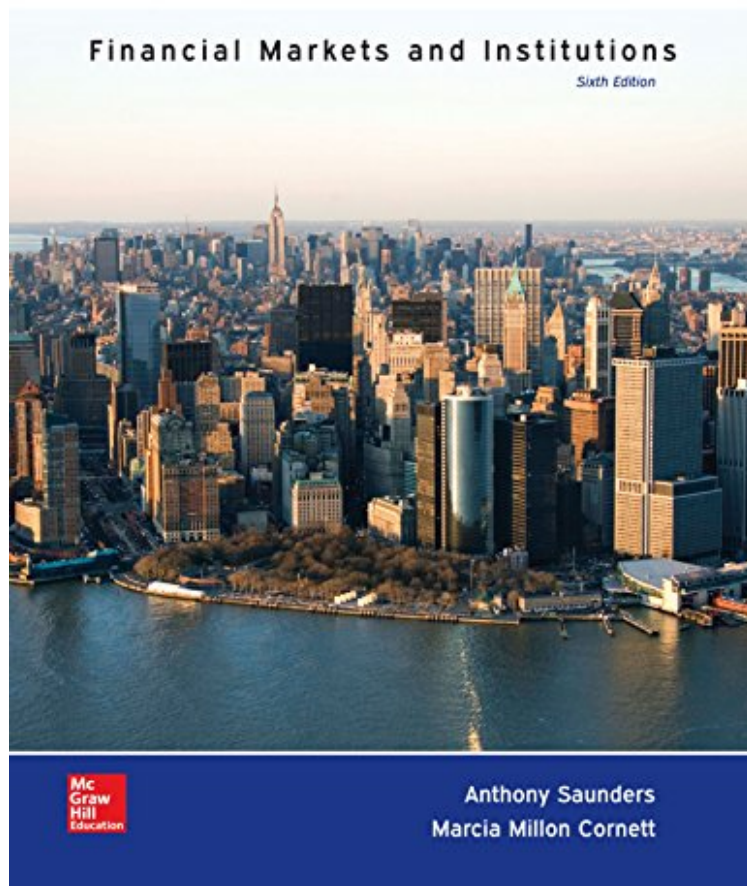


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About the Author Marcia Millon Cornett Robert A. and Julia E. Dorn Professor of Finance at Bentley University. She received her B.S. degree in economics from Knox College in Galesburg, Illinois, and her M.B.A. and Ph.D. degrees in finance from Indiana University in Bloomington, Indiana. Dr. Cornett has written and published several articles in the areas of bank performance, bank regulation, corporate finance, and investments. Articles authored by Dr. Cornett have appeared in such academic journals as the Journal of Finance; the Journal of Money, Credit, and Banking; the Journal of Financial Economics; Financial Management; and the Journal of Banking and Finance. She was recently ranked the 124th most published out of more than 17,600 authors and the number five female author in finance literature over the last 50 years. Along with Anthony Saunders, Dr. Cornett has recently completed work on the ninth edition of Financial Institutions Management (McGraw-Hill Education) and the sixth edition of Financial Markets and Institutions (McGraw-Hill Education). Professor Cornett serves as an associate editor for the Journal of Banking and Finance, the Journal of Financial Services Research, of Financial Economics, Financial , and Multinational Finance Journal. Dr. Cornett has served as a member of the board of directors, the executive committee, and the finance committee of the SIU Credit Union. Dr. Cornett has also taught at Southern Illinois University at Carbondale, the University of Colorado, Boston College, and Southern Methodist University. She is a member of the Financial Management Association, the American Finance Association, and the Western Finance Association. Anthony Saunders is the John M. Schiff Professor of Finance and the Chair of the Department of Finance at the Stern School of Business at New York University. Professor Saunders received his PhD from the London School of Economics and has taught both undergraduate and graduate level courses at NYU since 1978. Throughout his academic career, his teaching and research have specialized in financial institutions and international banking. He has served as a visiting professor all over the world, including INSEAD, the Stockholm School of Economics, and the University of Melbourne. He is currently on the Executive Committee of the Salomon Center for the Study of Financial Institutions, NYU.