

Dr. Kristle Romero Cortés

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EMPLOYMENT

UNSW
School of Banking and Finance
Associate Professor, January 2021 - Present
Continuing Contract (Granted Tenure), May 2019
Senior Lecturer (Assistant Professor), September 2017 - December 2020

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

EDUCATION

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

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

PUBLICATIONS

“The Unintended Consequences of Employer Credit Check Bans for Labor Markets”
(with Andrew Glover and Murat Tasci) *Review of Economics and Statistics*, Forthcoming.

“Stress Tests and Small Business Lending”
(with Yuliya Demyanyk, Lei Li, Elena Loutskina and Philip E. Strahan)
Journal of Financial Economics, (2020) 136(1):260-279.

“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

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

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

ACADEMIC HONORS AND AWARDS

2019 FIRN Annual Meeting Best Paper Award

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)

“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)

2019 University of Sydney, University of Tasmania, FIRN Byron Bay, FIRN Banking

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 (FDU), 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

2019 FDU, Green and Ethical Banking Conference, AFBC PhD Forum

2018 FIRN Banking, AFBC PhD Forum

2017 MFA Chicago, SFS Calvacade Nashville, FIRN Uluru

2016 FIRS Lisbon, EFA Vienna, FMA Las Vegas

2015 Finance Forum in Madrid, FMA Orlando, HULM Fall, Federal Reserve Banking System Meeting, Charlotte

2014 Bank of Spain with the World Bank, Bank of Spain with Bank of Canada, FIRS Quebec City, MFA Orlando, University of Wisconsin-Madison HULM Spring

2013 Federal Reserve Bank of Atlanta Banking System Committee

2012 25th Annual Australasian Finance and Banking Conference

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

Program committee member for: FIRS, FMA, FDU, and AFBC conferences