RALUCA A. ROMAN

Banking Research Department | Federal Reserve Bank of Kansas City
Address: 1 Memorial Drive | Kansas City, MO 64198
E-mail: raluca.roman@kc.frb.org | Phone: (816) 585-0548
Web: https://www.kansascityfed.org/people/ralucaroman
SSRN: http://ssrn.com/author= 1641760

EMPLOYMENT

FEDERAL RESERVE BANK OF KANSAS CITY
Kansas City, MO
Economist, Banking Research Department
Jun 2015 - Present

EDUCATION

UNIVERSITY OF SOUTH CAROLINA - DARLA MOORE SCHOOL OF BUSINESS
Columbia, SC
Ph.D. in Finance
Aug 2010 - May 2015

UNIVERSITY OF BRIDGEPORT – COLLEGE OF BUSINESS
Bridgeport, CT
M.B.A. with Concentration in Finance
Aug 2005 - May 2007

UNIVERSITY ALEXANDRU IOAN CUZA - SCHOOL OF BUSINESS
Iasi, Romania
B.A. in Economics, Major – Business Information Systems
Sep 1998 - Feb 2003

RESEARCH INTERESTS

Banking and Financial Institutions, Corporate Finance, International Finance

REFEREED PUBLICATIONS

1. **Did TARP Banks Get Competitive Advantages? (with Allen N. Berger)**
   Journal of Financial and Quantitative Analysis (JFQA), 2015, Vol. 50, No. 6, pp. 1199–1236.

2. **Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul)**
   Korea Development Bank Outstanding Paper Award, Asia-Pacific Financial Markets (CAFM) of the Korean Securities Association (KSA)
   Federal Reserve Bank of Kansas City Research Working Paper Series, RWP 15-08.
   Management Science (MS), Articles in Advance, pp. Primary Article.

3. **Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger)**
   Federal Reserve Bank of Kansas City Research Working Paper Series, RWP 15-13.
   Journal of Financial and Quantitative Analysis (JFQA), Forthcoming.

OTHER PROFESSIONAL PUBLICATIONS

4. **Three Essays in Banking: Corporate Governance, Internationalization, and Government Bailouts**, **Ph.D. Dissertation**, University of South Carolina, 2015, 292 pages; 3704393.

5. **Finance and the Real Economy: Evidence from the U.S. (with Allen N. Berger)**, **Book Chapter**, in "Handbook of Finance and Development" (Editors: Thorsten Beck and Ross Levine), forthcoming.

WORKING PAPERS & PAPERS IN THE EDITORIAL PROCESS

6. **Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public?‡ (solo-authored)** – *Submitted*
   Outstanding Doctoral Paper Award, Southern Finance Association
   Outstanding Doctoral Paper Award, Eastern Finance Association
   Featured in the Journal Record, September 14, 2015
   Federal Reserve Bank of Kansas City Research Working Paper Series, RWP 15-09.

7. **Do Bank Bailouts Reduce or Increase Systemic Risk? The Effects of TARP on Financial System Stability (with Allen N. Berger and John Sedunov)** - *Submitted*
   Federal Reserve Bank of Kansas City Research Working Paper Series, RWP 16-08.

8. **Do Borrowers Benefit from Bank Bailouts? The Effects of TARP on Loan Contract Terms (with Allen N. Berger and Tanakorn Makaew)** - *Submitted*
   Federal Reserve Bank of Kansas City Research Working Paper Series, RWP 15-11.

9. **Competition and Stability during Financial Crises (solo-authored)**

10. **A Study of Bank Failures around the World (with Allen N. Berger, Xinming Li, and Chuck Morris)**

11. **Does Efficiency Help Banks Survive and Thrive during Financial Crises? (with Albert Assaf, Allen N. Berger, Mike Tsionas)**

AWARDS

1. **Eastern Finance Association, Outstanding Doctoral Paper Award**, 2014
2. **Southern Finance Association, Outstanding Doctoral Paper Award**, 2013
3. **Korea Development Bank Outstanding Paper Award, Asia-Pacific Financial Markets (CAFM) of the Korean Securities Association (KSA), co-recipient,** 2013
4. **American Finance Association (AFA) Travel Grant**, 2014
5. **University of South Carolina, Graduate School Travel Grant**, 2014
6. **Performance Above and Beyond Award, University of South Carolina**, 2014
7. **Darla Moore School of Business Research Grant** (with Allen N. Berger and Tanakorn Makaew), 2014
8. **University of South Carolina Graduate Assistantship,** 2010-2014
9. **MBA Director's Award -** Best MBA Academic Results, University of Bridgeport, 2007
10. **Idea Exchange Award (for Innovation)**, UBS Investment Bank, 2007

‡ A previous version of this article was circulated under the title "Shareholder Activism in Banking."

11. **Connecticut Business Plan and Entrepreneurship Competition,** *Prize II***,** "Le Delicieux,"(French pastry shop and restaurant that could be franchised), University of Bridgeport, 2006
12. **Service Excellence Award**, MasterCard International, 2004
13. **Foreign Exchange – Key to Romania's Restructuring –** *Prize II,* Annual Business Research contest, Al. I. Cuza University, 2001

CONFERENCE & INVITED SEMINAR PRESENTATIONS

2017:

1. Allied Social Sciences Association (ASSA) Annual Meetings, Chicago, IL – Do Bank Bailouts Reduce or Increase Systemic Risk? The Effects of TARP on Financial System Stability (with Allen N. Berger and John Sedunov) **(Scheduled)**

2016:

2. Allied Social Sciences Association (ASSA) Annual Meetings, San Francisco, CA – Did Bank Loan Customers Benefit from the TARP Program? The Effects of TARP on Loan Contract Terms (with Allen N. Berger and Tanakorn Makaew)

3. First European Banking Center (EBC) Network Workshop, Lancaster, UK - Do Bank Bailouts Reduce or Increase Systemic Risk? The Effects of TARP on Financial System Stability (with Allen N. Berger and John Sedunov) (presented by co-author)

4. Financial Intermediation Research Society (FIRS) Annual Meetings, Lisbon, Portugal – Did Bank Loan Customers Benefit from the TARP Program? The Effects of TARP on Loan Contract Terms (with Allen N. Berger and Tanakorn Makaew).

5. Federal Reserve System Committee on International Economic Analysis (SCIEA), Federal Reserve Board, Washington D.C. – A Study of Bank Failures around the World (with Allen N. Berger, Xinming Li, and Chuck Morris).

6. Federal Reserve Bank of Philadelphia Conference on "The Interplay between Financial Regulation, Resilience, and Growth", Philadelphia, PA - Do Bank Bailouts Reduce or Increase Systemic Risk? The Effects of TARP on Financial System Stability (with Allen N. Berger and John Sedunov) (presented by co-author).

7. Federal Reserve Bank of Kansas City Seminar, Kansas City, KS – Do Bank Bailouts Reduce or Increase Systemic Risk? The Effects of TARP on Financial System Stability (with Allen N. Berger and John Sedunov) (presented by co-author).

8. Financial Management Association (FMA) Meeting, Las Vegas, NV – Do Bank Bailouts Reduce or Increase Systemic Risk? The Effects of TARP on Financial System Stability (with Allen N. Berger and John Sedunov) **(Scheduled)**.

9. Financial Management Association (FMA) Meeting, Las Vegas, NV – Does Efficiency Help Banks Survive and Thrive during Financial Crises? (with Albert Assaf, Allen N. Berger, Mike Tsionas) **(Scheduled)**.

10. Southern Finance Association (SFA) Meeting, San Destin, FL – Do Bank Bailouts Reduce or Increase Systemic Risk? The Effects of TARP on Financial System Stability (with Allen N. Berger and John Sedunov) **(Scheduled)**.

11. Southern Finance Association (SFA) Meeting, San Destin, FL – Does Efficiency Help Banks Survive and Thrive during Financial Crises? (with Albert Assaf, Allen N. Berger, Mike Tsionas) **(Scheduled)**.

12. Southern Finance Association (SFA) Meeting, San Destin, FL – A Study of Bank Failures around the World (with Allen N. Berger, Xinming Li, and Chuck Morris) **(Scheduled)**.

2015:

13. Allied Social Sciences Association (ASSA) Annual Meetings, Boston, MA – Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger)

14. Financial Intermediation Research Society (FIRS) Annual Meetings, Reykjavik, Iceland – Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger) (presented by co-author)

15. Financial Intermediation Research Society (FIRS) Annual Meetings, Reykjavik, Iceland – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

16. Financial Management Association (FMA) Meeting, Orlando, FL – Did Bank Loan Customers Benefit from the TARP Program? The Effects of TARP on Loan Contract Terms (with Allen N. Berger and Tanakorn Makaew)

17. System Committee Meeting on Financial Structure and Regulation, Charlotte, SC – Did Bank Loan Customers Benefit from the TARP Program? The Effects of TARP on Loan Contract Terms (with Allen N. Berger and Tanakorn Makaew)

18. Southern Finance Association (SFA) Meeting, Captiva Island, FL – Did Bank Loan Customers Benefit from the TARP Program? The Effects of TARP on Loan Contract Terms (with Allen N. Berger and Tanakorn Makaew)

19. Northern Finance Association (NFA) Meeting, Lake Louise, Canada – Did Bank Loan Customers Benefit from the TARP Program? The Effects of TARP on Loan Contract Terms (with Allen N. Berger and Tanakorn Makaew)

20. Federal Reserve Bank of Kansas City Seminar, Kansas City, KS – Did Bank Loan Customers Benefit from the TARP Program? The Effects of TARP on Loan Contract Terms (with Allen N. Berger and Tanakorn Makaew)

21. Board of Governors of the Federal Reserve System Seminar, Washington, DC – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

22. University of Hawaii - Manoa Seminar, Honolulu, HI – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

23. Babson College Seminar, Boston, MA – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

24. Seton Hall University Seminar, South Orange, NJ – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

25. University of Houston Downtown Seminar, Houston, TX – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

26. Auburn University Seminar, Auburn, AL – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

27. Clemson University Seminar, Clemson, SC – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

28. Baylor University Seminar, Waco, TX – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

29. Florida International University Seminar, Miami, FL – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

30. University of Rhode Island Seminar, Providence, RI – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

31. University of Massachusetts - Lowell Seminar, Lowell, MA – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

32. University of North Carolina – Charlotte Seminar, Charlotte, NC – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

2014:

33. American Finance Association (AFA) Annual Meeting, Philadelphia, PA – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

34. Allied Social Sciences Association (ASSA) Annual Meetings, Philadelphia, PA – Did TARP Banks Get Competitive Advantages? (with Allen N. Berger)

35. The Federal Deposit Insurance Corporation (FDIC)/Journal of Financial Services Research (JFSR) Annual Bank Research Conference, Arlington, VA – Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger)

36. Office of the Comptroller of the Currency (OCC) Seminar, Washington DC – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

37. Eastern Finance Association (EFA) Meeting, Pittsburg, PA – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

38. Southwestern Finance Association (SWFA) Meeting, Dallas, TX – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

40.Financial Management Association European Conference, Maastricht, The Netherlands – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

41. University of South Carolina Seminar, Columbia, SC – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

42. Federal Reserve Bank of Cleveland Seminar, Cleveland, OH – Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger) (presented by co-author)

43. Financial Management Association (FMA) Meeting, Nashville, TN – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

44. Southern Finance Association (SFA) Meeting, Key West, FL - Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger)

45. Federal Reserve Bank of Kansas City Seminar, Kansas City, KS – Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger) (presented by co-author)

46. Federal Reserve Bank of Richmond Seminar, Charlotte, NC – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

47. Federal Reserve Bank of Kansas City Seminar, Kansas City, KS – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

48. University of Kansas Seminar, Lawrence, KS – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

49. University of Texas – El Paso (UTEP) Seminar, El Paso, TX – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

50. University of Villanova Seminar, Villanova, PA – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

51. North Dakota State University Seminar, Fargo, ND – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

52. Boise State University Seminar, Boise, ID – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

53. Pace University Seminar, New York City, NY – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

54. Dutch National Bank policy lecture series Seminar, Amsterdam, Netherlands – Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger) (presented by co-author)

55. Bank of Canada Seminar, Ottawa, Canada – Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger) (presented by co-author)

56. Temple University Seminar, Philadelphia, PA – Did Saving Wall Street Really Save the Main Street? The Real Effects of TARP on Local Business Conditions (with Allen N. Berger) (presented by co-author)

57. Tokyo Keizai University Seminar – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

58. 10th International Conference on Asian Financial Markets and 1st World Conference on Risk, Banking and Finance – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

2013:

59. Chicago Federal Reserve Bank Annual Conference on Bank Structure and Competition, Chicago, IL – D**i**d TARP Banks Get Competitive Advantages? (with Allen N. Berger)

60. The Federal Deposit Insurance Corporation (FDIC)/Journal of Financial Services Research (JFSR) Annual Bank Research Conference, Arlington, VA – D**i**d TARP Banks Get Competitive Advantages? (with Allen N. Berger)

61. Northern Finance Association (NFA) Meeting, Quebec City, Canada – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

62. Financial Management Association (FMA) Meeting, Chicago, IL – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul)

63. Financial Management Association (FMA) Meeting, Chicago, IL – Did TARP Banks Get Competitive Advantages? (with Allen N. Berger)

64. International Finance and Banking Society (IFABS) Conference, Nottingham, UK – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

65. Southern Finance Association (SFA) Meeting, Fajarto, Puerto Rico – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (Solo-authored)

66. Eastern Finance Association (EFA) Meeting, St. Pete Beach, FL – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

67. Multinational Finance Society (MFS) Meeting, Turkey – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

68. European Financial Management Association (EFMA) Meeting – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

69. New York Federal Reserve Bank Seminar, New York City, NY – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

70. University of South Carolina Seminar, Columbia, SC – Shareholder Activism Effects in Banking: Is Activism Beneficial for Bank Shareholders, Creditors, and the Public? (**Solo-**authored)

71. North Carolina State University Seminar, NC – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

72. International Conference on Asia-Pacific Financial Markets (CAFM) by Korean Securities Association, South Korea – Internationalization and Bank Risk (with Allen N. Berger, Omrane Guedhami, and Sadok El Ghoul) (presented by co-author)

2012:

73. Financial Management Association (FMA) Meeting, Atlanta, GA – Competition and Stability during Financial Crises (Solo-authored)

74. Southern Finance Association (SFA) Meeting, Charleston, SC – Competition and Stability during Financial Crises (Solo-authored)

75. University of South Carolina Seminar, Columbia, SC – Competition and Stability during Financial Crises (Solo-authored)

CONFERENCE DISCUSSIONS & SESSION CHAIR/ORGANIZER

2016:

1. Chicago Financial Institutions Conference (CIFC) (1 discussion)
2. Fixed Income and Financial Institutions Conference (FIFI) (1 discussion)
3. Financial Management Association (FMA) (2 discussions, session chair, session organizer) (**Scheduled**)
4. Southern Finance Association (SFA) Meeting (1 discussion & session chair) (**Scheduled**)

2015:

5. Financial Management Association (FMA) Meeting (1 discussion)
6. Southern Finance Association (SFA) Meeting (1 discussion, session chair, and session organizer)

2014:

7. Financial Intermediation Research Society (FIRS) Meeting (1 discussion)
8. Southwestern Finance Association (SWFA) Meeting (1 discussion)
9. Eastern Finance Association (EFA) Meeting (1 discussion & session chair)
10. Financial Management Association (FMA) Meeting (session organizer)
11. Southern Finance Association (SFA) Meeting (2 discussions & session chair)

2013:

12. Northern Finance Association (NFA) Meeting (1 discussion)
13. Financial Management Association (FMA) Meeting (4 discussions & session chair)
14. Southern Finance Association (SFA) Meeting (2 discussions & session chair)
15. Fixed Income Conference (organizing volunteer)

2012:

16. Financial Management Association (FMA) Meeting (4 discussions)
17. Southern Finance Association (SFA) Meeting (2 discussions)
18. Fixed Income Conference (session chair & organizing volunteer)

JOURNAL / CONFERENCE REFEREE

1. Journal of Banking and Finance (9 reviews, 1 pending)
2. European Journal of Finance (1 review)
3. Contemporary Economic Policy (1 review)
4. Economic Inquiry (1 review)
5. Journal of International Money and Finance (1 review)
6. Journal of Money, Credit, and Banking (1 review)
7. Federal Reserve Bank of Kansas City - Economic Review (3 reviews)
8. Financial Management Association Program Committee (2016, reviewed 8 papers)
9. Midwest Finance Association Program Committee (2016, **Scheduled**)

PROFESSIONAL EXPERIENCE – TEACHING

University of South Carolina, ***Instructor***
2013: Corporate Finance, Darla Moore School of Business, Student Rating: 4.8/5.0
2012: Corporate Finance, Darla Moore School of Business, Student Rating: 4.4/5.0
2011: Introduction to Finance, Darla Moore School of Business, Student Rating: 4.6/5.0

University of South Carolina, ***Teaching Assistant***
Commercial Bank Practice and Policy (2010-2014, For Professor Allen N. Berger)
Fixed Income Securities (2012, For Professor Steve Mann)
Investment Analysis (2012, For Professor Donghang Zhang)
Introduction to Finance (2010-2014, For Professors Eric Powers, Shingo Goto, Robin Grieves, Bruce Cole)

PROFESSIONAL EXPERIENCE – ACADEMIC & RESEARCH

University of South Carolina, **Ph.D. Research and Teaching Assistant,** Finance Department, 2010-2015

University of Bridgeport, **Graduate Assistant,** 2005-2006

PROFESSIONAL EXPERIENCE – BANKING & CORPORATE FINANCE (7+ Years)[§]

UBS Investment Bank, **Lead Client Data and Reporting Manager,** Anti-Money Laundering (AML) Compliance - Global Review Program, Office of the COO & Operations, 2006-2009

MasterCard International, **Business Analyst - Global Operations & Technology,** 2003-2005

Miralucia Prod Ltd, **Assistant Manager and Administrator,** 2000-2003

OTHER CERTIFICATIONS & COURSES

- **Foreign Exchange Markets Fundamentals –** UBS Investment Bank, 2008
- **Six Sigma Yellow Belt Training –** UBS Investment Bank, 2008
- **Assertiveness for Maximum Impact, Having Presence –** UBS Investment Bank, 2008
- **Art of Thinking on Your Feet (Meeting Communication / Impact) –** UBS Investment Bank, 2008
- **Management Essentials -** UBS Investment Bank, 2007
- **Presentation Skills -** UBS Investment Bank, 2007
- **Strategies for Influencing and Persuasion -** UBS Investment Bank, 2007

AFFILIATIONS

- **American Finance Association (AFA)**
- **Financial Management Association (FMA)**
- **Northern Finance Association (NFA)**
- **Global Association of Risk Professionals (GARP)**
- **Beta Gamma Sigma International Honor Society**
- **Phi Kappa Phi Honor Membership**
- **Delta Mu Delta Honor Membership**
- **AIESEC Membership**

COMPUTER SKILLS

Office Productivity: **MS Office (Word, Excel, PowerPoint), Lotus Notes, Latex,** and **Business Objects;** *RDBMS*: **MS Access, PL/SQL;** *Internet Technologies*: **HTML;** *Authoring Programs*: **Dreamweaver;** *Graphics*: **Photoshop;** *Statistical:* **SAS, STATA.** *Databases*: **Call Report, FDIC Summary of Deposits, LPC Dealscan, Bankscope, Bloomberg, COMPUSTAT, CRSP, I/B/E/S, Factiva, LexisNexis.**

LANGUAGE SKILLS

English (TOEFL, CAE, CFC), **Spanish** (DELE Basico), **French** (Advanced 8+ yrs), **German** (Zertifikat Deutsch), Italian (Basic), Chinese (Basic), **Romanian** (Native).

[§] Detailed description of the positions available upon request.

REFERENCES

Allen N. Berger (Dissertation Chair)
H. Montague Osteen, Jr., Professor in Banking and Finance
Carolina Distinguished Professor
Department of Finance
Darla Moore School of Business
University of South Carolina
Phone: (803)-576-8440
Fax: 803-777-6876
E-mail: aberger@moore.sc.edu

Timothy W. Koch
Professor of Finance
Department of Finance
Darla Moore School of Business
University of South Carolina
Phone: (803)-777-6748
Fax: 803-777-6876
E-mail: tkoch@moore.sc.edu

Omrane Guedhami
Associate Professor of International Finance
Department of International Business
Darla Moore School of Business
University of South Carolina
Phone: (803)-777-2175
Fax: 803-777-6876
E-mail: omrane.guedhami@moore.sc.edu

Tanakorn Makaew
Financial Economist
Division of Economic and Risk Analysis
U.S. Securities and Exchange Commission
Phone: (803)-777-4906
Fax: 803-777-6876
E-mail: makaewt@sec.gov