

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

Fellow of the Wharton Financial Institutions Center, University of Pennsylvania, 2012-present
Lowder Eminent Scholar in Finance, Auburn University, 1989-present
Senior Finance Fellow, Milken Institute, 1997-present
(MI link: <http://www.milkeninstitute.org/about/about.ta?function=detail&Level1=ProStaff&Level2=Bio&ID=16&cat=Staff>)
International Team Leader, Asian Development Bank Project on Reforming China's Banking Laws and Regulations, 2002-2004
Visiting Scholar, World Bank, January 1998-March 1998
Visiting Scholar, Office of the Comptroller of the Currency, U.S. Department of the Treasury, January 1996-March 1996
Shaw Foundation Professor, Nanyang Technological University, Singapore, July 1997-August 1997
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

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

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

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

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

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

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

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

MBA Teacher of the Year, Auburn University, 2009

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

Interviewed by the Financial Crisis Inquiry Commission, 2010

Interviewed by the Congressional Oversight Panel, 2010

PROFESSIONAL ASSOCIATION POSITIONS:

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

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

REFEREED MANUSCRIPTS FOR:

American Economic Review	Journal of Financial Economics
Applied Economics	Journal of Financial Intermediation
Canadian Journal of Economics	Journal of Financial Services Research
Economica	Journal of Futures Markets
Economic Inquiry	Journal of International Business Studies
Economic Letters	Journal of International Finance
Emerging Markets Finance and Trade	Journal of International Money and Finance
European Journal of Political Economy	Journal of Macroeconomics
Financial Review	Journal of Money, Credit and Banking
International Review of Financial Analysis	Journal of Political Economy
Journal of the American Statistical Association	Journal of Political History
Journal of Banking and Finance	Journal of Real Estate Finance and Economics
Journal of Business Finance and Accounting	Journal of Transactions on Internet Research
Journal of Common Market Studies	Journal of Urban Affairs
Journal of Development Economics	Quarterly Review of Economics and Finance
Journal of Contemporary Policy Issues	Quarterly Review of Economics and Business
Journal of Comparative Economics	Regulation and Governance
Journal of Economics and Business	Review of Economics and Statistics
Journal of Economics and Finance	Review of Pacific Basin Financial Markets and Policies
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:

Editorial Board: *Journal of Financial Risk Management*, 2012-present

Editorial Board: *Cross-Straight Finance Journal*, 2012-present

Editorial Board: *The Mexican Journal of Economics and Finance*, 2011-present

Guest Editor: Special Issue on China after the Global Financial Crisis, *Economics Research International*, 2011

Co-Editor: *Journal of Financial Economic Policy*, 2009-present

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:

Luxembourg National Research Fund

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

American Economic Association Meetings

American Finance Association Meetings

American Statistical Association Meetings

American Real Estate and Urban Economics Association Meetings

American Institute of Decision Sciences Meetings

Asia-Pacific Economic Association Annual Conference

Atlantic Economic Society Conference

Eastern Economic Association Meetings

Eastern Finance Association Meetings

Econometric Society Meetings

Financial Management Association Meetings

Meetings of the American Institute of Decision Sciences

Midwest Economic Association Meetings

Southern Finance Association Meetings

Southern Regional Science Association Meetings

Southern Economic Association Meetings

Western Economic Association Meetings

INVITED SPEAKER/PANELIST AT CONFERENCES/LUNCHEONS SPONSORED BY:

Alabama Bankers Association

Alabama League of Savings Institutions

American Bankers Association

American Association for the Advancement of Science

American Enterprise Institute

Asian Development Bank

Asia-Pacific Economic Cooperation

Bank for International Settlements

Bank van de Nederlandse Antillen

Brookings Institution

Cato Institute

China Banking Regulatory Commission

Congressional Budget Office

Euromoney

Federal Deposit Insurance Corporation

Federal Home Loan Bank of Atlanta

Federal Home Loan Bank of New York

Federal Home Loan Bank of San Francisco

Federal Home Loan Bank of Seattle

Federal Reserve Bank of Atlanta

Federal Reserve Bank of Boston

Jerome Levy Economics Institute of Bard College

Lincoln Institute for Research and Education

Los Angeles Chapter, National Association for Business Economics

Louisiana League of Savings Institutions

Maryland League of Savings Institutions

Merrill Lynch

Milken Institute

National Association of Business Economists

National Association of Federal Credit Unions

National Association of Home Builders

National Conference of State Legislatures

National Economists Club

National Planning Association

National Society of Real Estate Finance

National Tax Symposium

New England League of Savings Institutions

Office of the Comptroller of the Currency

Organization for Economic Co-operation and Development

Peoples Bank of China

Rockefeller Foundation Bellagio Conference and Study Center

Salomon Brothers Center for the Study of Financial Institutions

Federal Reserve Bank of Cleveland	Savings and Community Bankers of America
Federal Reserve Bank of Chicago	Smith Barney Investment Banking Company
Federal Reserve Bank of Kansas City	Society of Government Economists
Federal Reserve Bank of Philadelphia	Southwest Institute for Finance
Federal Reserve Bank of St. Louis	The Garn Institute
Financial Stability Institute	The North American Forum
Hong Kong Institute for Monetary Research	U.S. Department of Agriculture
Hong Kong Securities and Futures Commission	U.S. League of Savings Institutions
Household International	Urban Institute
Institute for Supervisory Education	Washington Women Economists
Inter-American Defense College	Women's World Banking
International Monetary Fund	World Bank

TESTIFIED BEFORE:

Committee on Financial Services, U.S. House of Representative, on the Impact of the Volcker Rule on Markets, Businesses, Investors, and Job Creation, Part II, December 13, 2012.

Committee on Banking, Finance, and Urban Affairs, U.S. House of Representatives, on Credit Unions, October 6, 1994

Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on Consolidation of the Bank Regulatory Agencies, March 4, 1994

Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on Condition and Outlook of the Savings and Loan Industry, June 17, 1992

Committee on Banking, Finance, and Urban Affairs, Task Force on the Resolution Trust Corporation on the Structure of the Savings and Loan Bailout, U.S. House of Representatives, July 1991

Committee on Banking, Finance, and Urban Affairs, Subcommittee on Financial Institutions Supervision, Regulation, and Insurance, U.S. House of Representatives, on Deposit Insurance Reform and Restructuring of the Banking Industry, April 1991

Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on Deposit Insurance Reform, March 1991

Committee on Banking, Finance, and Urban Affairs, Subcommittee on Financial Institutions, Supervision, Regulation, and Insurance, U.S. House of Representatives, on the condition of the U.S. Banking Industry and the Bank Insurance Fund, December 1990

Committee on Banking, Housing, and Urban Affairs, U.S. Senate, on Deposit Insurance Reform, May 1990

Committee on Banking, Finance, and Urban Affairs, U.S. House of Representatives, on Fraud and Insider Abuse, April 1990

Federal Trade Commission

APPEARED ON:

ABC Good Morning America

ABC Nightline

CCTV (Biz China, Biz Asia America, Dialogue, News Hour)

Cable News Network (Newswatch, Money Line, Prime News, Business Morning)

CNBC

CNNFN

CBS Evening News

CSPAN

Bloomberg

Financial News Network (America's Business)

Fox News

Money Radio

National Public Radio

NBC Evening News

PBS (McNeil/Lehrer Newshour, Nightly Business Report, Frontline)
Other local television and radio programs
Sina.com (Biggest web portal in China)
Yahoo! Finance
TYT Network

LISTED IN:

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

QUOTED IN A NUMBER OF NEWSPAPER AND FINANCIAL PUBLICATIONS, INCLUDING:

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

VIDEOS/AUDIOS/OP-EDS

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

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

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

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

JPMorgan's challenges and lessons to be learnt
Dialogue, CCTV News- May 28, 2012
<http://english.cntv.cn/program/dialogue/20120528/104041.shtml>

We Need Regulators Who Do Their Jobs
New York Times, Room for Debate- May 27, 2012
<http://www.nytimes.com/roomfordebate/2012/05/21/what-could-have-prevented-the-jpmorgan-chase-disaster/we-need-regulators-who-do-their-jobs>

Did Bank Regulators Miss J.P. Morgan's Risky Behavior?
U.S. News Debate Club
<http://www.usnews.com/debate-club/does-the-jp-morgan-loss-prove-the-need-for-tougher-bank-regulations/did-bank-regulators-miss-jp-morgans-risky-behaviors>

J.P. Morgan Chase: Still another regulatory failure?
Crain's Chicago Business- May 18, 2012
<http://www.chicagobusiness.com/article/20120518/NEWS01/120519817/j-p-morgan-chase-still-another-regulatory-failure>

Failures of Financial Regulators Explained by Former Reagan
TYT Network- May 15, 2012
<http://www.youtube.com/watch?v=AmG7Rasb-JQ&list=UUKw8kdkYfmuNSVehGoDw8Mg&index=1&feature=plcp>

National Public Radio
National Public Radio- May 14, 2012
<http://wpr.org/merens/index.cfm?strDirection=Next&dteShowDate=2012%2D05%2D14%2015%3A00%3A00%2E0>

Big Bank CEOs Haggles, Bicker Against New Regulations
Yahoo! Finance Daily Ticker- May 7, 2012
<http://finance.yahoo.com/blogs/daily-ticker/big-bank-ceos-haggles-bicker-against-regulations-133838809.html#more-id>

Let's Make Financial Regulators Work For Us
RealClearMarkets.com- April 5, 2012
http://www.realclearmarkets.com/articles/2012/04/05/lets_make_financial_regulators_work_for_us_99600.html

It's better to rent than to foreclose (with Peter Passell)
Wall Street Journal- April 3, 2012
<http://online.wsj.com/article/SB10001424052702303816504577311270697579862.html>

'Too Big to Fail': Breaking Up Big Banks Is NOT the Answer, Former Regulator Says
Yahoo! Finance Daily Ticker- March 26, 2012
<http://finance.yahoo.com/blogs/daily-ticker/too-big-fail-breaking-big-banks-not-answer-140851430.html>

How Wells Fargo Breaks Economic Crisis
CCTV Biz Asia America- March 24, 2012
<http://english.cntv.cn/program/bizasiaamerica/20120324/113909.shtml>

Levine and Barth Discuss "Guardians of Finance" Book (Audio)
Bloomberg- March 14, 2012
<http://www.bloomberg.com/news/2012-03-14/levine-and-barth-discuss-guardians-of-finance-book-audio-.html>

Private Finance is Needed to Fix U.S. Housing
RealClearMarkets.com- March 1, 2012
http://www.realclearmarkets.com/articles/2012/03/01/private_finance_is_needed_to_fix_us_housing_99542.html

Interview James Barth on US PMI
CCTV News Hour- March 1, 2012

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

CCTV NEWS HOUR 20120124

CCTV News Hour- January 23, 2012

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

James R. Barth at the Milken Institute Global Conference 2010

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

Discussion of regulatory reform and the role of the Fed

Milken Institute - July 8, 2009

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

Waiting for a silver lining

Russia Today- June 2, 2009

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

BOOKS

The Great Financial Crisis: Causes and Costs, edited with George Kaufman, World Scientific: Singapore and Boston, forthcoming.

Fixing the Housing Market: Financial Innovations for the Future, with Franklin Allen and Glenn Yago, Wharton School Publishing/Pearson, 2012.

Guardians of Finance: Making Regulators Work for Us, with Gerard Caprio, Jr. and Ross Levine, MIT Press, 2012, translated into a simplified Chinese character edition by SDX Joint Publishing in Beijing, China, 2014. This book received PROSE horary mention as one of the top books in Business, Finance and Management.

Research Handbook on International Banking and Governance, edited with Chen Lin and Clas Wihlborg, Edward Elgar Publishing, 2012.

The Rise and Fall of the U.S. Mortgage and Credit Markets: A Comprehensive Analysis of the Meltdown, with Tong Li, Wenling Lu, Tripon Phumiwasana, and Glenn Yago, John Wiley & Sons, 2009. This book received PROSE horary mention as one of the top books in Business, Finance and Management.

Global Banking Regulation and Supervision: What Are the Issues and What Are the Practice? with Jie Gan and Daniel E. Nolle, Nova Science Publishers, Inc., 2009.

China's Emerging Financial Markets: Challenges and Opportunities, edited with John A. Tatom and Glenn Yago, Springer, 2009.

Rethinking Bank Regulation: Till Angels Govern, (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

Forthcoming

“Why Study Finance,” (with John Jahera), *Finance for the Curious: Why Study Finance?*, forthcoming.

“Cross-border Bank Mergers and Acquisitions: What Factors Pull and Push Banks Together?” (with Dongyun Lin, John Jahera, and Keven Yost), *Review of Pacific Basin Financial Markets and Policies*, Volume 16, No. 3, 1350022, forthcoming.

“Deposit Insurance Schemes,” (with Tong Li), *Encyclopedia of Finance*, edited by A.C. Lee and C.F. Lee, Springer, forthcoming.

“Gramm-Leach-Bliley Act: Creating a New and Broader Bank,” (with John S. Jahera, Jr.), *Encyclopedia of Finance*, edited by A.C. Lee and C.F. Lee, Springer, forthcoming.

“Misdiagnosis: Incomplete Cures of Financial Regulatory Failures,” (with Gerard Caprio Jr. and Ross Levine), *The Great Financial Crisis: Causes and Costs*, edited by James R. Barth and George Kaufman, World Scientific: Singapore and Boston, forthcoming.

“The Dodd-Frank Act: Key Features, Implementation Progress, and Financial System Impact,” (with Apanard (Penny) Prabha, and Clas Wihlborg), *The Great Financial Crisis: Causes and Costs*, edited by James R. Barth and George Kaufman, World Scientific: Singapore and Boston, forthcoming.

2014

“Transparency in Financial Regulation,” (with Apanard (Penny) Prabha, and Clas Wihlborg), *The Oxford Handbook of Economic and Institutional Transparency*, edited by Jens Forssbaeck and Lars Oxelheim, 2014.

“Post-Crisis Regulation and Supervision of The Biggest Banks by the Biggest Countries: Consensus on Principles, Variation in Practices”, *Cayman Financial Review*, Issue 34, First Quarter 2014.

“Where Banks Are Few, Payday Lenders Thrive”, *The Milken Institute Review*, First Quarter 2014.

“Breaking (Banks) Up Is Hard to Do: New Perspective on Too Big to Fail” (with Apanard (Penny) Prabha), *The Social Value of The Financial Sector; Too Big to Fail or Just Too Big*, edited by Viral V Acharya, Thorsten Beck, Douglas D Evanoff, George G Kaufman and Richard Portes, World Scientific Publishing, 2014.

“Banking Structure and Regulation in 1993 and 2013 A Cross-Country Comparison” (with Daniel E. Nolle and Apanard (Penny) Prabha), *Milken Institute Research Report*, June 5, 2014

“Regulation and Supervision of the Biggest Banks by the Biggest Countries Consensus on Principles, Variation in Practices” (with Daniel E. Nolle), *Milken Institute Research Report*, January 22, 2014

2013

“Restructuring the U.S. Housing Market” (with Franklin Allen and Glenn Yago), *Financial Restructuring to Sustain Recovery*, edited by Martin Neil Bailly, Yuta Seki, and Richard Herring, Brookings Institution Press, 2013.

“Do Interest Groups Unduly Influence Bank Regulation?” (with Apanard (Penny) Prabha, and Wenling Lu), *CESifo DICE Report*, December 2013.

“Mind the Gaps: Closing Income and Educational Disparities in California” (with Kevin Klowden, and Donald Markwardt), *Milken Institute Research Report*, November 2013.

“Where Banks Are Few, Payday Lenders Thrive: What Can Be Done About Costly Loans” (with Priscilla Hamilton, and Donald Markwardt), *Milken Institute Research Report*, October 2013.

- “Regulate Risk-taking Rather Than Bank Size” (with Ross Levine, Apanard (Penny) Prabha), MarketWatch.com, October 21, 2013.
- “Systemically Important Banks in the Post-Crisis Era” (with Chris Brummer, Tong Li, and Daniel E. Nolle), *Milken Institute Research Report*, September 2013.
- “Do Bank Regulation, Supervision and Monitoring Enhance or Impede Bank Efficiency?” (with Chen Lin, Yue Ma, Jesus Seade, and Frank M. Song), *Journal of Banking and Finance*, 37 (2013) 2879-2892.
- “The Fed’s Rough Road Ahead” (with Apanard (Penny) Prabha), *The Milken Institute Review*, Third Quarter 2013.
- “Reforms of China’s Banking System” (with Li Li, Tong Li and Frank Song), *The Evidence and Impact of Financial Globalization*, edited by Gerard Caprio, Jr., Elsevier, Pages 345-353, 2013.
- “Policy Issues of China’s Financial Globalization” (with Li Li, Tong Li and Frank Song), *The Evidence and Impact of Financial Globalization*, edited by Gerard Caprio, Jr., Elsevier, Pages 355-365, 2013.
- “What Is the Likely Impact of the Volcker Rule on Markets, Businesses, Investors, and Job Creation?” (with Donald McCarthy), *The Journal of Private Enterprise*, 28(2), 2013.
- “Measure It, Improve It: Bank Regulation and Supervision in 180 Countries 1999-2011” (with Gerard Caprio, Jr. and Ross Levine), *Milken Institute Research Report*, April 2013.
- “Bank Regulation and Supervision in 180 Countries from 1999 to 2011” (with Gerard Caprio, Jr. and Ross Levine), *Journal of Financial Economic Policy*, Volume 5, Issue 2, 2013.
- “The Resolution of Too-Big-To-Fail Banks,” (with Apanard (Penny) Prabha), Mercatus Center, George Mason University, Working Paper No. 13-05, March 2013.
- “Breaking (Banks) Up is Hard to Do: New Perspective on ‘Too Big To Fail’” (with Apanard (Penny) Prabha), *Milken Institute Research Report*, February 2013.
- “Bank Regulation and Supervision in 180 Countries from 1999 to 2011” (with Gerard Caprio, Jr. and Ross Levine), Wharton Financial Institutions Center, January 2013.
- 2012
- “Safeguarding Global Financial Stability, Overview,” (with D.G. Mayes and M.W. Taylor), *Handbook of Safeguarding Global Financial Stability*, edited by Gerard Caprio, Jr., Academic Press, December 2012.
- “The Evolution and Impact of Bank Regulations” (with Gerard Caprio, Jr. and Ross Levine), *World Bank Policy Research Working Paper*, December 2012.
- “Breaking (Banks) Up is Hard to Do: New Perspective on Too Big To Fail” (with Apanard (Penny) Prabha), Wharton Financial Institutions Center, December 2012.
- “Too-Big-To-Fail: A Little Perspective on a Large Problem”, (with Apanard (Penny) Prabha), Fifteen Annual International Banking Conference, Federal Reserve Bank of Chicago, November 2012, and forthcoming in conference volume.
- “Restructuring the U.S. Housing Market” (with Franklin Allen, and Glenn Yago), Restructuring Financial Infrastructure to Speed Recovery, Brookings-Nomura-Wharton Conference on Financial Markets, October 26, 2012, and forthcoming in conference volume.
- “Should We Impose Even Higher Taxes on U.S. Banks?” (with Nan (Annie) Zhang), Milken Institute Blog, October 26, 2012. (<http://www.milkeninstitute.org/newsroom/newsroom.taf?function=currencyOfIdeas&blogID=588>)
- “Trading Losses: A Little Perspective on a Large Problem” (with Donald McCarthy), *Milken Institute Research Report*, October 2012.
- “China’s Housing Market: Is a Bubble about to Burst?” (with Michael Lea and Tong Li), *Milken Institute Research Report*, October 2012.
- “U.S. Debt and Deficits: Time to Reverse the Trend” (with Tong (Cindy) Li), *Economic Affairs*, October 2012.
- “Adios Espana! The Talent Outflow From Spain” (with I-Ling Shen), Real Clear Markets, October 4, 2012.
- “China after the Global Financial Crisis” (with Richard C.K. Burdekin, Frank M. Song, and Zhongfei Zhou), *Economics Research International*, edited by Richard C.K. Burdekin, Volume 2012.

- “Just How Big is the Too-Big-To-Fail Problem?” (with Apanard (Penny) Prabha, and Phillip Swagel), *Journal of Banking Regulation*, Volume 13, 4, 265-299, 2012. Also published as *Milken Institute Current Views*, March 2012.
- “The U.S. Housing Market in 2014: How Much Financing Is Needed, and Who Will Supply It?” (with Tong Li, and Daniel E. Nolle), *Milken Institute Current Views*, April 2012.
- “Let's Make Financial Regulators Work For Us” (with Gerard Caprio and Ross Levine), Real Clear Markets, April 5, 2012. (http://www.realclearmarkets.com/articles/2012/04/05/lets_make_financial_regulators_work_for_us_99600.html)
- “Private Finance Is Needed to Fix Housing” (with Glenn Yago), Real Clear Markets, March 1, 2012. (http://www1.realclearmarkets.com/2012/03/01/private_finance_is_needed_to_fix_housing_124066.html)
- “Guardians of Finance: Making Regulators Work for Us” (with Gerard Caprio, Jr., and Ross Levine), *Milken Institute Review: A Journal of Economic Policy*, Book Excerpt, first quarter 2012.
- “What Determines the Number and Value of Bank Mergers and Acquisitions Around the Globe?” (with John S. Jahera, Jr., Triphon Phumiwasana, and Keven Yost), *Banking and Finance Review* 4 (1), 2012.
- “The Eurozone Financial Crisis: Role of Interdependencies between Bank and Sovereign Risk”, (with Apanard(Penny) Prabha, and Greg Yun), *Journal of Financial Economic Policy*, Volume 4, Number 1, 2012.
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- “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

2014

“Issues in Mortgage and Housing Finance”, Enhancing Prudential Standards in Financial Regulations, Federal Reserve Bank of Philadelphia & Wharton Financial Institutions Center, Philadelphia, Pennsylvania, April 8-9, 2014.

“A Retrospective on Bank Regulation and Supervision around the World”, Annual CEMP-CIEPS FORUM-Capital Flows and Financial Liberalization, Arlington, Virginia, March 13, 2014.

Panelist for “Post-Crisis Financial Reform: Is it Working and Should More be Done?”, The Foley Institute with the WSU College of Business, Pullman, Washington, March 11, 2014.

“Proposal: Study of Alabama Banks’ Contribution to the State’s Overall Health,” Bank Directors’ College, Auburn University, Auburn, Alabama, February 20-21, 2014.

“Human Capital and Outreach Improve Lives in Alabama and Beyond,” Outreach Scholarship Symposium, Auburn, Alabama, February 10, 2014.

“Bank Regulation and Supervision in 180 Countries from 1999 to 2011,” (with Gerard Caprio, Jr. and Ross Levine), Allied Social Science Associations Meetings, Philadelphia, Pennsylvania, January 3-5, 2014.

2013

“Global Economy and Its Effect on Local Revenue,” 2013 AMROA Winter Workshop/Conference, Auburn, Alabama, December 5, 2013.

“Presentation to the Alabama Public Service Commission,” Montgomery, Alabama, October 9, 2013.

“Global Economic Growth,” iGrow Global Commerce Summit, Marina Del Rey, California, September 11, 2013.

Panelist for “Possible Alternative Solutions To The Failure of Current Credit Rating System And Importance of Having Credit Rating Agencies In Asia, Where Capital Flows Into Economy”, Universal Credit Rating Group & Forum on International Credit Rating System Reform Program, Hong Kong, June 24, 2013.

“The Guardians of Finance: Making Regulators Work for Us,” (with Gerard Caprio, Jr. and Ross Levine), World Bank, May 21, 2013

“Global Financial Regulation,” Milken Institute Global Conference 2013, Beverly Hills, California, April 29, 2013.

“Workforce Development: Bridging Gaps to Increase Investments in Alabama,” Center for Governmental Services, Montgomery, Alabama, March 25, 2013.

“Bank Regulation and Supervision in 180 Countries from 1999 to 2011,” (with Nan (Annie) Zhang), College of Business Finance Seminar, Auburn University, Auburn, Alabama, February 1, 2013.

“Breaking (Banks) Up is Hard to Do: New Perspective on Too Big To Fail,” CFA and CPA Annual Meeting, Chattanooga, Tennessee, January 10, 2013.

“Just How Big Is the Too Big to Fail Problem,” The 2013 Annual Conference of the American Economic Association/Allied Social Science Associations, San Diego, California, January 4-6, 2013.

2012

“Breaking (Banks) Up is Hard to Do: New Perspective on Too Big To Fail,” Hong Kong Institute for Monetary Research, Hong Kong, December 6, 2012.

“Breaking (Banks) Up is Hard to Do: New Perspective on Too Big To Fail,” Securities and Futures Commission, Hong Kong, December 6, 2012.

“Financial Services Regulations: Prudential or Anti-competitive?” OECD Experts Meeting on Financial Services, Paris, France, November 30, 2012.

“Too-Big-To-Fail: A Little Perspective on a Large Problem,” with Apanard (Penny) Prabha, Fifteen Annual International Banking Conference, Federal Reserve Bank of Chicago, Chicago, Illinois, November 2012.

“Restructuring the U.S. Housing Market,” with Franklin Allen, and Glenn Yago, Restructuring Financial Infrastructure to Speed Recovery, Brookings-Nomura-Wharton Conference on Financial Markets, Washington, D.C., October 26, 2012.

“The Guardians of Finance: Making Regulators Work for Us,” Andrew Young School of Policy Studies, Georgia State University, Atlanta, Georgia, October 19, 2012.

“Just How Big is The Too Big To Fail Problem?” Claremont Institute for Policy Studies, Claremont, California, September 25, 2012.

“Global Challenges,” 2012 Economic Analysts’ Offsite, Washington, D.C., September 6, 2012.

“The Guardians of Finance: Making Regulators Work for Us,” Los Angeles Chapter of National Association for Business Economics, Los Angeles, California, May 9, 2012.

“The Guardians of Finance: Making Regulators Work for Us,” Washington State University, Pullman, Washington, April 11, 2012.

“The Guardians of Finance: Making Regulators Work for Us,” San Diego State University, San Diego, California, April 6, 2012.

“The Guardians of Finance: Making Regulators Work for Us,” Claremont McKenna College, Claremont, California, March 9, 2012.

“The Guardians of Finance: Making Regulators Work for Us,” Milken Institute, Santa Monica, California, March 8, 2012.

2011

“Bank and Sovereign Risk: A More Complete Picture for Successful Regulatory Reforms,” with Apanard (Penny) Angkinand Prabha, Association for Global Business Annual Conference, Newport Beach, California, November 18, 2011.

“The Guardians of Finance: Making Regulators Work for Us,” Shanghai University of Finance and Economics, Shanghai, China September 19, 2011.

“The Guardians of Finance: Making Regulators Work for Us,” School of Economics and Management, Tsinghua University, Beijing, China, September 15, 2011.

“The Guardians of Finance: Making Regulators Work for Us,” China Banking Regulatory Commission, Beijing, China, September 14, 2011.

“The Guardians of Finance: Making Regulators Work for Us,” Graduate University of the Chinese Academy of Science, Beijing, China, September 14, 2011.

“Regulatory Reform: What Works and What Doesn’t,” Peoples Bank of China, Beijing, China, September 13, 2011.

“What’s Next?” Global LAVA Group Meeting, Los Angeles, California, September 2, 2011.

- “The Financial System in Mexico: Challenges and Opportunities,” First Congress of Financial Research, Mexico City, Mexico, August 25, 2011.
- “China’s Evolving Financial System and Increasing Globalization,” with Tong (Cindy) Li, 86th Western Economic Association International Annual Conference, San Diego, California, July 12, 2011.
- “The Guardians of Finance: Why Regulators Lead Us from Crisis to Crisis, and What to Do About It,” Federal Reserve Bank of Kansas City, Kansas City, Missouri, June 28, 2011.
- “Industrial Loan Companies Supporting America’s Financial System,” Alta Club, Salt Lake City, Utah, June 2, 2011.
- “Financial Challenges and Opportunities,” Societe Academique, Birmingham, Alabama, February 22, 2011.

2010

- “The Guardians of Finance,” Office of the Comptroller of the Currency, Washington, D.C., December 15, 2010.
- “Cross-Border Bank Mergers and Acquisitions: What Pulls and Pushes Banks Together?” 2010 Financial Management Association Annual Meeting, New York, NY, October 20-23, 2010.
- “Small and Medium Enterprise Financing in Transition Economics,” 70th International Atlantic Economic Conference, Charleston, South Carolina, October 10-13, 2010.
- “Banks and Reform,” Bank Directors’ College, Auburn, Alabama, September 30-October 1, 2010.
- “CENTRA Technology,” Southern California Roundtable, Santa Monica, California, September 22, 2010.
- “Role of Industrial Banks in America Study: Preview,” Utah Association of Financial Services National Association of Industrial Bankers Annual Convention, Midway, Utah, August 20, 2010.
- “Do Bank Regulation, Supervision and Monitoring Enhance or Impede Bank Efficiency?” Federal Reserve Bank of Kansas City, Kansas City, Missouri, July 13, 2010.
- “Perspective on Capital Markets,” Speaker, 2010 Leadership in the Private Capital Markets, Argyle Executive Forum, Los Angeles, California, June 10, 2010.
- “Global Financial Crisis,” Strategic Speaker Initiative, U.S. State Department, Cairo and Alexandria, Egypt, May 8-15, 2010.
- “Cross- border Bank Mergers and Acquisitions: What Pulls and Pushes Banks Together?” 2010 American Institute of Higher Education 4th International Conference, Williamsburg, Virginia, March 17-19, 2010.

2009

- “The Rise and Fall of the U.S. Mortgage and Credit Markets,” Federal Deposit Insurance Corporation Washington, D.C. December 15, 2009.
- “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, California, October 2, 2008.
- “China’s Investment Practices, Patterns, and Strategies,” China 2015: China’s Outward Direct Investment, sponsored by Office of Asian Pacific and Latin American Analysis, Washington, D.C., July 17, 2008.
- “U.S. Subprime Mortgage Market Meltdown,” 14th Dubrovnik Economic Conference, The Croatian National Bank, Dubrovnik, Croatia, June 25 - 28, 2008.
- “Competition in the Financial Sector: Challenges for Regulation,” Shanghai University of Finance and Economics, Shanghai, China, June 12, 2008.
- “Subprime Mortgage Market Meltdown,” Lingnan University, Hong Kong, China, June 10, 2008.
- “WTO Commitments vs. Reported Practices on Foreign Bank Entry and Regulation: A Cross-Country Analysis,” Chung-Hua Institution for Economic Research, Taipei, Taiwan, June 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 Trimbath), 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 Trimbath), 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.

2001

- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Claremont Graduate University, Economics Department, Claremont, California, December 5, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), University of Maryland, College Park, Maryland, December 10, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Risks of Financial Institutions, National Bureau of Economic Research, Inc., Cambridge, Massachusetts, November 30, 2001.
<http://www.nber.org/~confer/2001/risk01/program.html>.
- “Bank Safety and Soundness and the Structure of Bank Supervision: A Cross-Country Analysis,” (with Luis G. Dopico, Daniel E. Nolle, and James A. Wilcox), FMA Annual Meeting, Toronto, Canada, November 20-22, 2001.

- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), The Future of American Banking: Historical, Theoretical, and Empirical Perspectives, Yale University, New Haven, Connecticut, November 9-10, 2001. <http://www.econ.yale.edu/econhist/banking/banking2.html>.
- “Do Bank Supervisory Structures Differ Across Countries? Does It Matter?” (with Gerard Caprio and Daniel Nolle), Financial Stability Institute, Bank for International Settlements, Regional Workshop for the Caribbean Banking Supervisors Group on Corporate Governance, E-banking and Supervisory Structures, Curaçao, Netherlands Antilles, October 30 – November 2, 2001.
- “Banking Regulation, Financial Structure, and Economic Performance: Cross Country Evidence,” (with Luis G. Dopico, Daniel E. Nolle, and James A. Wilcox), 2001 FMA Annual Meeting, Toronto, Canada, October 17-20, 2001. <http://www.fma.org/Toronto/TorontoProgram.htm>.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), University of Michigan, Ann Arbor, MI, October 12, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Stanford University, Stanford, California, October 3, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), 12th Conference Financial Economics and Accounting Conference, Rutgers, The State University of New Jersey, New Brunswick, New Jersey, September 20-21, 2001.
- “Finance and Growth: An Overview,” (with Ross Levine), University of Nevada , Las Vegas, Nevada, August 31, 2001.
- “A Nested Real Option Model for Multi-stage Capital Investment Decisions,” (with Hemantha Herath), Asia Pacific Finance Association (APFA) Annual Conference, Bangkok, Thailand, July 22-25, 2001.
- “The Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Western Economic Association Meetings, July 7-8, 2001. <http://fac.cgu.edu/~zakp/WEA01.htm>.
- “An International Comparison of the Structure and Implementation of Bank Supervision,” (with Luis G. Dopico, Daniel E. Nolle and James A. Wilcox), The Future of Financial Regulation in Taiwan, Taipei, Taiwan, July 6-7, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Hong Kong Monetary Authority, Hong Kong, China, June 29, 2001.
- “Finance and Growth: An Overview,” (with Ross Levine), APEC Economic Outlook Symposium, Hong Kong, China, June 28-29, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Reserve Bank of Australia, Australia, June 1, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), International Monetary Fund, Washington, D.C., May 17, 2001.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Carlson School of Management, University of Minnesota, Minneapolis, Minnesota, May 9, 2001.
- “Bank Regulation and Supervision: What Works Best,” (with Gerard Caprio and Ross Levine), Annual Bank Conference on Development Economics, World Bank, Washington, D.C., May 1, 2001. http://www.worldbank.org/wbi/B-SPAN/abcde/abcde_agenda.htm.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Harvard University, Cambridge, Massachusetts, March 8, 2001.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Inter-American Development Bank, Washington, D.C., February, 23 2001.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Integrating Emerging Market Countries Into Global Financial System, Brookings-Wharton Papers on Financial Services, 4th Annual Conference, Washington, D.C., January 12, 2001.
- “Regulation and Supervision of Banks Around the World: A New Database,” (with Gerard Caprio and Ross Levine), Banco Central de Chile, Santiago, Chile, January 10, 2001.
- “Banking Regulation, Financial Structure, and Economic Performance: Cross Country Evidence,” (with Daniel E. Nolle and James A. Wilcox), North American Economic and Finance Association Meetings, New Orleans, LA, January 7, 2001.

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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.