

## CHIWON YOM

550 17<sup>th</sup> Street, NW  
Washington, DC 20429  
(202) 898-3720  
[cyom@fdic.gov](mailto:cyom@fdic.gov)

### EDUCATION

UNIVERSITY OF CALIFORNIA, IRVINE  
Ph.D. in Economics  
Dissertation Title: "Essays on the Financial Market Efficiency of Emerging Countries"  
Fields of concentration: financial economics, applied econometrics  
Irvine, CA  
1996~2001

UNIVERSITY OF CALIFORNIA, BERKELEY, HAAS SCHOOL OF BUSINESS  
Bachelor of Science in Business Administration  
Fields of concentration: finance, economic analysis and policy  
Berkeley, CA  
1990~1994

### EXPERIENCE

FEDERAL DEPOSIT INSURANCE CORPORATION  
Washington, DC  
*Senior Economist*, Division of Insurance and Research  
2009~Present  
*Senior Financial Economist*, Division of Insurance and Research  
2003~2009  
*Financial Economist*, Division of Insurance and Research  
2001~2003

MERILL LYNCH  
Laguna Beach, CA  
*Intern*  
Summer 1997  
• Analyzed clients' financial assets and their investment needs and allocated client assets in different investment options using proprietary models.

CAR MATE INCORPORATED  
Torrance, CA  
*Accountant*  
1994~1996  
• Prepared monthly financial statements, coordinated capital flows from the parent company in Japan to the U.S. subsidiary and to the manufacturing factories in Europe, and monitored foreign exchange rate fluctuations for hedging purposes.

### PUBLICATIONS

"On the Independence of Assets and Liabilities: Evidence from U.S. Commercial Banks, 1990-2005" (with Robert DeYoung), *Journal of Financial Stability* 4:275-303.

"Relationship lending, accounting disclosure, and credit availability during Asian crisis" (with Wenying Jiangli and Haluk Unal), *Journal of Money, Credit and Banking* 40:25-55.

"Relationship lending and credit availability during Asian crisis" (with Wenying Jiangli and Haluk Unal), *Bank Structure and Competition Conference Proceedings*, Chicago: Federal Reserve Bank of Chicago, May 2005.

"Limited Purpose Banks: Their Specialties, Performance, and Prospects," *Future of Banking*, FDIC, July 2004.  
---Republished in *FDIC Banking Review*, Volume 17, No.1, 2005.  
---Cited in *American Banker*, July 9, 2004, *Dow Jones Newswires*, July 8, 2004, *Financial Services Distribution*, August 27, 2004, and *Smart Money Magazine*.

"Recently Chartered Banks' Vulnerability to Real Estate Crisis," *FDIC Banking Review*, Volume 17, No.2, 2005.

## **CURRENT RESEARCH**

“The Entry, Performance, and Risk Profile of De Novo Banks” (with Yan Lee), *FDIC Center for Financial Research Working Papers*, 2016-03.

## **HONORS AND AWARDS**

Chairman’s Excellence Award-Team, Federal Deposit Insurance Corporation, 2012.  
Mission Achievement Award, Federal Deposit Insurance Corporation, 2012.  
Corporate Success Award, Federal Deposit Insurance Corporation, 2003, 2004.  
Star Award, Federal Deposit Insurance Corporation, 2002, 2005, 2007, 2009, 2011, 2016.  
Regents’ Dissertation Fellowship, University of California, Irvine 2000.  
Summer Research Fellowship, University of California, Irvine 1998-2000.  
Department Fellowship, Economics Department, University of California, Irvine 1997.  
Honor Society, University of California, Berkeley 1991.

## **PRESENTATIONS**

Community Banking in the 21<sup>st</sup> Century Conference, Federal Reserve Bank of St. Louis, 2014.  
Federal Reserve Bank of Kansas City, 2014.  
Federal Regulatory Interagency Risk Quantification Forum, FDIC, 2010.  
Conference of State Bank Supervisors, De Novo Bank Forum, 2008.  
Southern Finance Association meetings, 2007, 2008.  
Center for Financial Research Fall Workshop, FDIC, 2004, 2006, 2008.  
Financial Management Association meetings, 2004, 2005.  
Western Economic Association International meeting, 2004.  
Accounting, Transparency and Bank Stability Workshop sponsored by the BASEL Committee on Banking Supervision, Basel, Switzerland, 2004.  
Reforms and Innovations in Bank Management: Global Trends and Korean Cases, Woori Bank, Seoul, Korea, 2003.

## **REFeree EXPERIENCE**

Journal of Money, Credit and Banking, Journal of Financial Services Research, Southern Economic Journal