

EDUCATION

- Ph. D, Economics, Cornell University (2007)
- MA, Economics, Cornell University (2006)
- Masters in Engineering, Computer Science, Pennsylvania State University (1997)
- BA, Mathematics/Statistics, Boston University (1994)

REGULATORY/ACDEMIC EXPERIENCE

- Federal Deposit Insurance Corporation; Washington, DC
Senior Financial Economist, (2020– Present)
- Office of Comptroller of Currency; Washington, DC
Senior Financial Economist, (2009– 2020), Financial Economist (2007-2009)
- Cornell University; Ithaca, NY
Teaching Assistant, (2002-2003, 2005-2006)
Research Assistant, (2003 – 2005)

OTHER EXPERIENCE

- Motorola; Arlington Heights, IL
Senior Software Engineer (2000-2002), Software Engineer (1997-1998)
- Zurich United States; Schaumburg, IL
Actuarial Systems Consultant, (1998-1999)
- Watson Wyatt Worldwide; Wellesley, MA
Actuarial Assistant, (1994-1995)

JOURNAL ARTICLES

- “Female leadership and bank risk-taking: Evidence from the effects of real estate shocks on bank lending performance and default risk” (With Emilia Vähämaa and Sami Vähämaa), *Journal of Business Research*, 2020
- “The Costs and Benefits of Bank Capital—A Review of the Literature” (with Martin Birn, Olivier de Bandt, Matías Gutiérrez Girault, Simon Firestone, Diana Hancock, Tord Krogh, Hitoshi Mio, Donald P. Morgan, Valerio Scalone, Michael Straughan, Arzu Uluc, Alexander H. von Hafften, and Missaka Warusawitharana), *Journal of Risk and Financial Management*, 2020
- “Can the Book-To-Market Ratio Signal Banks’ Earnings and Default Risk? Evidence around the Great Recession” (with Bhanu Balasubramnian and Dilip Patro), *Journal of Financial Services Research*, 2018
- “Banks’ Internal Capital Markets and Deposit Rates” (with Itzhak Ben-David and Chester Spatt), *Journal of Financial and Quantitative Analysis*, 2017
- “Can short sellers inform bank supervision?” (with Bhanu Balasubramnian), *Journal of Financial Services Research*, 2016
- “Are Female CEOs and Chairwomen More Conservative and Risk Averse? Evidence from the Banking Industry during the Financial Crisis”, (With Emilia Vähämaa and Sami Vähämaa), *Journal of Business Ethics*, 2014
- “Do Banks’ Internal Basel Risk Estimates Reflect Risk?” (with Irina Barakova), *Journal of Financial Stability*, 2014
- “Sample Selection Bias in Acquisition Credit Scoring Models: An Evaluation of the Supplemental-Data Approach” (with Irina Barakova and Dennis Glennon), *Journal of Credit Risk*. Vol 9 (3), Fall 2013
- “Are Regulatory Management Evaluations Informative About Bank Accounting Returns and Risk?” (with Lewis Gaul), *Journal of Economics and Business*, Vol 66. March–April 2013, Pages 1–21
- “Banks and Managerial Discipline: Does Regulatory Monitoring Play a Role?”, *The Quarterly Review of Economics and Finance*, Volume 51, Issue 1, February 2011, Pages 56-68

- “Limits to Relative Performance Evaluation: Evidence from Bank Executive Turnover” (with Irina Barakova), *Journal of Financial Economic Policy*, 2010, Issue 2 (3)

BOOK CHAPTERS

- “Managerial, Turnover, Regulatory Oversight, and Performance: Evidence from Community Banks”, Book chapter in *International Research Handbook for Banking and Governance*, James R. Barth, Chen Lin and Clas Wihlborg (Editors), Edward Elgar Publishing , 2012

WORKING PAPERS

- “How Important Is Moral Hazard For Distressed Banks” (With Itzhak Ben-David and René M. Stulz), May 2020

UNPUBLISHED MANUSCRIPTS

- “Re-Examining the Role of Market Discipline for Bank Supervision: Evidence from the Subprime Crisis” (with Dilip Patro), April 2011
- “Executive Loans, Corporate Governance, and Firm Performance: Evidence from Banks” (with Yaniv Grinstein), April 2010

CONFERENCE PRESENTATIONS

- Community Banking in the 21st Century Research and Policy Conference: Presenter (2020)
- FDIC/JFSR Conference: *Presenter* (2019)
- FMA Annual Meeting: *Presenter and Discussant* (2011, 2012, 2013, 2014, 2015), *Discussant* (2016, 2019)
- Federal Reserve Board, Deposit Modeling Forum: *Presenter* (2016)
- WEIA/IBEFSA Summer Conference, *Presenter and Discussant* (2013, 2017)
- Risk Quantification Forum, *Presenter* (2012)
- Eastern Finance Association Annual Meeting: *Presenter and Discussant* (2007, 2009, 2011)
- Midwest Finance Association Annual Meeting: *Presenter and Discussant* (2010)
- Southwestern Finance Association Annual Meeting: *Presenter and Discussant* (2008)
- ICBF Conference (India): *Presenter* (2008)

SEMINARS

- OCC: 2006, 2008, 2009, 2010, 2013, 2015, 2019
- FDIC: 2006, 2017, 2020
- Syracuse University: 2006

REFEREE

- *Banking and Finance Review; Journal of Economics and Business, Journal of Financial Economic Policy; Journal of Credit Risk; Journal of Financial and Quantitative Analysis, Journal of Financial Stability; Journal of Money, Credit, and Banking; Quarterly Review of Economics and Finance*

AWARDS/RECOGNITION

- Economics Department assistantship award (tuition plus stipend) for the duration of PhD program (2002-2007)
- Teaching Assistant overall student ratings statistically above average for 4 out of 5 courses taught (2002-2006)
- Semi-Finalist for Best Paper Award at the FMA Conference in Denver, CO (2011)
- On the Spot Award (Office Of the Comptroller of Currency (2012, 2013(2), 2014(2), 2015, 2016(3), 2017(2), 2018 (2), 2019, 2020 (2))