

Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, Washington, DC 20429

postromogolsky@fdic.gov  
(202) 898 6585

- Education**     **Ph.D., Financial Economics**, Yale University, December 2012  
**M.Phil., Financial Economics**, Yale University, December 2009  
**M.A., Financial Economics**, Yale University, December 2009  
**B.A., Economics and Mathematics** (with distinction), Yale University, May 2003
- Employment**    **Senior Financial Economist**  
Center for Financial Research, FDIC, Washington, DC, 2014–present.  
**Financial Economist**  
Center for Financial Research, FDIC, Washington, DC, 2012–2014.  
**Graduate Research Assistant**  
International Center for Finance, Yale University, New Haven, CT, 2007–2012.  
**Research Assistant**  
Board of Governors of the Federal Reserve System, Washington, DC, 2003–2006.  
**Econometrics Consultant**  
Redbrick Partners, LLC, Washington, DC, 2002–2004.
- Publications**    “The Effects of Banks on ‘Debt-Sensitive’ Small Businesses,” (with Allen Berger),  
*Journal of Financial Economic Policy*, 1(1), 2009.  
“Banking Market Structure, Firm Transparency, and Their Effect on the Smallest of  
Small Businesses,” *Proceedings of the 42<sup>nd</sup> Annual Conference on Bank Structure  
and Competition*, Federal Reserve Bank of Chicago, May 2006.
- Working  
Papers**            “The Strategic Value of Lending Relationships,” August 2012.  
“Loan Covenant Slack and Corporate Bankruptcy in the Great Recession” (with  
Aytekin Ertan and Stephen A. Karolyi), August 2013.
- Work In  
Progress**         “The Role of Banks in the Money Market Fund Crisis of 2008” (with Stefan Jacewitz  
and Haluk Unal).
- Short  
Studies**            “Agency Problems in Universal Banking” (with Levent Guntay), FDIC, March 2013.  
“The Competitive Effects of Bank Capital Requirements,” FDIC, July 2013.  
“Comments on ‘Value Appreciation Instrument (VAI) Program Summary and Recom-  
mendations’” (with Chacko George), FDIC, August 2014.
- Presentations**   American Accounting Association Annual Meeting (coauthor presented), Anaheim,  
CA, August 2013  
Yale University (coauthor presented), New Haven, CT, November 2012  
FDIC, Washington, DC, November 2012  
George Mason University, Fairfax, VA, February 2012  
Commodity Futures Trading Commission, Washington, DC, February 2012  
Office of Financial Research, U.S. Treasury, Washington, DC, February 2012  
Office of Microeconomic Analysis, U.S. Treasury, Washington, DC, February 2012  
University of North Carolina at Chapel Hill, Chapel Hill, NC, February 2012  
Stony Brook University, Stony Brook, NY, January 2012

**Presentations (continued)** Bureau of Economic Analysis, Washington, DC, January 2012  
SEC, Washington, DC, January 2012  
FDIC, Washington, DC, January 2012  
Rice University, Houston, TX, January 2012  
42<sup>nd</sup> Annual Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, Chicago, IL, May 2006

**Referee** *Journal of Financial Services Research*  
FDIC Center for Financial Research Working Paper Series

**Service** Seminar Coordinator, Center for Financial Research, FDIC, 2012–2013.  
Job Market Search Committee, Center for Financial Research, FDIC 2013–2014.

**Teaching** Teaching Assistant, Corporate Finance (MBA Level), Yale School of Management, Yale University, New Haven, CT, spring 2008.  
Teaching Assistant, Investment Management (MBA Level), Yale School of Management, Yale University, New Haven, CT, spring 2011.

**Awards** Yale Graduate School Fellowship, 2006-2011.  
Henry Edwards Ellsworth Memorial Prize (Awarded for best senior essay or most significant research in Jonathan Edwards College of Yale University), 2003.  
Richter Undergraduate Research Fellowship, 2002.  
Martin L. Senzel Scholarship (Awarded to fund undergraduate studies), 2001-2002.

**Skills** *Computer:* Matlab, SAS, SPSS, Stata, R.  
*Language:* Native speaker of Russian and proficient in French.

**Personal** Citizen of the United States of America.