

# Dr. Kristle Romero Cortés

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Last Updated: April 30th, 2019

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## EMPLOYMENT

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UNSW, September 2017 - Present  
School of Banking and Finance - Senior Lecturer (Assistant Professor)

Federal Reserve Bank of Cleveland, August 2012 - August 2017  
Department of Research - Research Economist

LaSalle Bank - Global Securitized Trust Services, 2005 - 2007  
Portfolio Analyst Level II - Collateralized Debt Obligations

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## EDUCATION

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Boston College, Carroll School of Management, 2007 - 2012  
Ph.D. in Finance  
Committee: Philip E. Strahan (chair), Edith S. Hotchkiss, Josh Lerner, Jun (QJ) Qian, Hassan  
Tehrani

Northwestern University, 2001 - 2005  
Bachelor of Arts: Economics and Philosophy

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## PUBLICATIONS

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“Stress Tests and Small Business Lending”  
(with Yuliya Demyanyk, Lei Li, Elena Loutskina and Philip E. Strahan)  
*Journal of Financial Economics*, Forthcoming.

“Tracing Out Capital Flows: How Financially Integrated Banks Respond to Natural Disasters”  
(with Philip E. Strahan)  
*Journal of Financial Economics* (2017) 125(1):182-199.

“Clouded Judgement: The Role of Sentiment in Credit Origination”  
(with Ran Duchin and Denis Sosyura)  
*Journal of Financial Economics* (2016) 121(2):392-413.

“Bridging the Gap? Government Subsidized Lending and Access to Capital”  
(with Josh Lerner)  
*Review of Corporate Finance Studies* (2013) 2(1): 98-128.

#### WORKING PAPERS

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“Did Local Lenders Forecast the Bust? Evidence from the Real Estate Market”

“Rebuilding after Disaster Strikes: How Local Lenders Aid in the Recovery”

“The Unintended Consequences of Employer Credit Check Bans on Labor Markets”  
(with Andrew Glover and Murat Tasci)

#### ACADEMIC HONORS AND AWARDS

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UNSW Business School Dean’s Fellowship Award, 2019-2021  
Summer Research Assistance Award, November 2018  
International Research Collaboration Travel Funds, June 2018  
WFA Student Travel Award, June 2012  
Boston College Graduate Scholarship, 2007- 2012

#### PRESENTATIONS AND PROFESSIONAL ACTIVITIES (\*PRESENTED BY COAUTHOR)

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“Stress Tests and Small Business Lending  
(with Yuliya Demyanyk, Lei Li, Elena Loutskina and Philip E. Strahan)  
2018 FIRS Barcelona\*, Chicago Financial Institutions Conference\*, ANU Canberra,  
University of Technology Sydney, University of Melbourne, SFI Zurich,  
MoFiR Conference Ancona, Reserve Bank Australia,  
2017 University of Sydney Finance and Banking Conference, FIRN Uluru

“The Unintended Consequences of Employer Credit Check Bans on Labor Markets”  
(with Andrew Glover and Murat Tasci)  
2018 Mitsui Symposium: Labor and Corporate Finance University of Michigan, Monash  
2017 FIRS Hong Kong\*, Boston College Business School, EFA Mannheim\*  
2016 IESE Business School, Stata Texas Microeconomics Conference\*, UNSW Business School

“Tracing Out Capital Flows: How Financially Integrated Banks Respond to Natural Disasters”  
(with Philip E. Strahan)  
2016 AFA San Francisco, AREUEA San Francisco  
2015 Finance Down Under, HULM St. Louis, FIRS Reykjavik, EFA Vienna  
2014 Federal Reserve Bank of Cleveland’s brown bag, Federal Reserve Bank of Chicago

“Rebuilding after Disaster Strikes: How Local Lenders Aid in the Recovery”  
2019 FIRN Women Conference, University of Queensland

2014 Midwest Finance Association in Orlando, University of Kansas  
2013 Federal Reserve Bank of Cleveland's brown bag, Kent State University

"Did Local Lenders Forecast the Bust? Evidence from the Real Estate Market"

2014 AREUEA Philadelphia, University of North Carolina- Charlotte

2013 HULM St. Louis, Bundesbank

2012 WFA Las Vegas, EFA Copenhagen, Australasian Finance and Banking Conference, University of Miami, Federal Reserve Bank of New York, University of Michigan, Federal Reserve Board, American University, IESE, University of British Columbia, Washington University of St. Louis, Federal Reserve Bank of Cleveland, Suffolk University, Case Western Reserve University,

2011 Washington University's Corporate Finance Poster Session, Boston College brown bag

"Bridging the Gap? Government Subsidized Lending and Access to Capital"

(with Josh Lerner)

2012 Entrepreneurial Finance and Innovation Conference, Boston College brown bag,  
Opportunity Finance Network (OFN).

### **Discussant**

FDU 2019, Melbourne.

AFBC PhD Forum 2018, Sydney.

FIRN Banking Conference 2018, ANU Canberra.

FIRN 2017, Uluru.

SFS Calvacade 2017, Nashville.

MFA 2017, Chicago.

FMA 2016, Las Vegas.

EFA 2016, Vienna.

FIRS 2016, Lisbon.

Federal Reserve Banking System Meeting, Charlotte.

HULM Fall 2015, Chicago.

FMA 2015, Orlando.

Finance Forum in Madrid Spain, July 2015.

Bank of Spain with the World Bank Finance Nexus Conference, June 2014.

Bank of Spain with Bank of Canada International Financial Markets, June 2014.

FIRS 2014, Quebec City.

MFA 2014, Orlando.

University of Wisconsin-Madison HULM Spring 2014, New York.

Federal Reserve Bank of Atlanta Banking System Committee, 2013.

25th Annual Australasian Finance and Banking Conference, 2012.

### **Professional Activities**

Ad Hoc Referee for: Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Management Science, Review of Finance, Journal of Banking and Finance, Journal of Money, Credit and Banking, and Journal of Financial Intermediation