The Icfai University Press, 2008.
- "A Short History of the Subprime Mortgage Market Meltdown," (with Triphon Phumiwasana, Tong Li, and Glenn Yago), *Government Housing Bank Journal*, Vol. 1, No. 2, April 2008.
- "Despite Foreclosures, Subprime Lending Increases Homeownership," (with Triphon Phumiwasana, Tong Li, and Glenn Yago), *Government Housing Bank Journal*, Vol. 1, No. 2, April 2008.
- "Surprise: Subprime Mortgage Products Are Not the Problem," (with Triphon Phumiwasana, Tong Li, and Glenn Yago), *Government Housing Bank Journal*, Vol. 1, No. 2, April 2008.
- "Mortgage Market Turmoil: The Role of Interest-Rate Resets," (with Triphon Phumiwasana, Tong Li, and Glenn Yago), *Government Housing Bank Journal*, Vol. 1, No. 2, April 2008.
- "A Cross-Country Assessment of Bank Risk-Shifting Behavior," (with Triphon Phumiwasana, Mark Bertus, and Jiang Hai), *Review of Pacific Basin Financial Markets and Policies*, Vol. 11, No. 1., March 2008.
- "Capital Access Index 2007 - Best Markets for Business Access to Capital," (with Tong Li, Wenling Lu, Triphon Phumiwasana, and Glenn Yago), Milken Institute Research Report, January 2008.

2007

- "What Do We Know about the Performance and Risk of Hedge Funds," (with Triphon Phumiwasana, Tong Li and Glenn Yago), in *International Financial Instability: Global Banking and National Regulation*, edited by Douglas D. Evanoff, John Raymond LaBrosse and George G. Kaufman, World Scientific Publishing Company, 2007.
- "Economic Impacts of Global Terrorism: From Munich to Bali," (with Tong Li, Don McCarthy, Triphon Phumiwasana and Glenn Yago), in *Terrorism: Global Economic Impact*, edited by E. Mrudula, The Icfai University Press, 2007.
- "In Defense of Hybrids," (with Peter Passell), OP-Ed, *Wall Street Journal*, December 6, 2007.
- "Surprise: Subprime Mortgage Products Are Not the Problem!" (with Tong Li, Triphon Phumiwasana, and Glenn Yago), Milken Institute Research Report, December, 2007.
- "Mortgage Market Turmoil: The Role of Interest-Rate Resets," (with Tong Li, Triphon Phumiwasana, and Glenn Yago), Milken Institute Research Report, December, 2007.
- "Time to Change U.S. Climate Policy," (with Robert W. Hahn and Peter Passell), OP-Ed, *The Economists' Voice*, October, 2007.

- "The Role of Banks in Global Mergers and Acquisitions," (with Triphon Phumiwasana, and Keven Yost), *The Chinese Banker*, June 2007.
- "China's Financial System: The Perils of Riding the Wave," (with Gerard Caprio), *The Milken Institute Review: A Journal of Economic Policy*, Third Quarter 2007.
- "External Governance and Bank Performance: Across-Country Analysis," (with Mark Bertus, Valentina Hartarska, Jiang Hai and Triphon Phumivasana), in *Corporate Governance in Banking: A Global Perspective*, edited by Benton E. Gup, Edward Elgar Publishing, Inc., 2007.
- "Inverted Yield Curves and Financial Institutions: Is the United States Headed for a Repeat of the 1980's Crisis?," (with Triphon Phumiwasana, Tong Li and Glenn Yago), *Journal of Banks and Banking Systems*, Vol. 2, No. 3, 2007. Also, a *Milken Institute Research Report*, December 2006.
- "Hedge Fund Behemoth," (with Triphon Phumivasana, Tong Li, and Glenn Yago), *The Milken Institute Review: A Journal of Economic Policy*, First Quarter, 2007.

2006

- "Observations on China's Banking Laws under the WTO," (with Zhongfei Zhou, Douglas Arner, Berry Hsu and Wei Wang), *China's The Banker*, December 2006.
- "Charticle: Evil Unchained," (with Tong Li, Don Mccarthy, Triphon Phumiwasana, and Glenn Yago), *The Milken Institute Review: A Journal of Economic Policy*, Forth Quarter 2006.
- "Foreign Banking: Do Countries' WTO Commitments Match Actual Practices?" (with Juan A. Marchetti, Daniel E. Nolle and Wanvimol Sawanggoenyuang), *World Trade Organization Staff Working Paper*, October 2006.
- "The WTO and Financial Restructuring in China," (with Douglas W. Arner, Berry F.C. Hsu, Wei Wang and Zhongfei Zhou), in *Financial Restructuring and Reform in Post-WTO China*, edited by James R. Barth, Zhongfei Zhou, Doulas W. Arner, Berry F.C. Hsu and Wei Wang, Kluwer Law International, 2006.
- "Best Market For Business Finance: Capital Access Index 2006," (with Triphon Phumiwasana, Tong Li, and Glenn Yago), *Milken Institute Research Report*, 2006.
- "Financial Supervision and Crisis Management: U.S. Experience and Lessons for Emerging Market Economies," (with Lawrence Goldberg, Daniel E. Noelle, and Glenn Yago), in *Regulatory Reforms in the Age of Financial Consolidation: Emerging Market Economy and Advanced Countries*, edited by Lee-Jay Cho and Joon-Kyung Kim, Korea Development Institute and East-West Center, 2006.
- "Enabling Entrepreneurs in Low Income Communities," (with Glenn Yago and Betsy Zeidman), *The Milken Institute Review: A Journal of Economic Policy*, Second Quarter, 2006.
- "Home Bias in Global Capital Markets: What Is the Potential Demand for U.S. Asset-Backed Securities?" (with Glenn Yago, Tong Li, Sangeetha Malaiyandi and Triphon Phumiwasana), *Milken Institute Research Report*, March 2006.
- "Foreign Ownership of Securities: Home Bias," (with Tong Li and Glenn Yago), *The Milken Institute Review: A Journal of Economic Policy*, First Quarter, 2006.
- "Economic Impacts of Global Terrorism: From Munich to Bali," (with Glenn Yago, Tong Li, Don McCarthy and Triphon Phumiwasana), *Milken Institute Research Report*, January 2006.
- "Gramm-Leach-Bliley Act: Creating a New Bank for a New Millenium," (with John S. Jahera, Jr.), *Encyclopedia of Finance*, edited by C.F. Lee, Kluwer Academic Publishers, 2006.
- "Deposit Insurance Schemes," (with Cindy Lee and Triphon Phumiwasana), *Encyclopedia of Finance*, edited by A.C. Lee and C.F. Lee, Kluwer Academic Publishers, 2006.
- "Opportunity and Challenges in Asian Bond Markets," (with Don McCarthy, Triphon Phumiwasana and Glenn Yago), in *Asia's Debt Capital Markets: Prospects and Strategies for Development*, edited by Douglas Arner, Jae-Ha Park, Paul Lejot, and Qiao Liu., Springer Science and Business Media Publisher: New York, 2006.
- "Hedge Funds: Risks and Returns in Global Capital Markets," (with Tong Li, Triphon Phumiwasana, and Glenn Yago), *Milken Institute Research Report*, December 2006
- "Real Estate Investment Trust (REIT)," *The World Book Encyclopedia*, 2006.

2005

- "China: An Economy You Can Bank On," (with Rob Koepp), *Asia InPlay*, 2005.
- "Global Banking Regulation & Supervision: What Are the Issues and What Are the Practices?" (with Jie Gan and Daniel E. Nolle), *Global Banking Issues*, Nova Publishers, 2005.

- "On Regulating Banks: Another Blow to Command and Control," (with Ross Levine and Gerard Caprio), *The Milken Institute Review: A Journal of Economic Policy*, Fourth Quarter, 2005.
- "A Primer on Finance, Growth, and Regulation," (with Susanne Trimboth), *Regulation of Financial Intermediaries in Emerging Markets*, edited by Matthew Joseph, T T Ram Mohan, Rupa Rege Nitsure, Sage Publications: London, 2005.
- "A Cross Country Analysis of External Governance and Bank Profitability," (with Valentina Hartarska, Daniel Nolle and Triphon Phumiwasana), *Regulation of Financial Intermediaries in Emerging Markets*, edited by Matthew Joseph, T T Ram Mohan, Rupa Rege Nitsure, Sage Publications: London, 2005.
- "The Foreign Conquest of Latin American Banking: What Happened and Why," (with Triphon Phumiwasana and Glenn Yago), *Latin America's Quest for Globalization: The Role of Spanish Firms*, edited by Félix E. Martín and Pablo Toral, Burlington: Ashgate, 2005.
- "Rethinking Banking Regulation," (with Gerard Caprio, Jr. and Ross Levine), China's *The Banker*, December 2005.
- "Milken Institute Capital Access Index 2005: Securitization in Financing Economic Activities," (with Tong Li, Sangeetha Malaiyandi, Donald McCarthy, Triphon Phumiwasana and Glenn Yago), *Policy Brief*, Milken Institute, October, 2005.
- "China: An Economy You Can Bank On," (with Rob Koepp and Tong Li), China's *The Banker*, August 2005.
- "How Biased are Foreign Investors Against U.S. Securities?" (with Tong Li and Glenn Yago), China's *The Banker*, July 2005.

2004

- "Global Trends in the Bank Regulatory and Supervisory Environment," (with Jie Gan and Daniel E. Nolle), *Reforms and Innovations in Bank Management*, edited by Duk-Hoon Lee and Gill-Chin Lim, Nanam Publishing House, 2004.
- "Comparative International Characteristics of Banking," (with Gerard Caprio and Daniel E. Nolle), *Economic and Policy Analysis Working Paper 2004-1*, Office of the Comptroller of the Currency, January 2004. A version of this paper will appear in *A Companion to International Business Finance*, edited by Raj Aggarwal, Blackwell Publishing.
- "Reforming China's Banks," (with Rob Koepp and Zhongfei Zhou), *The Milken Institute Review: A Journal of Economic Policy*, Second Quarter, 2004.
- "Capital Access Index 2004: Emerging Growth in Asian Bond Markets," (with Cindy Lee, Don McCarthy, Triphon Phumiwasana, Sunny Zhitao Sui and Glenn Yago), *Policy Brief*, Milken Institute, April 2004.
- "Bank Regulation and Supervision: What Works Best?" (with Gerard Caprio Jr., and Ross Levine), *Journal of Financial Intermediation*, April 2004.

2003

- "An International Comparison and Assessment of the Structure of Bank Supervision," (with Luis G. Dopico, Daniel E. Nolle, and James A. Wilcox), *Financial Regulation: A Guide to Structural Reform*, edited by Jan-Juy Lin and Douglas Arner, Thomson: Sweet & Maxwell Asia, 2003.
- "Capital Access Index 2003, Governance and Growth: The European Challenge," (with Triphon Phumiwasana, Don McCarthy, Susanne Trimboth and Glenn Yago), *Policy Brief*, 35, Milken Institute, April 2003.
- "Before the Enron Collapse: What Corporate CFOs around the World Said about the Status of Accounting and Disclosure Practices," (with Susanne Trimboth and Glenn Yago), *Review of Pacific Basin Financial Markets and Policies*, December 2003.
- "A Cross-Country Analysis of the Bank Supervisory Framework and Bank Performance," (with Daniel E. Nolle, Triphon Phumiwasana and Glenn Yago), *Financial Markets, Institutions & Instruments*, 12(2), pp.67-120, May 2003.
- "Bank Regulation and Supervision: Lessons From a New Database." (Ross Levine and Gerard Caprio, Jr.) in *Macroeconomic Stability, Financial Markets, and Economic Development*, Ed. Jose Antonio Murillo Garza, Mexico, City: Banco de Mexico, 2003.

2002

- "Bank Safety and Soundness and the Structure of Bank Supervision: A Cross-Country Analysis," (with Luis G. Dopico, Daniel E. Nolle, James A. Wilcox), *International Review of Finance*, December 2002.
- "A 'Cookie-Cutter' Approach Is the Wrong Way for Countries to Regulate and Supervise Banks," (with Gerard Caprio and Ross Levine), *Capco Institute Journal*, 2002.
- "Bank Regulation and Supervision: What Works Best?" (with Gerard Caprio, Jr., Ross Levine), *National Bureau of Economic Research (NBER) Working Paper No. w9323*, November 2002.
- "The Foreign Conquest of Latin American Banking: What's Happening and Why?" (with Triphon Phumiwasana, Glenn Yago), *Policy Brief*, 32, Milken Institute, November 2002. Presented at the European Union and the Americas, *Conference on Spanish*

Investment in Latin America, organized by Miami European Union Center and the FIU Latin American and Caribbean Center, Coral Gables, Florida, October 18-19, 2002.

- "An International Comparison and Assessment of the Structure of Bank Supervision," (with Luis Dopico, Daniel Nolle and James Wilcox), *Corporate Finance Review*, May/June 2002.
- "Capital Access Index 2002: Missing Markets: Global Barriers to Financing the Future," (with Don McCarthy, Triphon Phumiwasana, Susanne Trimboth and Glenn Yago), *Policy Brief*, 28, Milken Institute, April 2002.
- "A Primer on Finance, Growth and Regulation," (with Susanne Trimboth), *Proceedings of An International Conference on Regulation and Financial Intermediaries in Emerging Markets*, hosted by Indian Institute of Management Ahmedabad and ICICI Research Center, Mumbai, India, March 21, 2002.
- "Deposit Insurance," (with Cindy Lee), *IEBM Management in the Americas*, International Thomson Publishing Company, online version, unpublished, 2002.
- "A Cross-Country Analysis of the Bank Supervisory Framework and Bank Performance," (with Daniel E. Nolle, Triphon Phumiwasana and Glenn Yago), Economic and Policy Analysis Working Paper 2002-2, Office of the Comptroller of the Currency.
- "Difference in Financial Systems Around the Globe," (with Susanne Trimboth and Glenn Yago), *The Milken Institute Review: A Journal of Economic Policy*, Second Quarter, 2002.
- "Trade," (with Cindy Lee), *World Book Encyclopedia*, 2002.
- "Banking and Finance in Latin America," (with Cindy Lee, Susanne Trimboth and Glenn Yago), *IEBM Management in the Americas*, edited by Malcolm Warner, online version, London: Thomson Learning 2002.

2001

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- "Nontraditional Criteria for Investing Pension Assets: An Economic Appraisal," (with Joseph Cordes), *The Journal of Labor Research*, Fall 1981.
- "Redlining in Housing Markets: Mortgages and Minorities in the U.S.," (with Joseph Cordes and Anthony Yezer), *Journal of Social and Political Studies*, Winter 1980. Reprinted in *Social Welfare, Social Planning/Policy and Social Development*, 5, (2).
- "A Temporal Cross-Section Approach to the Price Equation," (with Arthur Kraft and John Kraft), *Journal of Econometrics*, Winter 1980.
- Evaluating the Impact of Securities Regulation on Venture Capital Markets*, (with Joseph Cordes and Gregory Tassey), U.S. Department of Commerce, Washington, D.C., September 1980.
- "The Efficacy of Bond-Financed Fiscal Policy," (with James Bennett, Manuel Johnson, and Richard Sines), *Public Finance Quarterly*, July 1980.
- "Financial Institution Regulations, Redlining and Mortgage Markets," (with Joseph Cordes and Anthony Yezer), *The Regulation of Financial Institutions*, Federal Reserve Bank of Boston, May 1980.
- "The Efficient Markets Model and the Capital Asset Pricing Model: An Interpretive Essay," (with Joseph Cordes), *Revista Internazionale Di Scienze Economiche Commerciali*, April 1980.
- "Substitutability, Complementarity, and the Impact of Government Spending on Economic Activity," (with Joseph Cordes), *Journal of Economics and Business*, Spring/Summer 1980.
- "Optimal Financial Disclosure With and Without SEC Regulation," (with Joseph Cordes), *Quarterly Review of Economics and Business*, Spring 1980.
- "The Relationship Between FEBS and GNP Reconsidered," (with James Bennett), *Economic Inquiry*, April 1979.
- "Regulation Impact on Cost/Availability of Credit," (with C. Michael Aho, Joseph Cordes, and Anthony Yezer), *Journal of Consumer Credit Management*, Winter 1979.
- "Spline Estimation of the Liquidity Trap," (with Arthur Kraft and John Kraft), *Review of Economics and Statistics*, May 1978.
- "Benefits and Costs of Securities Regulation: A Conceptual Framework", (with Joseph Cordes), for the Experimental Technology Incentives Program, U.S. Department of Commerce, 1978.
- "Securities and Exchange Commission Regulations and Security Prices: A Review of Some Empirical Tests and Results," (with Joseph Cordes), for the Experimental Technology Incentives Program, U.S. Department of Commerce, 1978.
- "An Economic Analysis of the Impact of Refund Policies on the Health Spa Industry," (with Joseph Cordes and Anthony Yezer), for the Federal Trade Commission, 1977.
- "A Utility Maximization Approach to Individual Bank Asset Selection," (with Arthur Kraft and Philip Wiest), *Journal of Money, Credit, and Banking*, May 1977.
- "Seasonal Variation in Interest Rates Revisited," (with James Bennett), *Review of Economics and Statistics*, February 1977.
- "Securities Regulation and the Venture Capital Market", (with Joseph Cordes), for the Experimental Technology Incentives Program, U.S. Department of Commerce, 1977.
- "The 'Moneyiness' of Financial Assets," (with Arthur Kraft and John Kraft), *Applied Economics*, March 1977.
- "Regulation A, Rule 144 and Rule 146", (with Joseph Cordes), for the Experimental Technology Incentives Program, U.S. Department of Commerce, 1977.

- The Economic Impact of The Federal Trade Commission Proposals for Credit Contract Regulations on the Cost and Availability of Consumer Credit*, (with Anthony Yezer), Bureau of Social Science Research, Washington, D.C., March 1977.
- "The Causal Relationship Between the Money Supply and Business Activity: A Critical Appraisal," (with James Bennett), *Quarterly Review of Economics and Business*, Winter 1976.
- "A Statistical Analysis of the Relationship Between Water Discharge and Floor Area in the Brass Mill Industry," (with James Bennett), for the Copper and Brass Fabricators Council, December 1976.
- "Is the Neutralized Money Stock Unbiased?" (with James Bennett), *Journal of Finance*, December 1976.
- "An Evaluation of Studies of Important Problems for Government and Small Technology Based Firms," (with James Bennett and J. Eric Fredland), for the Experimental Technology Incentives Program, U.S. Department of Commerce, September 1976.
- "An Evaluation and Critique of the A.D. Little Analysis of the Economic Impact of Toxic Pollutant Effluent Standards for Manufacturers and Formulators of Aldrin/Dieldrin, DDT, Endrin and Toxaphene," (with James Bennett), for Hercules, Inc., July 1976.
- Federal Trade Commission Proposals for Credit Contract Regulations and the Availability of Consumer Credit*, (with C. Michael Aho, Joseph Cordes, and Anthony Yezer), Bureau of Social Science Research, Washington, D.C., May 1976.
- "An Evaluation of the A.D. Little Analysis of the Economic Impact of Pollution Control Effluent Guidelines for the Phase II Segments of the Pulp and Paper Industry," (with James Bennett), for the Pulp and Paper Mill Industry, May 1976.
- "Estimation of the Liquidity Trap Using Spline Functions," (with Arthur Kraft and John Kraft), *Review of Economics and Statistics*, May 1976.
- "An Econometric Analysis of a Federal Revenue-Sharing Allocation Formula," *Public Finance Quarterly*, January 1976.
- "Transactions Cost and the Demand for Cash," (with Philip Wiest), *Metroeconomica*, December 1975.
- "The Regional Impact of Open-Market Operations on Member Bank Reserves," (with Marvin Phaup and David Pierce), *Journal of Economics and Business*, Fall 1975.
- "Cost-Push vs. Demand-Pull Inflation: Some Empirical Evidence," (with James Bennett), *Journal of Money, Credit, and Banking*, August 1975.
- "Deposit Variability and Commercial Bank Cash Holdings," (with James Bennett), *Review of Economics and Statistics*, May 1975.
- "A Portfolio Theoretic Approach to Industrial Diversification and Regional Employment," (with John Kraft and Philip Wiest), *Journal of Regional Science*, April 1975.
- "Seasonal Variation in Interest Rates," (with James Bennett), *Review of Economics and Statistics*, February 1975.
- "Optimal Reserve Management Reconsidered," (with James Bennett), *The Southern Economic Journal*, April 1975.
- "An Economic Analysis of Price Increases in the U.S. Coal Industry," (with James Bennett) for the American Public Power Association, 1974. Reprinted in *Greater Coal Utilization*, Joint Hearings before the Committee on Interior and Insular Affairs and Public Works, U.S. Senate, Government Printing Office, 1975. Also reprinted in *Oversight-Federal Coal Leasing Program*, Hearings before the Subcommittee on Minerals, Materials, and Fuels, U.S. Senate, Government Printing Office, 1976 and excerpted in *Congressional Record*, U.S. Congress, February 1975.
- "An Evaluation and Critique of 'Review of the Economic Analysis of the Electroplating Industry,'" (with James Bennett and R. Dan Brumbaugh, Jr.), for the National Association of Metal Finishers, 1975.
- "Cyclical Behavior, Seasonality, and Trend in Economic Time Series," (with James Bennett), *Nebraska Journal of Economics and Business*, Winter 1974.
- "An Evaluation and Critique of 'Economic Analysis of Effluent Guidelines -- The Electroplating Industry,'" (with James Bennett and R. Dan Brumbaugh, Jr.), for the National Association of Metal Finishers, 1974.
- "Astrology and Modern Science Revisited," (with James Bennett), *Leonardo*, 1974.
- "A Note on the Relationship Between FEBS and GNP," (with James Bennett), *Economic Inquiry*, September 1974.
- "The Role of Money in the Canadian Economy: An Empirical Test," (with James Bennett), *The Canadian Journal of Economics*, May 1974.
- "A Spectral Analysis of Money and Business Cycles," (with James Bennett), *Quarterly Review of Economics and Business*, Spring 1974.
- "Economic Determinants of the Regional Allocation of Federal R&D Expenditures," (with James Bennett), *Land Economics*, February 1974.
- "Astronomics: A New Approach to Economics?" (with James Bennett), *Journal of Political Economy*, November/December 1973.
- "Economies of Scale and Cash Balances of Commercial Banks," (with Arthur Kraft), *Proceedings of the American Institute for Decision Sciences*, November 1973.

- "A New Approach to Measuring the Interest Elasticity of the Demand for Money," (with Arthur Kraft and John Kraft), Proceedings of the Business and Economic Statistics Section of the American Statistical Association, 1973.
- "Predicting Human Behavior, A Spirited Approach," (with James Bennett), *Journal of Irreproducible Results*, June 1973.
- "Excess Reserves and Bank Size," (with Marvin Phaup), *Economic Review*, Federal Reserve Bank of Cleveland, January 1972.
- "Money, Income and Causality: Some Further Results," (with James Bennett), *Western Economic Journal*, December 1972.

SPECIAL JOURNAL ISSUES

- Special Issue on Marketing Financial Services, *Psychology and Marketing*, December 1995.
- Special Issue on Public Policy and Real Estate Finance, *Journal of Real Estate Finance and Economics*, co-editor with James D. Schilling, June 1992.

BOOKS REVIEWS

- Book review of *High Rollers: Inside The Savings and Loan Debacle*, by Martin Lowy, Praeger, in *Journal of Economic Literature*, March 1994.
- Book review of *The S&L Insurance Mess: How Did It Happen?* by Edward J. Kane, Urban Institute Press, in *Journal of Economic Literature*, September 1990 and in *Office of Thrift Supervision Journal*, September 1989.
- Book review of *American Jobs and the Changing Industrial Base*, edited by Eileen Collins and Lucretia Dewey Tanner, Ballinger Publishing Company, in *Southern Economic Journal*, (with Sheldon Haber), July 1986.
- Book review of *Essays in Contemporary Economic Problems, 1985: The Economy in Deficit*, edited by Philip Cagan and Eduardo Samensatto, American Enterprise Institute, in *Journal of Economic Literature*, March 1986.
- Book review of *The Congressional Budget Process after Five Years*, edited by Rudolph G. Penner, American Enterprise Institute, in *Journal of Money, Credit, and Banking*, May 1984.

RECENT PRESENTATIONS

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.

"Financial and Economic Crisis: Regulatory Issues," 2009 Financial and Economic Crisis Bank Leadership Symposium, 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.

"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.

"On the Global Financial Crisis," Video presentation and discussion arranged by U.S. Embassy in Amman, Jordan, January 21, 2009.

"Bank Regulatory Reform," Workshop, Rhodes Center for International Economics, Brown University, Providence, Rhode Island, January 23, 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, 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 06, 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.

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 10-16, 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.
- "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.
- "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 Bank Regulation," (with Gerard Caprio, Jr., Ross Levine), Bank of England and Bank of Slovenia Conference. Ljubljana, Slovenia, October 28, 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/>.
- "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.aei.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.

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- "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.

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"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.