

CURRICULUM VITAE: STANLEY D. SMITH



I am a Professor of Finance at the University of Central Florida (UCF) and served as a Visiting Professor of Finance teaching graduate courses in banking at the University of Vaasa in Finland and the Aarhus School of Business in Denmark. My teaching has focused on commercial bank management, financial institutions, and financial markets, including chairing dissertations, sponsoring a Fulbright Student Researcher, and serving as an external doctoral dissertation examiner and opponent.

Prior to joining UCF in 1996, I held other positions such as Professor of Finance, Dean of the College of Business, and Finance Department Head at the University of Arkansas, Fayetteville; Associate Professor of Finance (tenured) at Emory University; GTA Instructor at Arizona State University; and Instructor of Business at Colorado State University-Pueblo, where I also taught at Ft. Carson U.S. Army Base, Ent U.S. Air Force Base, and the Colorado State Penitentiary. I earned a Ph.D. in Business Administration degree (Finance Major) from Arizona State University and M.B.A. and B.B.A. degrees from the University of Oklahoma.

In addition to many aspects of banking and financial markets, I have also studied real estate loans, which represent over half of total loans and provide the collateral for over half of the securities for U.S. domestically chartered banks. My recent academic articles have been published in *Journal of Fixed Income* (2014, 2012), *Journal of Real Estate Finance and Economics* (2013), *Journal of Real Estate Research* (2013), *Journal of Economics and Finance* (2014), *Journal of Banking & Finance* (2010 and 2008 articles reprinted in a special issue in 2011). I have also published in *Journal of Financial and Quantitative Analysis*, *Financial Management*, *Financial Analysts Journal*, *Real Estate Economics*, *Journal of Risk and Insurance*, *Journal of Financial Research*, *Housing Finance Review*, *Financial Review*, *Journal of Business Finance & Accounting*, and *Urban Studies*. I have served on the Editorial Boards of *Real Estate Economics* and *Financial Services Review*.

My publications have been cited over 700 times including in numerous national and international books on management of financial institutions, financial markets, real estate finance, investments, investment ethics, financial management, and financial derivatives, and in a broad range of 205 academic and professional journals in the fields of finance and banking, real estate finance, accounting, business, economics, education, law, and information systems/management science. Examples of citations to more recent articles may be found at "Stanley D. Smith – Google Scholar Citations," <http://scholar.google.com/citations?user=P94TPywAAAAJ&hl=en>.

My professional and regulatory publications demonstrate relevance to practitioners in the financial services and real estate finance communities and include *ABA Banking Journal*, *American Banker*, *America's Community Banker*, *Journal of Retail Banking*, *Magazine of Bank Administration*, Federal Reserve Bank of Chicago's *Proceedings of a Conference on Bank Structure and Competition*, *Federal Home Loan Bank Board Journal*, *Mortgage Banking*, *The Appraisal Journal*, *Real Estate Appraiser and Analyst*, *Property Tax Journal*, *Assessment Digest*, *Credit Union Magazine*, *Credit Union Executive*, and *American Association of Individual Investors Journal*. I have also published a quarterly report on area residential real estate prices for the Mortgage Bankers Association of Central Florida since 2005.

Another indication of my relevance to the public and practitioners is that my works or I have been quoted or cited in print or online national publications [*Wall Street Journal*, *New York Times*, *USA Today*,

Washington Post, Los Angeles Times, Chicago Tribune, Business Week, Forbes, Bloomberg.com, American Banker, Morningstar.com, Marketwatch.com, Wallethub.com, Bankrate.com, Yahoo! Finance (U.S.), Huffington Post, AARP Bulletin, Politifact.com, StateImpact.NPR.org], in international publications and media [*Daily Telegraph (UK), Irish Independent, Irish Times, Japan Watch, Hexun.com (China Stock Exchange), Kuwait Times, Yahoo7 Finance Australia, Yahoo! Business & Finance New Zealand*], and in many other top 100 U.S. newspapers. I have appeared in the *Orlando Sentinel* over 100 times as an expert on financial and educational topics and a guest columnist.

I have provided consulting or executive presentations to many financial organizations and served as a consultant/expert witness to law firms on numerous financial topics. I have served on the Governing Board of the Financial Education Association, the Administrative Board of SunTrust Bank, Central Florida; and on the boards of directors of the Sam and Helen Walton Arts Center Foundation, the Arkansas State Council on Economic Education, and the Emory Employees Federal Credit Union; and as a trustee for the Raymond Rebsamen Investment Trust.

A detailed list of my activities may be found at
https://webcourses.ucf.edu/eportfolios/21247/Curriculum_Vitae_Information.

The information for my Commercial Bank Management class may be found at
<https://webcourses.ucf.edu/eportfolios/21247>.