Rebel Allen Cole, Ph.D
Chief Executive Officer
Krähenbühl Global Consulting LLC
156 Andrews Avenue
Delray Beach, FL 33483 USA
Email: rebel.cole@krahenbuhlglobal.com
Phone: 1-312-933-0584

Education:

Ph.D., Kenan-Flagler Graduate School of Business Administration, University of North Carolina at Chapel Hill. Awarded May 1988. Specialization in Finance.

B.A., Economics, Industrial Relations and Political Science. School of Arts and Sciences, University of North Carolina at Chapel Hill. Awarded May 1981.

Current Positions:

Chief Executive Officer, Krähenbühl Global Consulting LLC, Chicago, IL, USA, *October 1997 – Present*.

Previous Positions:

Professor of Finance and Real Estate, Departments of Finance and Real Estate, DePaul University, Chicago, IL USA, *July 2003 − July 2016*.

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

Professor of Finance, Department of Accounting and Finance, University of Auckland Auckland, New Zealand, *July 1999 – June 2001*.

Chief Economist, Employment Policies Institute, Washington, DC *November 1997 – June 1999*.

Financial Economist, Capital Markets Section, Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC, USA, *June 1993 – October 1997*.

Supervisory Financial Analyst and Deputy Director, Surveillance Section, Board of Governors of the Federal Reserve System, Washington, DC, USA, *February 1991 – June 1993.*

Financial Economist, Federal Reserve Bank of Dallas, Dallas, Texas, USA, *June 1989 –February 1991*.

Financial Economist, Federal Home Loan Bank Board, Washington, DC, *October 1987 - May 1989*.

Notable Social Media Posts

Deep Dive into Bank OZK's Commercial Real Estate Loan Portfolio
https://www.linkedin.com/posts/rebel-c-b253391_deep-dive-into-bank-ozks-commercial-real-activity-7391147326381387776-blQ_?
https://www.linkedin.com/pulse/deep-dive-bank-ozks-commercial-real-estate-loan-portfolio-rebel-cole-qhb2e

Eagle Bank: The Next "Dime" to Drop in Banking? Part II
https://www.linkedin.com/posts/rebel-c-b253391_eagle-bank-the-next-dime-to-drop-in-banking-activity-7387924164172750851-uXny

Eagle Bank: The Next "Dime" to Drop in Banking? Part I
https://www.linkedin.com/posts/rebel-c-b253391_correction-eagle-bancorp-inc-announces-activity-7387193677091344385-N9I9

Large Banks' Detailed Exposure to Non-depository Financial Institutions (Q22025 Version)
https://www.linkedin.com/posts/rebel-c-b253391_large-banks-detailed-exposure-to-non-depository-activity-7384720754203840512-4245

Bank Nonperforming Loans: 2025 Q2 vs. 2024 Q2
https://www.linkedin.com/posts/rebel-c-b253391_bank-nonperforming-loans-2025-q2-vs-2024-activity-7377419725372411904-sU7D

Large Bank's Total Exposure to Commercial Real Estate (Q2 2025 Version)
https://www.linkedin.com/posts/rebel-c-b253391_large-banks-total-exposure-to-commercial-activity-7368591029010206720-31P4

Large Banks with Large Exposures to Uninsured Deposits (Q2 2025 Version)
https://www.linkedin.com/posts/rebel-c-b253391_large-banks-with-large-exposures-to-uninsured-activity-7366596804550819841--F8k

Bank Unrealized Losses on Securities (Q2 2025 Version)
https://www.linkedin.com/posts/rebel-c-b253391_bank-unrealized-losses-on-securities-q2-activity-7364780548625469440-7I3A

Impact of Research on the Finance Profession:
Evidence from Citations

Source: Google Scholar (As of Dec. 31, 2025)

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

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

Refereed Publications:

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

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

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

Cole, Rebel A., David Javakhadze, and Greg Tindall. 2025. Real effects of shareholder proposals: Innovation in the context of climate change. *Journal of Business Ethics*, 1-28. (AJG3, Financial Times Top 50). https://doi.org/10.1007/s10551-024-05808-7

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

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

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

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

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

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

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

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

Dai, Na, Vladimir Ivanov, and Rebel A. Cole. 2017. Entrepreneurial Optimism, Credit Availability, and Cost of Financing: Evidence from U.S. Small Businesses. *Journal of Corporate Finance* 44, 289-307. (AJG4). https://doi.org/10.1016/j.jcorpfin.2017.04.005.

Refereed Publications (cont.):

Cole, Rebel A. and Lawrence J. White. 2017. When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. Journal of Banking and Finance 80, 235-249. (AJG3). https://doi.org/10.1016/j.jbankfin.2017.03.010.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Refereed Publications (cont.):

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Refereed Publications (cont.):

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

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

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

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

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

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

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

Non-Refereed Publications:

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

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

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

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

Cole, Rebel A. and Sarah Covington. 2016. An assessment of financial sector development in Bhutan. ADB South Asia Working Paper No. 44.
Published as Chapter 10 in pp. 404-455. Bhutan: New Pathways to Growth. 2017. S. Mitra and H.Y. Jeong, editors. Oxford University Press. New Delhi, India. ISBN-13: 978-0-19-947401-1.

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

Cole, Rebel A. 2012. How did the financial crisis affect small-business lending in the U.S.? U.S. Small Business Administration Research Study No. 399.

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

Cole, Rebel A. 2011. How do firms choose legal form of organization? U.S. Small Business Administration Research Study No. 383.

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

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

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

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

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

Non-Refereed Publications (continued):

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

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

Bhasin, Vijay, Rebel A. Cole and Joseph K. Kiely. 1996. REIT liquidity and bid-ask spreads. Real Estate Finance 13, Summer 1996. Reprinted in CFA Digest February 1997, Vol. 27, No. 1, 33-55.

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

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

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

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

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

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

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

Cole, Rebel A. and Jeffery W. Gunther. 1993. Separating the likelihood and timing of bank failure Financial Industry Studies 93-2, Federal Reserve Bank of Dallas.

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

Cole, Rebel A. and Hamid Mehran. 1991. Executive compensation and corporate performance: Evidence from the thrift industry. In Proceedings of a Conference on Bank Structure and Performance, Federal Reserve Bank of Chicago.

Non-Refereed Publications (continued):

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

Cole, Rebel A., Joseph McKenzie, and Lawrence J. White. 1990. The causes and costs of thrift institution failures: a structure- behavior-outcomes approach. Financial Industry Studies 90-5, Federal Reserve Bank of Dallas.

Cole, Rebel A. 1990. Agency conflicts and thrift resolution costs. Financial Industry Studies 90-3, Federal Reserve Bank of Dallas.

Cole, Rebel A. 1990. Insolvency versus closure: why the regulatory delay in closing troubled thrifts? Financial Industry Studies 90-2, Federal Reserve Bank of Dallas.

Brown, Richard A., Joseph A. McKenzie, and Rebel A. Cole. Going beyond traditional mortgages: the portfolio performance of thrifts. Financial Industry Studies 90-1, Federal Reserve Bank of Dallas.

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

Cole, Rebel A. and Robert A. Eisenbeis. 1989. Excess returns and sources of value in FSLIC-assisted acquisitions of troubled thrifts. Financial Industry Studies 90-2, Federal Reserve Bank of Dallas.

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

Selected Conference Presentations:

2025

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

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

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

Cole, Damm. Commercial real estate in a nation of lockdowns. 2025 Annual Meetings of the Southern Finance Association. Orlando, FL, USA. Nov. 20, 2025.

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

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

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

2024

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

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

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

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

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

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

Selected Conference Presentations: (cont.)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

International Technical Assistance Missions:

2020

March - August 2020: Freetown, Sierra Leone
Dr. Cole participated in a series of virtual IMF missions to prepare a Financial Sector Stability Report (FSSR) for the Sierra Leone financial system. Dr. Cole evaluated the stress-testing regime used by the Bank of Sierra Leone.

2019

September 2019: Freetown, Sierra Leone
Dr. Cole participated in a World Bank mission to assist the Bank of Sierra Leone in developing a financial sector reform strategy. Dr. Cole assisted World Bank staff in preparing diagnostics of the two largest State-owned banks and prepared a set of stress tests for the banking system based upon the most current available data.

June 2019: Harare, Zimbabwe
Dr. Cole participated in a World Bank mission to assist the Reserve Bank of Zimbabwe in developing a financial sector reform strategy. Dr. Cole was responsible for updating a set of stress tests for assessing the impact of various currency options on the Zimbabwe banking sector and for assisting in the planning for a diagnostic of the banking system.

2018

November 2018: Harare, Zimbabwe
Dr. Cole participated in a joint IMF-World Bank mission to assist the Reserve Bank of Zimbabwe in developing a financial sector reform strategy. Dr. Cole was responsible for developing a set of stress tests for assessing the impact of various currency options on the Zimbabwe banking sector.

July 2018: Mumbai, India
Dr. Cole led a World Bank mission to complete the development of a set of credit and market-risk stress tests for the Reserve Bank of India

May 2018: Mumbai, India
Dr. Cole led a World Bank mission to design and develop a set of credit and market-risk stress tests for the Reserve Bank of India

March 2018: Mumbai, India:
Dr. Cole led a World Bank mission to propose the design of a set of credit and market-risk stress tests for the Reserve Bank of India

2017

December 2017: Doha, Qatar
Dr. Cole led a World Bank team in the design and development of a set of market-risk stress tests for the Qatari Central Bank.

July 2017: Freetown, Sierra Leone
Dr. Cole led an IMF TA mission to assist the Central Bank of Sierra Leone in the design and development of single-factor sensitivity stress tests for its banking system.

International Technical Assistance Missions: (cont.)

2016

September 2016: Port of Spain, Trinidad
Dr. Cole co-led a CARTAC TA mission to assist the Central Bank of Trinidad & Tobago in the design and development of dynamic stress tests for its banking system.

July 2016: Basseterre, St. Kitts
Dr. Cole co-led a CARTAC TA mission to assist the Central Bank of Trinidad & Tobago in the design and development of dynamic stress tests for its banking system.

April 2016: Basseterre, St. Kitts
Dr. Cole co-led a CARTAC mission to assist ECCB staff in the design and development of the ECCB's first publicly available financial stability report.

March 2016: Khartoum, Sudan
Dr. Cole co-led a METAC TA mission to assist CBOS staff in the design and development of simple sensitivity stress tests for commercial banks operating under Islamic Law.

2015

December 2015: Basseterre, St. Kitts
Dr. Cole co-led a CARTAC training workshop for ECCB staff on the design and development of dynamic stress tests.

August 2015: Basseterre, St. Kitts
Dr. Cole co-led a CARTAC TA mission to assist the ECCB with design and development of dynamic stress tests.

August 2015: St. Johns, Antigua; Brades, Montserrat; Castries, St. Lucia; St. George, Grenada
Dr. Cole co-led a series of four CARTAC TA missions to assist the ECCB with design and development of dynamic stress tests.

July 2015: Basseterre, St. Kitts
Dr. Cole co-led a CARTAC TA mission to assist the ECCB with design and development of dynamic stress tests.

June 2015: Accra, Ghana
Dr. Cole helped lead an AfriTAC 2 workshop on implementation of Basel II for the staff of the Central Bank of Ghana.

April 2015: Ramallah, Palestine
Dr. Cole led an IMF TA mission to provide training to the staff of the Palestine Monetary Authority on multi-factor and forward-looking stress tests for commercial banks operating in Palestine.

March 2015: Belize City, Belize
Dr. Cole led a CARTAC TA mission to provide training to the staff of the Central Bank of Belize on multi-factor and forward-looking stress tests for commercial banks operating in Belize.

International Technical Assistance Missions: (cont.)

February 2015: Khartoum, Sudan
Dr. Cole led a METAC TA mission to provide training to the staff of the Central Bank of Sudan on stress tests for commercial banks operating under Islamic Law.

2014

December 2014: Khartoum, Sudan
Dr. Cole led a METAC TA mission to assess the capacity of the Central Bank of Sudan for conducting stress testing of financial institutions in Sudan, and to provide training on the basics of simple sensitivity stress tests for commercial banks operating under Islamic Law.

December 2014: Amman, Jordan
Dr. Cole led a METAC TA mission to assist the staff of the Central Bank of Jordan in developing a predictive early warning system for the financial sector, including exposures to sectoral risks, such as excessive lending to the real estate sector.

October 2014: Beirut, Lebanon
Dr. Cole led a METAC TA mission to assist staff of the Central Bank of Yemen in drafting a regulation to govern stress testing of financial institutions in Yemen. TA was delivered at METAC HQ in Beirut.

August 2014: Amman, Jordan
Dr. Cole led a METAC TA mission to assist the staff of the Central Bank of Jordan in developing a predictive early warning system for the financial sector, including exposures to sectoral risks, such as excessive lending to the real estate sector.

July 2014: Thimphu, Bhutan
Dr. Cole led an Asian Development Bank TA mission to assist the staff of the Ministry of Finance develop a system for macroprudential surveillance, including tools for monitoring the banking sector's excessive exposure to housing construction.

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

March 2014: Malé, Maldives
Dr. Cole helped lead an International Monetary Fund TA mission to assist the Maldives Monetary Authority (MMA) in developing stress tests for the Maldivian financial system, including tests for exposure to the real-estate sector.

2013

July 2013: Malé, Maldives
Dr. Cole presented at an Asian Development Bank workshop on financial stability held for training staff members from numerous Maldivian government agencies.

May 2013: Kingston, Jamaica
Dr. Cole presented at a CARTAC workshop on Basel II reporting held at the Central Bank of Jamaica for staff from various CARTAC-country central banks.

International Technical Assistance Missions: (cont.)

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

March 2013: Port of Spain, Trinidad & Tobago
Dr. Cole led a CARTAC mission to assist staff of the Central Bank of Trinidad & Tobago in updating the stress tests developed after Dr. Cole's 2010 technical assistance missions.

January 2013: Nassau, Bahamas
Dr. Cole participated in a CARTAC mission to assist the staff of the Central Bank of the Bahamas in designing and developing the CBB's first Financial Stability Report.

2012

December 2012: Accra, Ghana
Dr. Cole participated in an IMF mission to provide technical assistance to the Central Bank of Ghana regarding stress testing of the Ghana banking sector.

November 2012: Ramallah, Palestine
Dr. Cole participated in an IMF mission to assess the technical assistance needs of the Palestine Monetary Authority (the central bank of Palestine) regarding offsite supervision of the Palestinian banking sector.
October 2012: Ankara, Turkey
Dr. Cole participated in an IMF mission to provide technical assistance to the Central Bank of Turkey on how to develop bank early warning models.

March 2012: Tashkent, Uzbekistan
Dr. Cole participated in an IMF mission to assess the technical assistance needs of the Central Bank of Uzbekistan regarding offsite supervision of the Uzbek banking sector.

2011

December 2011: Amman, Jordan
Dr. Cole led a METAC mission to provide training on how to conduct offsite supervision of the Belize banking sector for staff of the Central Bank of Belize.

October 2011: Cape Verde
Dr. Cole participated in an IMF mission to provide training on how to assist the Central Bank of Cabo Verde in strengthening its framework for financial stability analysis.

January 2011: Belize City, Belize
Dr. Cole led a CARTAC mission to provide training on how to conduct offsite supervision of the Belize banking sector for staff of the Central Bank of Belize

International Technical Assistance Missions: (cont.)

2010

December 2010: Damascus, Syria
Dr. Cole led a METAC mission to provide training on how to conduct offsite supervision of the Syrian banking sector for staff of the Central Bank of Syria

November 2010: Beirut, Lebanon
Dr. Cole led a METAC mission to provide training on how to conduct offsite supervision of the Lebanese banking sector for staff of the Banking Control Commission and Central Bank of Lebanon.

November 2010: Belize City, Belize
Dr. Cole led a CARTAC mission to provide training on how to conduct offsite supervision of the Belize banking sector for staff of the Central Bank of Belize

September 2010: Port of Spain, Trinidad & Tobago
Dr. Cole led a CARTAC mission to provide training on how to perform stress tests on the TT banking sector for staff of the Central Bank of Trinidad & Tobago.

July 2010: Kyiv, Ukraine
Dr. Cole participated in a USAid mission to provide assistance on financial-sector reforms in Ukraine.

March 2010: Port of Spain, Trinidad & Tobago
Dr. Cole led a CARTAC mission to provide training on how to perform stress tests on the TT banking sector for staff of the Central Bank of Trinidad & Tobago.

2009

November 2009: Beirut, Lebanon
Dr. Cole led a mission to provide training on how to perform stress tests on the Lebanese banking sector for staff of the Banking Control Commission

November 2009: Damascus, Syria
Dr. Cole led a mission to provide training on how to perform stress tests on the Syrian banking sector for staff of the Central Bank of Syria

October 2009: Georgetown, Guyana
Dr. Cole led a mission to provide training on how to perform stress tests on the Guyana banking sector for staff of the Central Bank of Guyana

August 2009: Ulaanbaatar, Mongolia
Dr. Cole led an emergency IMF technical assistance mission requested by the governor of Mongol Bank (Central Bank of Mongolia) to estimate the costs of restructuring the Mongolian Banking system, develop stress tests for the banking system and improve banking supervision.

July 2009: Nassau, Bahamas
Dr. Cole led a follow-up mission to finalize work on stress tests for the Bahamas' banking sector and provide training to staff of the Central Bank of the Bahamas.

International Technical Assistance Missions: (cont.)

July 2009: Kingston, Jamaica
Dr. Cole led a CARTAC follow-up mission to provide training to the staff of the Financial Services Commission regarding how to conduct stress-tests of the Jamaican securities dealers.

May 2009: Nassau, Bahamas
Dr. Cole led a CARTAC mission to provide technical assistance to the Central Bank of the Bahamas in how to develop stress tests for the banking sector. Specific stress tests were developed for credit risk, interest-rate risk, liquidity risk and foreign-exchange risk.

February 2009: Kingston, Jamaica
Dr. Cole led a CARTAC mission to provide technical assistance to the Financial Services Commission of Jamaica in development stress-tests for securities dealers. Specific stress tests were developed for interest-rate risk, liquidity risk and foreign-exchange risk.

2008

December 2008: Casablanca, Morocco
Dr. Cole led a FSVC mission to provide training and technical assistance to Bank Al Maghrib (central bank of Morocco). Mission focus was on the development and implementation of financial stability indicators and stress-testing methodologies.

January 2008: Ramallah, Palestine.
Dr. Cole led an IMF follow-up mission to provide training for the Palestine Monetary Authority. Mission focus was on the revision of the Call Reports, which are the financial statements filed monthly by each bank regulated by the PMA, to incorporate measures of market risk.

2007

July 2007: Ramallah, Palestine.
Dr. Cole led an IMF follow-up mission to provide training and technical assistance to the Palestine Monetary Authority (central bank of Palestine). Mission focus was on the revision of the Call Reports, which are the financial statements filed monthly by each bank regulated by the PMA.

2006

June – July 2006: Ramallah, Palestine; Sana'a, Yemen; and Beirut, Lebanon
Dr. Cole participated in three IMF follow-up missions to provide training and technical assistance to the Central Banks of Palestine, Yemen and Lebanon. In Palestine, the mission focus was on development of stress-test methodologies for assessing the banking industry's exposure to the declining public equities market. In Yemen, the mission focus was on follow-up training in financial statement analysis and production of prudential supervisory reports. In Lebanon, the mission focus was continued follow-up on the development of a bank early warning system.

February – March 2006: Ramallah, Palestine; Sana'a, Yemen; and Beirut, Lebanon
Dr. Cole participated in three IMF missions to provide training and technical assistance to the Central Banks of Palestine, Yemen and Lebanon. In Palestine and Yemen, the mission focus was on basic training in financial statement analysis and production of prudential supervisory reports. In Lebanon, the mission focus was continued follow-up on the development of a bank early warning system.

International Technical Assistance Missions: (cont.)

2005

August 2005: Beirut, Lebanon
Dr. Cole led a follow-up IMF mission to provide continuing technical assistance to Banque du Libon, the Central Bank of Lebanon, in the development of a bank early warning system.

July 2005: Nairobi, Kenya
Dr. Cole participated in a *First Initiative* project to conduct a process review for the functions of the Central Bank of Kenya. Dr. Cole was responsible for reviewing and preparing recommendations for improving the functioning of the Departments of Policy Analysis & Research and Bank Supervision.

January 2005: Beirut, Lebanon
Dr. Cole participated in an IMF mission to provide continuing technical assistance to Banque du Libon, the Central Bank of Lebanon, in the development of an early warning system for the financial sector of the economy based upon prudential data.

2001 – 2004

March 2004: Beirut, Lebanon
Dr. Cole participated in an IMF mission to provide technical assistance to Banque du Libon, the Central Bank of Lebanon, in the development of an early warning system for the financial sector of the economy based upon prudential data and in the reform of its payments and settlements systems.

July 2003: Moscow, Russia
Dr. Cole led a follow-up IMF mission to provide technical assistance to the Central Bank of Russia regarding improvements to its off-site banking supervision systems. The primary focus of the mission was to assess the CBR's progress in developing a statistical early warning system and to provide training as needed.

April 2002: Moscow, Russia
Dr. Cole led an IMF mission to provide technical assistance to the Central Bank of Russia regarding improvements to its off-site banking supervision systems. The primary focus of the mission was to assess the CBR's progress in developing a statistical early warning system and to provide training as needed.

September 2001: Moscow, Russia
Dr. Cole led an IMF mission to provide technical assistance to the Central Bank of Russia regarding improvements in its off-site banking supervision systems. The primary focus of the mission was to help CBR staff begin development of a statistical early warning system.

April 2001 – May 2001: Shanghai, People's Republic of China
Dr. Cole served as a resident advisor providing continued technical assistance to the People's Bank of China, China's Central Bank, under an Asian Development Bank project to improve off-site banking supervision capabilities.

January 2001 - February 2001: Moscow, Russia
Dr. Cole led an IMF mission to provide technical assistance to the Central Bank of Russia regarding improvements to the corporate governance of Russian commercial banks, implementation of international accounting standards by Russian commercial banks, and improvements to the Central Bank's off-site banking supervision systems.

International Technical Assistance Missions: (cont.)

1998 – 2000

November 2000 – January 2001: Shanghai, People's Republic of China
Dr. Cole served as a resident advisor providing technical assistance to the People's Bank of China, China's Central Bank, under an Asian Development Bank project to improve the Bank's off-site banking supervision capabilities. The primary focus of the project was to help Bank staff develop a prototype of a statistical-based early warning system for the Shanghai region that could be expanded throughout the country.

September 2000: Manila, Philippines
Dr. Cole led a World Bank mission to provide training to bank examiners regarding the use of newly developed off-site supervision systems.

February 2000 – July 2000: Manila, Philippines
Dr. Cole served as resident advisor to Bangko Sentral ng Pilipinas, the Central Bank of the Philippines. Designed and developed off-site supervision systems now in use by Bangko Sentral ng Pilipinas, including a statistical-based early warning system for bank failures, an econometric system to forecast nonperforming loans at the industry level, and a computerized system to produce a monthly bank performance report for each of the more than 2,000 commercial, thrift, and rural banks supervised by the BSP. Trained BSP staff to maintain and update each system.

January 2000: Moscow, Russia
Dr. Cole participated in an IMF mission to assess existing and prototype off-site supervision systems in use or development by the Central Bank of Russia.

April, August, October 1999: Manila, Philippines
Dr. Cole led a World Bank mission to provide technical assistance on the bank-ratings systems used by Bangko Sentral ng Pilipinas, the Central Bank of the Philippines. Mission focus was on providing training in risk-based supervision and the CAMELS ratings system.

June 1998: Kuala Lumpur, Malaysia
Dr. Cole led a World Bank mission to provide technical assistance to Bank Negara, the Central Bank of Malaysia, regarding the design off-site surveillance systems for the banking sector.

Teaching Experience:

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

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

Professor of Finance and Real Estate, Departments of Finance and Real Estate, DePaul University, Chicago, Illinois, USA, July 2003 – July 2016.

Courses taught:

FIN380: Cases in Financial Decision Making (Undergraduate Finance Capstone Course)
FIN 555: Financial Management (Master of Business Administration)
FIN 555: Financial Management (Master of Business Administration) online version
FIN 551: Problems in Corporate Financial Policy (Master of Business Administration)
FIN 798: International Corporate Governance (Master of Business Administration)
FIN 798: Financial Forecasting and Valuation (Master of Business Administration)

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

Courses taught:

FINS5515: Advanced Corporate Finance (Master of Commerce)
FINS5511: Corporate Finance (Master of Commerce),
FINS5577: Corporate Governance (Master of Finance)
FINS4777: Corporate Governance (Undergraduate)

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

Courses taught:

FINANCE251: Financial Management (Undergraduate)
FINANCE351: Advanced Financial Management (Undergraduate)
FINANCE702: Information, Contracting, and Governance (Postgraduate)
FINANCE751: Modern Financial Management (Postgraduate)
FINMGT601: Financial Management (Executive Program)
FINMGT703: Advanced Financial Management (Executive Program)

Expert Reports, Depositions and Testimonies (2014 – Present)

2020: Bank of America v. All About Drapes, Inc. Case No. 10 L 005970, Circuit Court of Cook County, IL. (Expert report, deposition, no testimony)

2017: GJM LLC, d/b/a/ Kumfy Tailz v. Bankier Companies, Inc., 14 L 5148, Circuit Court of Cook County, IL (expert report, deposition, no testimony)

2017: Orlan Smith v. Bank of America, N.A., Case No.: 15 L 12293, Circuit Court of Cook County, IL (expert report, no deposition, no testimony.)

2015: Bank of America v. All About Drapes, Inc. 10 L 005970, Circuit Court of Cook County, IL (expert report, no deposition, no testimony.)

2014: Federal Deposit Insurance Corporation as Receiver of Michigan Heritage Bank v. Timothy J. Cuttle. 2:11-cv-13442-BAFMKM, US District Court, Eastern District of Michigan Southern Division (expert report, deposition, no testimony)

References: Available upon request.