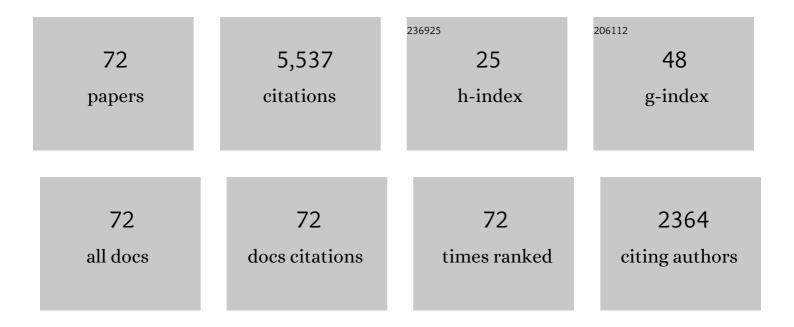
Rebel A Cole

List of Publications by Year in descending order

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#	Article	IF	CITATIONS
1	Agency Costs and Ownership Structure. Journal of Finance, 2000, 55, 81-106.	5.1	1,443
2	The importance of relationships to the availability of credit. Journal of Banking and Finance, 1998, 22, 959-977.	2.9	598
3	Cookie Cutter vs. Character: The Micro Structure of Small Business Lending by Large and Small Banks. Journal of Financial and Quantitative Analysis, 2004, 39, 227-251.	3.5	519
4	Déjà Vu All Over Again: The Causes of U.S. Commercial Bank Failures This Time Around. Journal of Financial Services Research, 2012, 42, 5-29.	1.5	340
5	Expropriation through loan guarantees to related parties: Evidence from China. Journal of Banking and Finance, 2009, 33, 141-156.	2.9	307
6	Political Connections and Minority-Shareholder Protection: Evidence from Securities-Market Regulation in China. Journal of Financial and Quantitative Analysis, 2010, 45, 1391-1417.	3.5	278
7	Separating the likelihood and timing of bank failure. Journal of Banking and Finance, 1995, 19, 1073-1089.	2.9	254
8	Predicting Bank Failures: A Comparison of On- and Off-Site Monitoring Systems. Journal of Financial Services Research, 1998, 13, 103-117.	1.5	190
9	Bank stock returns and economic growth. Journal of Banking and Finance, 2008, 32, 995-1007.	2.9	107
10	Who needs credit and who gets credit? Evidence from the surveys of small business finances. Journal of Financial Stability, 2016, 24, 40-60.	5.2	104
11	Debt financing, survival, and growth of start-up firms. Journal of Corporate Finance, 2018, 50, 609-625.	5.5	100
12	What Do We Know about the Capital Structure of Privately Held US Firms? Evidence from the Surveys of Small Business Finance. Financial Management, 2013, 42, 777-813.	2.7	97
13	Does deposit insurance improve financial intermediation? Evidence from the Russian experiment. Journal of Banking and Finance, 2011, 35, 388-402. The effect of changes in ownership structure on performance: Evidence from the thrift industry1We	2.9	93
14	thank George Aragon, Ben Branch, Benjamin Esty (the referee), Mark Flannery, Alvin Harrell, Clifford G. Holderness, Edith Hotchkiss, Michael Jensen, Edward J. Kane, Donald May, Marcia Millon Cornett, Manju Puri, G. William Schwert (the editor), Henri Servaes, Robert Taggert, Hassan Tehranian, Thomas Vartanian, William Wilhelm, Julie Williams, and seminar participants at Boston University, the Federal	9.0	84
15	Trade Comm. Journal of Financial Economics, 1998, 50, 291-317. A Different Look at Commercial Real Estate Returns. Real Estate Economics, 1990, 18, 403-430.	1.7	77
16	Cookie-Cutter Versus Character: The Micro Structure of Small Business Lending by Large and Small Banks. SSRN Electronic Journal, 2002, , .	0.4	74
17	Announcements of asset-quality problems and contagion effects in the life insurance industry. Journal of Financial Economics, 1994, 35, 181-198.	9.0	72
18	Bank and Nonbank Competition for Small Business Credit: Evidence from the 1987 and 1993 National Surveys of Small Business Finances. Federal Reserve Bulletin, 1996, 82, 0-0.	3.0	54

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#	Article	IF	CITATIONS
19	Changes in REIT Liquidity 1990-1994: Evidence from Intra-day Transactions. Real Estate Economics, 1997, 25, 615-630.	1.7	53
20	Changes in REIT Liquidity 1988–2007: Evidence from Daily Data. Journal of Real Estate Finance and Economics, 2011, 43, 258-280.	1.5	49
21	Do banks or VCs spur small firm growth?. Journal of International Financial Markets, Institutions and Money, 2016, 41, 60-72.	4.2	49
22	When are thrift institutions closed? an agency-theoretic model. Journal of Financial Services Research, 1993, 7, 283-307.	1.5	43
23	Moral Hazard, portfolio allocation, and asset returns for thrift institutions. Journal of Financial Services Research, 1992, 5, 315-339.	1.5	40
24	How should we measure bank capital adequacy for triggering Prompt Corrective Action? A (simple) proposal. Journal of Financial Stability, 2015, 20, 131-143.	5.2	35
25	Entrepreneurial optimism, credit availability, and cost of financing: Evidence from U.S. small businesses. Journal of Corporate Finance, 2017, 44, 289-307.	5.5	34
26	When time is not on our side: The costs of regulatory forbearance in the closure of insolvent banks. Journal of Banking and Finance, 2017, 80, 235-249.	2.9	33
27	Corporate failures: Declines, collapses, and scandals. Journal of Corporate Finance, 2021, 67, 101872.	5.5	28
28	Who Needs Credit and Who Gets Credit? Evidence from the Surveys of Small Business Finances. SSRN Electronic Journal, 0, , .	0.4	26
29	Recoveries on Distressed Real Estate and The Relative Efficiency of Public versus Private Management. Real Estate Economics, 1991, 19, 495-515.	1.7	23
30	Does FinTech Compete with or Complement Bank Finance?. SSRN Electronic Journal, 0, , .	0.4	23
31	Gender and the Availability of Credit to Privately Held Firms: Evidence from the Surveys of Small Business Finances. SSRN Electronic Journal, 0, , .	0.4	20
32	What do we know about executive compensation at small privately held firms?. Small Business Economics, 2016, 46, 215-237.	6.7	18
33	How Accurate Are Commercial Real Estate Appraisals? <i>Evidence from 25 Years of NCREIF Sales Data</i> . Journal of Portfolio Management, 2011, 37, 68-88.	0.6	17
34	Improving corporate governance where the State is the controlling block holder: evidence from China. European Journal of Finance, 2014, 20, 752-777.	3.1	17
35	How Did the Financial Crisis Affect Small-Business Lending in the U.S.?. SSRN Electronic Journal, 0, , .	0.4	16
36	HOW DID THE FINANCIAL CRISIS AFFECT SMALLâ€BUSINESS LENDING IN THE UNITED STATES?. Journal of Financial Research, 2020, 43, 767-820.	1.2	16

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#	Article	IF	CITATIONS
37	The Motivation for Institutional Real Estate Sales and Implications for Asset Class Returns. Real Estate Economics, 1989, 17, 70-86.	1.7	15
38	Asymmetric-information and principal-agent problems as sources of value in FSLIC-Assisted acquisitions of insolvent thrifts. Journal of Financial Services Research, 1994, 8, 5-28.	1.5	15
39	Thrift Asset-Class Returns and the Efficient Diversification of Thrift Institution Portfolios. Real Estate Economics, 1994, 22, 95-116.	1.7	15
40	How Accurate Are Commercial Real Estate Appraisals? <i>Evidence from 25 Years of NCREIF Sales Data</i> . Journal of Portfolio Management, 2011, 35, 68-88.	0.6	15
41	SME Credit Availability Around the World: Evidence from the World Bank's Enterprise Surveys. SSRN Electronic Journal, 0, , .	0.4	14
42	The Role of Principal-Agent Conflicts in the 1980s Thrift Crisis. Real Estate Economics, 1996, 24, 195-218.	1.7	13
43	Banking Consolidation and the Availability of Credit to Small Businesses. SSRN Electronic Journal, 1998, , .	0.4	12
44	ls Hazard or Probit More Accurate in Predicting Financial Distress? Evidence from U.S. Bank Failures. SSRN Electronic Journal, 2010, , .	0.4	11
45	Deregulation Gone Awry: Moral Hazard in the Savings and Loan Industry. , 1995, , 29-73.		11
46	Bank Credit, Trade Credit or No Credit: Evidence from the Surveys of Small Business Finances. SSRN Electronic Journal, 0, , .	0.4	10
47	What Do We Know About the Capital Structure of Privately Held Firms? Evidence from the Surveys of Small Business Finance. SSRN Electronic Journal, 0, , .	0.4	9
48	Bank Stock Returns and Economic Growth. SSRN Electronic Journal, 0, , .	0.4	7
49	U.S. exchange upgrades: Reducing uncertainty through a two-stage IPO. Journal of Financial Intermediation, 2019, 38, 45-57.	2.5	7
50	Debt Financing, Survival, and Growth of Start-Up Firms. SSRN Electronic Journal, 0, , .	0.4	6
51	Availability of Credit to Small and Minority-Owned Businesses: Evidence from the 1993 National Survey of Small Business Finances. SSRN Electronic Journal, 0, , .	0.4	6
52	Why are Net-Interest Margins Across Countries so Different?. SSRN Electronic Journal, 2010, , .	0.4	5
53	Hierarchy of bank loan approval and loan performance. Economia Politica, 2018, 35, 935-954.	2.2	5
54	How Accurate are Commercial Real Estate Appraisals? Evidence from 25 Years of NCREIF Sales Data. SSRN Electronic Journal, 0, , .	0.4	5

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#	Article	IF	CITATIONS
55	What Do We Know About Executive Compensation at Privately Held Firms?. SSRN Electronic Journal, 2011, , .	0.4	4
56	Commercial banks and real estate lending: The Texas experience. Journal of Regulatory Economics, 1996, 10, 275-290.	1.4	3
57	Improving Corporate Governance Where the State is the Controlling Block Holder: Evidence from China. SSRN Electronic Journal, 2012, , .	0.4	3
58	Executive Compensation and Corporate Performance: Evidence from Thrift Institutions. SSRN Electronic Journal, 0, , .	0.4	3
59	When Time is Not on Our Side: The Costs of Regulatory Forbearance in the Closure of Insolvent Banks. SSRN Electronic Journal, 2015, , .	0.4	2
60	Financing Patterns and Performance Outcomes of Women- Versus Men-Owned Firms: Evidence from the Kauffman Firm Surveys. SSRN Electronic Journal, 0, , .	0.4	2
61	A Note on Changes in REIT Liquidity: The Role of 'New REITs'. SSRN Electronic Journal, O, , .	0.4	2
62	The Role of Principal-Agent Conflicts in the 1980s Thrift Crisis. SSRN Electronic Journal, 1995, , .	0.4	1
63	The Role of Commercial Real Estate Investments in the Banking Crisis of 1985-92. SSRN Electronic Journal, 2008, , .	0.4	1
64	Did Bank Small-Business Lending in the U.S. Recover After the Financial Crisis?. SSRN Electronic Journal, 2017, , .	0.4	1
65	Is There a Market for Partial Corporate Control? Evidence from REITs. SSRN Electronic Journal, 0, , .	0.4	1
66	Deregulation Gone Awry: Moral Hazard in the Savings and Loan Industry. SSRN Electronic Journal, 0, ,	0.4	1
67	Organizational Form, Taxes, Ownership, and CEO Compensation: Evidence from Small Businesses. SSRN Electronic Journal, 0, , .	0.4	1
68	What Happens to Problem Banks? Evidence from the 1980s and Guidance for the 2010s. SSRN Electronic Journal, 2011, , .	0.4	0
69	Availability of Credit to Small Firms Young and Old. , 2012, , .		0
70	How Should We Measure Bank Capital Adequacy? A (Simple) Proposal. SSRN Electronic Journal, 2014, , .	0.4	0
71	Why do bank holding companies purchase bank-owned life insurance?. Review of Quantitative Finance and Accounting, 2021, 57, 29-59.	1.6	0
72	Changes in Personal Bankruptcy Protection Laws: The Impact on Bank Lending to Small Businesses. SSRN Electronic Journal, 0, , .	0.4	0