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Positions Held:

Principal Researcher (May 2015 – Present)
Financial Stability Department
Bank of Canada

Senior Analyst (August 2009 – May 2015)
Financial Stability Department
Bank of Canada

Assistant Professor of Economics (August 2007 – August 2009)
Department of Business Administration & Economics
SUNY Brockport, Brockport, NY

Visiting Faculty (Summer 2008)
Department of Economics, Boğaziçi University, İstanbul, Turkey

Assistant Professor of Economics (September 2005 – August 2007)
Pacific Lutheran University, Tacoma, WA

Visiting Faculty (Spring 2007, Spring 2006, Spring 2005)
Department of Economics, University of Washington, Seattle, WA

Visiting Assistant Professor of Economics (September 2004- August 2005)
Pacific Lutheran University, Tacoma, WA

Education:

Ph.D. in Economics
University of Washington, Seattle, WA
Received: December 2004
Dissertation: Essays on Bank Networks and the Turkish Banking Crisis
Supervisory Committee Chair: Phil Brock

Master of Arts, Economics
University of Washington, Seattle, WA
Received: March 2001

Bachelor of Science, Industrial Management
Carnegie Mellon University, Pittsburgh, PA
(With Double Majors in Economics and Social History)
Received: May 1998

Research Areas:

Banking and Financial Institutions
Financial Economics
Applied Microeconomics

Publications in Refereed Journals:

Consumer Bankruptcy, Bank Mergers and Information (with Jason Allen and David Martinez-Miera), *Review of Finance*, forthcoming (previous version: Bank of Canada Working Paper 2012-18).

Shock Transmission through International Banks: Canada (with James Chapman), *IMF Economic Review*, forthcoming (previous version: Bank of Canada Technical Report 105).

Leverage, Balance Sheet Size and Wholesale Funding (with Césaire Meh and Yaz Terajima), *Journal of Financial Intermediation*, 22(4), 639-662, 2013.

Credit Union Membership and Use of Internet Banking Technology (with Lynn Hunnicutt), *The B.E. Journal of Economic Analysis & Policy*: Vol. 10: Iss. 1 (Contributions), 2010.

Why Do Payday Lenders Enter Local Markets? Evidence from Oregon, *Review of Industrial Organization*, 34(2), 173-191, 2009.

A Lesson Learned? Pre- and Post-Crisis Entry Decisions in Turkish Banking, *Contemporary Economic Policy*, 27(1), 97-108, 2009.

Does Post-Crisis Restructuring Decrease the Availability of Banking Services: The Case of Turkey, *Journal of Banking & Finance*, 31(9), 2886-2905, 2007.

The Effect of the Iraq War on Foreign Bank Lending to the MENA Region, *Emerging Markets Finance & Trade*, 43(5), 20-36, 2007.

The Effects of Shared ATM Networks on the Efficiency of Turkish Banks, *Applied Economics*, 38(6), 683-697, 2006.

Other Publications:

The Ex-Ante versus Ex-Post Effect of Public Guarantees (with Reint Gropp and Adi Mordel), in *The Role of Central Banks in Financial Stability: How has it Changed?* World Scientific Press (November 2013)

Household Insolvency in Canada (with Jason Allen), *Bank of Canada Review*, Winter 2011-2012

An Analysis of Indicators of Balance-Sheet Risks at Canadian Financial Institutions (with David Xiao Chen, Hani Soubra and Yaz Terajima), *Bank of Canada Review*, Summer 2012

Financial Development and Economic Growth: Evidence from Turkey (with O. Pinar Ardic), *Topics in Middle Eastern and North African Economies*, electronic journal, Volume 9, Middle East Economic Association and Loyola University Chicago, September 2007, <http://www.luc.edu/orgs/meea/>

Working Papers / Works in Progress:

Banks' Financial Distress, Lending Supply and Consumption Expenditure (with Reint Gropp and Adi Mordel), Bank of Canada Working Paper 2012-18; European Central Bank Working Paper 1687

Effects of Funding Portfolios on the Credit Supply of Canadian Banks (with Césaire Meh and Yaz Terajima), Bank of Canada Working Paper 2015-10

Competitive Impact of Deposit Insurance Limit Changes (with Reint Gropp and Adi Mordel)

Cross-Border Regulatory Spillovers: How Much? How Important? Evidence from Canada (with Adi Mordel)

Conferences:

International Industrial Organization Conference, Boston, MA (2015)

Financial Intermediation Research Society (FIRS) Conference, Québec City, QC (2014)
Using Microdata for Macroprudential Policy: Data, Methods, Applications, Oesterreichische Nationalbank, Vienna, Austria (2014)

Annual Meeting for the Midwest Finance Association, Orlando, FL (2014)

International Industrial Organization Conference, Boston, MA (2013)

International Banking, Economics and Finance Association Summer Meetings, Seattle, WA (2013)

European Conference of the Financial Management Association, Istanbul, Turkey (2012)
International Banking, Economics and Finance Association Summer Meetings, San Francisco, CA (2012)

International Industrial Organization Conference, Boston, MA (2011)
Symposium on Insolvency and Financial Literacy Research, organized by the Office of the Superintendent of Bankruptcy, Ottawa, ON (2011)

16th International Conference on Panel Data, Amsterdam, the Netherlands (2010)
Canadian Economics Association 44th Annual Conference, Québec City, QC (2010)
International Industrial Organization Conference, Vancouver, BC (2010)

Midwest Economics Association 73rd Annual Meeting, Cleveland, OH (2009)
International Industrial Organization Conference, Boston, MA (2009)

International Industrial Organization Conference, Arlington, VA (2008)
Midwest Economics Association Annual Meeting, Chicago, IL (2008)

Midwest Economics Association 71st Annual Meeting, Minneapolis, MN (2007)
Allied Social Science Associations Meetings, Chicago, IL (2007)

International Industrial Organization Conference, Boston, MA (2006)
Western International Economic Association Conference, San Diego, CA (2006)
Midwest Economics Association 70th Annual Meeting, Chicago, IL (2006)

Invited Seminar Presentations:

Deutsche Bundesbank (2014), European Central Bank (2012), University of Alberta (2011), University of Victoria (2011), Lakehead University (2011), Competition Bureau (2011), University of Stirling (2010), SUNY – College at Brockport (2007), University of Massachusetts – Boston (2005), Pacific Lutheran University (2005), Seattle University (2004), Boğaziçi University (2004), American University of Sharjah (2004)

Other Teaching or Research Experience:

Research Intern (July – August 2001)
Research Department, Central Bank of the Republic of Turkey
Teaching Assistant (2002 –2004)
Executive MBA Program, UW Business School, Seattle, WA

Lead Teaching Assistant, Instructor, Teaching Assistant (1999-2002)
Department of Economics, University of Washington, Seattle, WA

Refereeing:

Journal of Money, Credit and Banking, Journal of Development Economics, Journal of Financial Intermediation, Review of Industrial Organization, Contemporary Economic Policy, Journal of International Financial Markets, Institutions & Money, Journal of Economic Surveys, Applied Economics, Applied Financial Economics, Emerging Markets Finance and Trade, Journal of Regional Science

Awards:

Best Article by a Younger Scholar in the *Review of Industrial Organization*, for “Why Do Payday Lenders Enter Local Markets? Evidence from Oregon,” *Industrial Organization Society* (2010).

Scholarly Incentive Grant, SUNY College at Brockport (2007)

Integrating Information Technology into the Classroom Grant, Pacific Lutheran University (2006)

Grover & Creta Ensley Fellowship in Economic Policy, University of Washington (2003)

Harry Bridges Center for Labor Studies Research Grant, University of Washington (2002)

Steven Langton Award for Distinguished Undergraduate Teaching, University of Washington (2001)

Computer Skills:

STATA, MATLAB, E-Views, LaTeX.

Language Skills:

Turkish (native), English (near-native), French (advanced beginner), German (basic)

References:

Available upon request