

TIM ZHANG

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EMPLOYMENT

University of Texas at San Antonio Assistant Professor in Finance	<i>July 2023 – present</i>
University of Wyoming Assistant Professor in Finance	<i>Aug 2018 – July 2023</i>

EDUCATION

Georgia Institute of Technology Ph.D. in Finance Minor in Economics	<i>May 2018</i>
University of North Carolina at Chapel Hill M.S. in Statistics	<i>May 2012</i>
Shandong University B.S. in Mathematics	<i>Jun 2010</i>
Loughborough University (U.K.) Exchange student	<i>Sep 2009 - Jun 2010</i>

RESEARCH INTERESTS

Banking, Mortgage Markets, FinTech, Corporate Finance

WORKING PAPERS

Small Mortgages and the Rise of FinTech and Shadow Banks

- with Yongqiang Chu and David Zhang

- 2024 APPAM Research Conference Panelist, National Harbor, MD, Nov 2024
- 2024 AREUEA National conference, Washington DC, May 2024
- The Mortgage Market Research Conference poster (Federal Reserve Bank of Philadelphia), May 2024

Do Local Bank Branches Shape Mortgage Origination?

- with Janet Gao and Yufeng Wu

- Western Finance Association Annual Meeting, Jun 2024
- Midwest Finance Association Annual Meeting, Mar 2024
- American University, CEMFI, George Mason University, The Office of the Comptroller of the Currency, University of Florida, University of South Carolina, FDIC Bank Research Conference (2023)

Monetary Policy and Bank Concentration - with Yongqiang Chu

- Financial Regulation and Technology Conference, Apr 2022
- Financial Management Association (FMA), Oct 2021
- University of Wyoming, Oct 2020

A Tale of Two Institutions? Credit Union Expansion and Local Banking Segmentation - with Jiakai Chen and Teng Wang

- Federal Reserve Board, May 2023
- University of Wyoming, Nov 2022
- Federal Reserve System Committee Annual Meeting on Banking, Oct 2022

Ethical Dilemmas: Corporate Response and Market Reaction to the Russia-Ukraine War - with Lixin Huang, Harley E. Ryan, and Lingling Wang

- Loyola University Maryland Financial Ethics Conference, May 2024
- UConn, Gladstein Family Human Rights Institute, Sep 2023

Global Diversification with Local Stocks: A Road Less Traveled

- with Cheol Eun, Soohun Kim and Fengrong Wei
- KAIST, Seoul National University, Waseda University, Georgia Institute of Technology

PUBLICATIONS

Chu, Y. and **Zhang, T.** (2022). Political Influence and Banks: Evidence from Mortgage Lending. *Journal of Financial Intermediation*, 52, 100982.

Zhang, T. (2022). Uniform Mortgage Regulation and Distortion in Capital Allocation. *Review of Finance*, 26(4), 1011-1050.

Ferris, S., Jayaraman, N. and **Zhang, T.** (2022). A Clash of Cultures: The Governance and Valuation Effects of Multiple Corporate Cultures. *Journal of Business Finance & Accounting*, 49(9-10), 1696-1735.

Eun, C., Wang, L. and **Zhang, T.** (2021). House Price Growth Synchronization and Business Cycle Alignment. *The Journal of Real Estate Finance and Economics*, 1-36.

Zhang, T., Sabherwal, S., Jayaraman, N. and Ferris, S.P. (2016). The young and the restless: A study of age and acquisition propensity of CEOs of UK firms. *Journal of Business Finance & Accounting*, 43(9-10), 1385-1419.

PRESENTATIONS AND DISCUSSIONS

Presentations (*indicates presentation by co-author, **scheduled)

Western Finance Association (WFA) Annual Meeting**	Jun 2024
AREUEA National conference**	May 2024
The Mortgage Market Research Conference (FRB Philadelphia)	May 2024
Midwest Finance Association (MFA) Annual Meeting**	Mar 2024
Financial Management Association (FMA) Annual Meeting**	Oct 2023
Federal Reserve Board	May 2023
University of Texas at Arlington	Nov 2022
University of Texas at San Antonio	Nov 2022
University of Wyoming	Nov 2022
Financial Management Association (FMA) Annual Meeting	Oct 2022
Financial Regulation and Technology Conference	Apr 2022
Financial Management Association (FMA) Annual Meeting	Oct 2021
Financial Management Association (FMA) Annual Meeting	Oct 2020
Midwest Finance Association (MFA) Annual Meeting	Aug 2020
Allied Social Sciences Associations (ASSA)/AREUEA Conference	Jan 2020
Financial Management Association (FMA) Annual Meeting	Oct 2019
2019 Fixed Income and Financial Institutions (FIFI) Conference*	Apr 2019
Louisiana State University*	Feb 2019
University of West Virginia*	Feb 2019
Paris Financial Management Conference*	Dec 2018
Financial Management Association (FMA) Annual Meeting	Oct 2018
Midwest Finance Association (MFA) Annual Meeting	Mar 2018
American Finance Association (AFA) Poster Session	Jan 2018
Paris Financial Management Conference*	Dec 2017
Financial Management Association (FMA) Annual Meeting*	Oct 2017
Korea Advanced Institute of Science and Technology (KAIST)*	Jun 2017
Seoul National University*	May 2017
Waseda University*	May 2017
American Finance Association (AFA) Annual Meeting*	Jan 2017
Midwest Finance Association (MFA) Annual Meeting	Mar 2016
Financial Management Association (FMA) Annual Meeting	Oct 2015

Discussions

Financial Management Association (FMA) Annual Meeting	Oct 2023
Financial Management Association (FMA) Annual Meeting	Oct 2020
Financial Management Association (FMA) Annual Meeting	Oct 2019
Midwest Finance Association (MFA) Annual Meeting	Mar 2018
Financial Management Association (FMA) Annual Meeting	Oct 2016
Midwest Finance Association (MFA) Annual Meeting	Mar 2016
Financial Management Association (FMA) Annual Meeting	Oct 2015
Financial Management Association (FMA) Annual Meeting	Oct 2014

TEACHING EXPERIENCE

Instructorship

FIN 3313 Money and Banking	Fall 2023
FIN 4400 Financial Modeling (4.8/5.0)	Spring 2022
FIN 4400 Financial Modeling (4.8/5.0)	Fall 2021
FIN 4460 International Finance (5.0/5.0)	Fall 2021
FIN 4400 Financial Modeling (4.5/5.0)	Spring 2021
FIN 4460 International Finance (5.0/5.0)	Spring 2021
FIN 4400 Financial Modeling (3.8/5.0)	Fall 2020
FIN 4400 Financial Modeling (4.6/5.0)	Spring 2020
FIN 4460 International Finance (4.2/5.0)	Spring 2020
FIN 5400 Financial Modeling (4.7/5.0)	Fall 2019
FIN 4400 Empirical Finance (4.8/5.0)	Spring 2019
FIN 4460 Multinational Finance (4.6/5.0)	Spring 2019
MBAM 5403/5800 FIN 4400 Empirical Finance (5.0/5.0)	Fall 2018
MGT 3076 Investments (4.8/5.0)	Summer 2017
MGT 4070 International Finance (4.6/5.0)	Fall 2016
MGT 4070 International Finance (5.0/5.0)	Fall 2015
MGT 4070 International Finance (4.3/5.0)	Fall 2014

Teaching Assistantship

IMBA 6071 Financial Management (<i>Executive MBA - Head TA</i>)	Spring 2017
IMBA 6086 Entrepreneurial Finance & Private Equity	Summer 2016
IMBA 6071 Financial Management (<i>Executive MBA</i>)	Spring 2015
IMBA 6250 International Finance (<i>Executive MBA</i>)	Summer 2014

MEDIA INTERVIEWS

“Low credit score and personal loans” by Chloe Robinson for wallethub.com	Nov 2022
“Climate Change and Home Insurance” by Haley Gardner for The Motley Fool	Mar 2022
“Expert Commentary: Mortgage Refinance” by Sara Gillberg for wallethub.com	Jan 2022
“Funding Home Improvement Loans” by Chloe Robinson for wallethub.com	Jan 2022
“Expert Commentary: Home Insurance” by Sara Gillberg for moneygeek.com	Sep 2021
“Ask the Experts: Credit Cards” by John Papas for WalletHub.com	Aug 2021
“Expert Commentary: Home Insurance” by Sara Gillberg for moneygeek.com	Jul 2021

AWARDS AND HONORS

Best Paper Award Semifinalist, FMA Annual Meeting	Oct 2023
Belt Buckle Research Award, UWyo College of Business	Apr 2023
McMurry Junior Research Fellowship, UWyo College of Business	Sep 2022
UWyo College of Business Research Grant	Jun 2022
Best Paper Award Semifinalist, FMA Annual Meeting	Oct 2019
College of Business Summer Research Grant Award (\$8,000)	Jun 2019
Best Paper Award Semifinalist, FMA Annual Meeting	Oct 2018
Midwest Finance Association (MFA) Outstanding PhD Student Travel Grant	May 2018
Best Paper Award Semifinalist, FMA Annual Meeting	Oct 2017
American Finance Association (AFA) Travel Grant	Jan 2015
Scheller College of Business Dean's Fellowship	Aug 2012-Aug 2016
Research and Innovation University Award	Jun 2009
Outstanding Student Scholarship	Nov 2007

TECHNICAL STRENGTHS

SAS, STATA, MATLAB, L^AT_EX