

Short Biography of Haluk Unal

Haluk Ünal is a Professor of Finance, at the Robert H. Smith School of Business, University of Maryland, Special Advisor to the Center for Financial Research of the FDIC, and Senior Fellow at the Wharton Financial Institutions Center. He is also the Managing Editor of the *Journal of Financial Services Research*.

Mr. Unal holds doctorates in finance from Ohio State and in economics from Istanbul University, where he did his undergraduate work as well. Mr. Unal also earned a MS degree in accounting from Ohio State. He previously taught at the Ohio State University and The Wharton School of the University of Pennsylvania. He teaches corporate finance, management of financial institutions, and fixed income securities courses.

His current research focuses on corporate bonds, bank mergers, pricing default risk, risk management, and mutual-to-stock conversions in the savings and loan industry. He is published in the *Journal of Finance*, *Journal of Financial and Quantitative Analysis*, *Journal of Financial Services Research*, *Journal of Money Credit and Banking*, *Journal of Banking and Finance*, *Review of Derivatives Research*, and *Journal of Financial Economics*.

Mr. Unal has been a consultant to the World Bank, Federal Deposit Insurance Corporation, and the Department of Justice. He is also on the academic council of Standard and Poor's. Internationally, he delivered invited lectures in Portugal, China, Italy, Mexico, Peru, Poland, Switzerland, and Turkey. He also held executive training for Fannie Mae, Hughes Network Systems, Oracle, SAIC, and Wharton's Executive Masters in Technology Management program.