

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 at the Aarhus School of Business in Denmark (2004) and the University of Vaasa in Finland (2008). My teaching has focused on commercial bank management and financial institutions and markets, including chairing eight dissertations.

Prior to joining UCF, 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; 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.

My recent academic articles have been published in the *Journal of Economics and Finance* (2011), *Journal of Banking & Finance* (2010, 2008, and two reprints in a special issue in 2011), *Quarterly Review of Economics and Finance* (2008), *Journal of Economics and Business* (2007), *Financial Analysts Journal* (2006, 2003), and *Financial Management* (2004). I have also published in *Journal of Financial and Quantitative Analysis*, *Real Estate Economics (AREUEA Journal)*, *Journal of Risk and Insurance*, *Journal of Real Estate Finance and Economics*, *Journal of Financial Research*, *Journal of Real Estate Research*, *Housing Finance Review*, *Financial Review*, *Journal of Business Finance & Accounting*, *Urban Studies*, and *Journal of Financial Education*. I have served on the Editorial Boards of *Real Estate Economics* and *Financial Services Review* (current).

My publications have been cited 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 over 500 times in 147 academic and professional journals in the fields of finance and banking, real estate finance, accounting, business and economics, education, law, information systems and management science, and other areas.

My professional and regulatory publications demonstrate additional relevance to practitioners in the financial services and real estate 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 in national publications [*Wall Street Journal*, *New York Times*, *USA Today*, *Los Angeles Times*, *Chicago Tribune*, *Business Week*, *Forbes*, *Bloomberg.com*, *Yahoo! Finance*, *Huffington Post*, *AARP Bulletin*, *Politifact.com*], in international publications and media, in many other top 100 U.S. newspapers, and in many regional business journals and Florida newspapers.

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 currently serve on the Governing Board of the Financial Education Association. I have served on 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
<http://web.bus.ucf.edu/faculty/ssmith/page/Curriculum-Vitae.aspx>.