Drew B. Winters

Texas Tech University Rawls College of Business Finance Department 15th Street and Flint Avenue Lubbock, TX 79409-2101 Office: 806-834-3350

Cell: 806-535-9647 Drew.Winters@ttu.edu

EDUCATION

Ph.D.	University of Georgia	1990
M.B.A.	University of Georgia	1986
B.S.	Duke University	1982

EXPERIENCE

Texas Tech University Lucille and Raymond Pickering Chair in

Finance 2009 -.

Full Professor 2006 -,

Area Coordinator 2007-2013, 2016-2018.

Texas Tech University Jerry S. Rawls Professorship in Finance,

2005 - 2009.

Texas Tech University Associate Professor, 2004 - 2006.

University of Central Florida Associate Professor, 1998 to 2004.

St. Louis Federal Reserve Bank Visiting Research Economist, Fall 2002.

University of Southern Mississippi Assistant Professor, 1996 to 1998.

University of Wisconsin-Milwaukee Assistant Professor, 1991 to 1996.

Western Illinois University Assistant Professor, 1990.

First Union National Bank Commercial Loan Officer, 1986-1987.

L. M. Henderson & Co. Staff Accountant, 1982-1984.

TEXTBOOK

"Financial Markets: Valuation and Managing Risk," David W. Blackwell, Mark D. Griffiths, and Drew B. Winters, John Wiley & Sons, 1st Edition, copyright 2007.

PUBLICATIONS (Refereed Journals)

Co-authors in **Bold** *italitcs* are TTU PhDs

- [71] "What is a High Quality Article in Finance and Which Schools Produce Them," Mark D. Griffiths and Drew B. Winters, *Journal of Financial Education*, forthcoming.
- [70] "The Search for a New Reference Rate," *Ahmed Baig* and Drew B. Winters, *Review of Quantitative Finance and Accounting*, forthcoming. https://doi.org/10.1007/s11156-021-01014-y
- [69] "Month-End Regularities in the Overnight Bank Funding Markets," *Ahmed Baig* and Drew B. Winters, *Journal of Risk and Financial Management*, 14:204.

 https://doi.org/10.3390/jrfm14050204

 http://www.mdpi.com/1911-8074/14/5/204
- [68] "Retail Investor Attention and the Limit Order Book Intraday Analysis of attention-based trading," *Artem Meshcheryakov* and Drew B. Winters, *International Review of Financial Analysis*, https://doi.org/10.1016/j.irfa.2020.101627.
- [67] "On the Use of the Daily Fama-French Risk-Free Rate." *Joshua C. Fairbanks*, Mark D. Griffiths and Drew B. Winters, *Journal of Investment Management*, 2021. 19:3, 39-59.
- [66] "Auditor Response to Changing Risk: Money Market Funds during the Financial Crisis." *Kyle D. Allen* and Drew B. Winters, *Review of Quantitative Finance and Accounting*, 2021, 56, 1057-1086.
- [65] "Crisis Regulations: The Unexpected Consequences of Floating NAV for Money Market Funds." *Kyle D. Allen* and Drew B. Winters, *Journal of Banking and Finance*, 2020, forthcoming.
- [64] "Have Stock Prices become more Uniformly Distributed?" *Ahmed Baig, Nasim Sabah* and Drew B. Winters, *Economics Bulletin*, 2019, 39, 1242-1250.
- "Can non-local traders capture the local information advantage and profit?" *Artem Meshcheryakov* and Drew B. Winters, *Journal of Financial Research*, 2019, 42, 41-69.
- [62] "A preferred habitat for liquidity in term repos: Before, during and after the financial crisis." *Ahmed Baig* and Drew B. Winters, *Journal of Economics and Business*, 2018, 99, 1-14.

- [61] "Financial Crisis Solutions in the Commercial Paper Market: An Analysis of the CPFF and the TLGP." *Joshua C. Fairbanks*, Mark D. Griffiths and Drew B. Winters, *Managerial Finance*, 2019, 45, 294-310.
- [60] "An Event Study Analysis of Too-Big-to-Fail after the Dodd-Frank Act: Who is Too Big to Fail?" *Kyle D. Allen*, Ken D. Cyree, *Matt D. Whitledge* and Drew B. Winters, *Journal of Economics and Business*, 2018, 98, 19-31.
- [59] "U.S. Bank Lending Activity in the Post-Crisis World," Ken B. Cyree, Mark D. Griffiths and Drew B. Winters, *Journal of Financial Research*, 2016, 39, 389-410.
- [58] "Implications of a TAF Program Stigma for Lenders: The Case of Publicly Traded Banks versus Privately Held Banks" Ken B. Cyree, Mark D. Griffiths and Drew B. Winters, *Review of Quantitative Finance and Accounting*, 2017, 49, 545-567.
- [57] "How Informative is Floating NAV when Securities Trade Infrequently?" *Kyle D. Allen*, George D. Cashman and Drew B. Winters, *Financial Review*, 2016, 51, 69-82.
- [56] "Benefits from Lending Relationships in Public Debt Markets: Empirical Evidence from the Commercial Paper Market," David W. Blackwell, Vladimir Kotomin and Drew B. Winters. *Quarterly Journal of Finance and Accounting*, 2015, 53, 79-112.
- [55] "Changing Rule 2a-7 and the Management of Money Market Mutual Funds." *Ozzy Akay*, Mark D. Griffiths and Drew B. Winters, *Journal of Applied Finance*, 2015, 25, 6-20.
- [54] "The price of liquidity: CD rates charged by money market funds," *Matthew D. Whitledge* and Drew B. Winters, *Journal of Banking and Finance*, 2015, 54, 104-114.
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- [48] "Price Discovery: Learning from Trading in the When-issued T-bill Markets," Jeffrey M.

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- "What does PIN identify? Evidence from the T-bill market" *Ozzy Akay*, Ken B. Cyree, Mark D. Griffiths, and Drew B. Winters, *Journal of Financial Markets*, 2011, 15, 26-46.
- [45] "Interest-rate and Calendar-time Effects in Money Market Fund and Bank Deposit Cash Flows," Vladimir Kotomin, Stanley D. Smith, and Drew B. Winters, *Journal of Economics and Finance*, 2011.
- "The Federal Reserve and the 2007-2009 financial crisis: Treating a virus with antibiotics? Evidence from the commercial paper market," Mark D. Griffiths, Vladimir Kotomin, and Drew B. Winters, *Financial Review*, 2011, 46, 541-567.
- [43] "Market-making costs in Treasury bills: A benchmark for the cost of liquidity," Mark D. Griffiths, James T. Lindley and Drew B. Winters, *Journal of Banking and Finance*, 2010, 34, 2146-2157.
- [42] "Temporary open market operation on MBS repos: Any foreshadowing of the Financial Crisis of 2008," *Ozzy Akay* and Drew B. Winters, *Journal of Economics and Finance*, 2011, 35, 260-273.
- [41] "On the Robustness of Range-Based Volatility Estimators," *Ozzy Akay*, Mark D. Griffiths, and Drew B. Winters. *Journal of Financial Research*, 2010, 33, 179-199.
- [40] "Year-end and Quarter-end Effects in the Term Structure of Sterling Repo and Eurepo Rates," Mark D. Griffiths, Vladimir Kotomin, and Drew B. Winters, *Journal of International Financial Markets, Institutions and Money*, 2009, 19:5, 803-817.
- [39] "Do Traders Benefit from Riding the T-bill Yield Curve?" Jeffrey M. Mercer, Mark E. Moore, and Drew B. Winters, *Journal of Portfolio Management*, 2009, 36:1 131-140.
- [38] "An Analysis of Executive Compensation in Small Businesses," Kathleen A. Farrell, and Drew B. Winters, *The Journal of Entrepreneurial Finance and Business Venture*, 2008, 12:3, 1-21.
- [37] "An examination of two competing hypotheses for the demand for lottery tickets," *Ozzy*, *Akay*, Mark D. Griffiths, and Drew B. Winters, *Journal of Gambling Business and Economics*, 2008, 77-102.
- [36] "Does Time have Value? An Empirical Examination of the Put Option Embedded in Refundable US Air Fares," Ray R. Sturm and Drew B. Winters, *Journal of Economics*

- and Finance, 2009, 376-.
- [35] "The Effects of Bankruptcy on U.S. Air Fares," Ray R. Sturm and Drew B. Winters, *Research in Applied Economics*, 2010, Vol. 2.
- [34] "A Benchmark for Comparison of Top Journal Publications Across the Functional Areas in Colleges of Business Administration," Mark D. Griffiths and Drew B. Winters, *Journal of Financial Education*, 34, 1-17.
- [33] "Further Analysis of the Expectations Hypothesis Using Very Short-term Rates," Craig R. Brown, Ken B. Cyree, Mark D. Griffiths, and Drew B. Winters, *Journal of Banking and Finance*, 32, 600-613.
- [32] "Preferred Habitat for Liquidity in International Short-term Interest Rates," Vladimir Kotomin, Stanley D. Smith, and Drew B. Winters, *Journal of Banking and Finance*, 2008, 240-250.

Reprinted in: Virtual Special Issue on Global Financial Stability: Resilience of markets and institutions, *Journal of Banking and Finance*, 2011, compiled by Fariborz Moshirian (editor). One of 33 papers selected from 1997 to 2010.

- [31] "An Empirical Examination of Intraday Volatility in On-the-Run U.S. Treasury Bills," Michael P. Hughes, Stanley D. Smith, and Drew B. Winters, *Journal of Economics and Business*, 2007, 59:6, 487-499.
- [30] "The Effect of Substitute Assets on Yields in Financial Markets," Ken B. Cyree, James T. Lindley, and Drew B. Winters, *Financial Management*, 2007, 36:1, 27-47.
- [29] "The Impact of the Return to Lagged Reserve Requirements in the Federal Funds Market," Vladimir Kotomin and Drew B. Winters, *Journal of Economics and Business*, 2007, 59:2, 111-129.
- [28] "The Effect of Auctions on Daily Treasury-bill Volatility," Michael P. Hughes, Stanley D. Smith, and Drew B. Winters, *Quarterly Review of Economics and Finance*, 2008, 48:1, 48-60.
- [27] "Year-end Seasonality in One-Month LIBOR Derivatives," Christopher J. Neely and Drew B. Winters, *Journal of Derivatives*, Spring 2006, 13, 47-65.
- [26] "Quarter-end Effects in Banks: Preferred Habitat or Window Dressing?, Vladimir Kotomin and Drew B. Winters, *Journal of Financial Services Research*, 2006, 29, 61-82.
- [25] "Y2K: Is There a Lesson in the Bug that Did Not Bite?" Ernest W. King and Drew B. Winters, *Managerial Finance*, 2008, 34:2, 91-102.
- "What is the Source of Different Levels of Time-Series Return Volatility? The Intraday

- U-Shaped Pattern or Time-Series Persistence," Michael P. Hughes and Drew B. Winters, *Journal of Economics and Finance*, 2005, 29, 300-312.
- [23] "Inferring Promotion and Tenure Research Hurdles: What the Data Say," Mark D. Griffiths and Drew B. Winters, *Journal of Financial Education*, Fall 2005, 31, 42-66.
- [22] "The Year-End Price of Risk in a Market for Liquidity," Mark D. Griffiths and Drew B. Winters, *Journal of Investment Management*, 2005, 3:1, 99-109.

Reprinted in *The World of Risk Management*, H. Gifford Fong (editor), World Scientific (publisher).

[21] "The Turn-of-the-Year in Money Markets: Tests of the Risk-Shifting Window Dressing and Preferred Habitat Hypotheses," Mark D. Griffiths, and Drew B. Winters, *Journal of Business*, July 2005, 78:4, 1337-1364.

Abstracted in Global Vistas.

- [20] "An Empirical Examination of the Intraday Volatility in Euro-Dollar Rates," Ken B. Cyree, Mark D. Griffiths and Drew B. Winters, *Quarterly Review of Economics and Finance*, 2004, Vol 44:1, 44-57.
- [19] "How Banks can Self-Monitor their Lending to Comply with the Equal Credit Opportunity Act," James H. Gilkeson, Drew B. Winters, and Peggy D. Dwyer, *St. Louis Federal Reserve Bank Review*, 2003, September/October, 7-21.
- [18] "On the Pervasive Effect of Federal Reserve Settlement Regulations" Ken B. Cyree, Mark D. Griffiths and Drew B. Winters, *St. Louis Federal Reserve Bank Review*, March/April 2003, 27-46.
- [17] "An Intraday Examination of the Federal Funds Market: Implications for the Theories of the Reverse-J Pattern," Ken B. Cyree and Drew B. Winters, *Journal of Business*, 2001, Vol 74:4, 535-556.
- [16] "Analysis of Federal Funds Rate Changes and Variance Patterns," Ken B. Cyree and Drew B. Winters, *Journal of Financial Research*, 2001, Vol. 24:3, 403-418.
- [15] "Local Lending Markets: What a Small Business Owner/Manager Needs to Know," David W. Blackwell and Drew B. Winters, *Quarterly Journal of Business and Economics*, 2000, Vol 39:2, 62-79.
- [14] "An Examination of the 1992 Increase in the Allowable Carryover of Reserves in the Bank Settlement Process," Mark D. Griffiths and Drew B. Winters, *Financial Review*, 2000, Vol 41, 67-84.
- [13] "Delayed reaction in stocks with the characteristics of past winners: Implications for

- momentum, value, and institutional following," Steven L. Jones and Drew B. Winters, *Quarterly Journal of Business and Economics*, 1999, Vol. 38:3, 21-40.
- [12] "The Value of Auditor Assurance: Evidence from Loan Pricing," David W. Blackwell, Thomas Noland and Drew B. Winters, *Journal of Accounting Research*, 1998, Vol. 36:1. 57-70.

This paper received the January 2000 award for the outstanding contribution to the auditing literature over the past five years from Auditing Section of the American Accounting Association.

- [11] "A Profitable Trading Rule for Net Borrowers on Settlement Wednesday," Craig R. Brown, Mark D. Griffiths, Wayne E. Hansen and Drew B. Winters, *Quarterly Review of Economics and Finance*, 1999, Vol. 39:1, 129-146.
- [10] "On a Preferred Habitat for Liquidity at the Turn-of-the-Year: Evidence from the Term Repo Market," Mark D. Griffiths and Drew B. Winters, *Journal of Financial Services Research*, Volume 12:1, August 1997, 21-38.
- [9] "The Effects of Federal Reserve Accounting Rules on the Equilibrium Level of Overnight Repo Rates," Mark D. Griffiths and Drew B. Winters, *Journal of Business Finance and Accounting*, Volume 24:6, July 1997.
- [8] "Banking Relationships and the Effect of Monitoring on Loan Pricing," David W. Blackwell and Drew B. Winters, *Journal of Financial Research*, Summer 1997, 275-289.
- [7] "The Market Value of Debt, Market vs. Book Value of Debt, and Returns to Assets," Richard J. Sweeney, Arthur D. Warga and Drew B. Winters, *Financial Management*, Spring 1997, 5-21.
- [6] "A Note on the Use of Debt by Venture Capital Backed Firms," Rick H. Mull and Drew B. Winters, *Journal of Entrepreneurial and Small Business Finance*, 1996, Vol. 5:3, 287-293.
- [5] "The Relationship between the Federal Funds Cash and Futures Markets," Mark D. Griffiths and Drew B. Winters, *Journal of Financial Research*, Fall 1996, 359-376.
- [4] "The Benefits for Banks of Selling and Underwriting Insurance: An Empirical Examination of the Delaware Law," Craig R. Brown and Drew B. Winters, *Studies in Economics and Finance*, Fall 1996.
- [3] "IPOs, Public Market Access and Firm Capital Structure," Rick H. Mull and Drew B. Winters, *Journal of Economics and Finance*, 1996 supplemental issue, Volume 20,4.
- [2] "Day-of-the-Week Effects in Federal Funds Rates: Further Empirical Findings," Mark D. Griffiths and Drew B. Winters, *Journal of Banking and Finance*, 1995, 1265-1284.

"Does the Industry Effect Exist for Leveraged Buyouts," Brent W. Ambrose and Drew B. Winters, *Financial Management*, Spring 1992, 89-101.

OTHER PUBLICATIONS (non-refereed)

"A Comment on Implementing Section 1071 of the Dodd-Frank Act," Bailey Allen, Mike Mauldin and Drew Winters, *Bankers Digest, December 16, 2021.*

https://www.bankersdigest.com/a-comment-on-implementing-section-1071-of-the-dodd-frank-act/

"Understanding the reach of the SBA and Community Banks in Texas," Mark Griffiths, Mike Mauldin and Drew Winters, *Bankers Digest, September 8, 2021*.

 $\underline{https://www.bankers digest.com/understanding-the-reach-of-the-sba-and-community-banks-in-texas/}$

"What was Different in the Second Round of PPP in Texas?" Mark Griffiths, Mike Mauldin and Drew Winters, *Bankers Digest*, October 26, 2020.

https://bankersdigest.com/what-was-different-in-the-second-round-of-ppp-in-texas-part-two-of-a-study-of-the-role-of-community-banks-in-texas/

"Did the Paycheck Protection Program (PPP) Funds get to Small Businesses? A Study of the Role of Community Banks in Texas." Mark Griffiths, Mike Mauldin and Drew Winters, *Bankers Digest*, September 14, 2020.

https://bankersdigest.com/did-the-paycheck-protection-program-funds-get-to-small-businesses-a-study-of-the-role-of-community-banks-in-texas/

"The Simple Fix for the Repo Market," Scott E. Hein and Drew B. Winters, *American Banker*, September 9, 2014.

"Money Market Funds since the 2010 Regulatory Reforms: More Transparency, Increased Liquidity, and Lower Credit Risk," David W. Blackwell, Kenneth R. Troske, Drew B. Winters, Fall 2012, Research Report for the Center for Capital Markets Competitiveness at the U.S. Chamber of Commerce.

"Liquidity Issues in the Money Markets," Mark D. Griffiths, Vladimir Kotomin, and Drew B. Winters, *Market Liquidity*, edited by Greg N. Gregoriou and Francois-Serge Lhabitant, John Wiley and Sons, Inc., 2007.

"The Colossal Commercial Paper Market," Drew B. Winters, *The Federal Reserve Bank of St. Louis - National Economic Trends*, November 2002, Cover page.

HONORS

Rawls Graduate Association Professor of the Year – 2006.

Received award for "My Favorite Teacher" for the fall of 2004 from the MBA students in the Rawls College of Business at Texas Tech University.

Received the January 2000 award for the outstanding contribution to the auditing literature over the past five years from Auditing Section of the American Accounting Association for the following paper:

"The Value of Auditor Assurance: Evidence from Loan Pricing," David W. Blackwell, Thomas Noland and Drew B. Winters, <u>Journal of Accounting</u> Research, 1998, Vol. 36:1. 153-166.

Galloway Performance Incentive Awards, Research Award,
Department of Finance, 1999 & 2002

AcademicKeys Who's Who in Business Higher Education in 2003

Who's Who in Finance and Industry, 30th Edition, 1998-1999.

Who's Who Among America's Teachers in 1996.

Teacher of the year from the Undergraduate Business Students at UWM in 1995.

Voted one of the best teachers at University of Wisconsin-Milwaukee in 1993.

Certified Public Accountant State of Florida 1987

COURSES TAUGHT

Financial Markets/Fixed Income Analysis (undergraduate and MBA) Principles of Finance (undergraduate, MBA and Professional MBA) Corporate Finance Case Analysis (undergraduate and MBA) Small Business Finance (undergraduate) Investments (undergraduate)

Bank Management (undergraduate)

Working Capital Management (undergraduate and EMBA)

Market Micro-Structure (Phd)

Financial Institutions (Phd)

Seminar in the Classic Finance Literature (Phd)

Financial Statement Analysis (undergraduate and TTU School of Banking)

JOURNAL REVIEWS

Journal of Financial Research Co-editor (January 2012 – December 2017)

Associate Editor (January 2018 -)

Financial Review Associate Editor (July 2009 – June 2015)

Review of Financial Studies

Journal of Business

Financial Management

Journal of Banking and Finance

Journal of Financial and Quantitative Analysis

Journal of Financial Research

Financial Review

Journal of Corporate Finance

Journal of Economics and Business

Journal of Economic Dynamics and Control

Quarterly Review of Economics and Finance

Quarterly Journal of Finance and Accounting

Journal of Economics and Finance

Managerial and Decision Economics

Journal of Business Research

Journal of Small Business Management

Thunderbird International Business Review

Journal of Insurance Issues

The Manchester School

Managerial Finance, Guest Editor for issue on Computers Issues in Finance

DISSERTATION AND THESIS COMMITTEES

Dissertation chair for Anh Tran for PhD in Finance at Texas Tech University (ongoing, March 2020)

Dissertation chair for Pritam Saha for PhD in Finance at Texas Tech University (ongoing, March 2020)

Dissertation chair for Eric Valenzuala for PhD in Finance at Texas Tech University (2019).

Dissertation chair for Ahmed Baig for PhD in Finance at Texas Tech University (2019).

Dissertation chair for Kyle Allen for PhD in Finance at Texas Tech University (2016).

Dissertation chair for Matt Whitledge for PhD in Finance at Texas Tech University (2016).

Dissertation chair for Artem Meshcheryakov for PhD in Finance at Texas Tech University (2015).

Dissertation chair for Ozzy Akay for PhD in Finance at Texas Tech University (2008).

Co-chair of dissertation committee for Vladimir Kotomin for PhD in Finance at the University of Central Florida (2005).

Dissertation committee member for Mike Hughes for PhD in Finance at the University of Central Florida (2003).

SERVICE: PROFESSIONAL

External reviewer on research grant for Social Sciences and Humanities Research Council of Canada (SSHRC)

Outside Reviewer for Tenure and Promotion

Mississippi State University (2018) [P&T]

Northern Illinois University (2016) [Promotion to Full]

Oklahoma State University (2011) (2017) [P&T]

Indiana University (2010) [Promotion to Full]

University of Nebraska (2009) [P&T]

Oklahoma State University (2009) [Promotion to Full]

University of North Carolina – Greensboro (2008) [Promotion to Full]

University of Wisconsin – Green Bay (2003) [P&T]

SERVICE: COLLEGE AND UNIVERSITY

Texas Tech University

University

Graduate School Program Review Committee 2014

College

P&T 2018 - 2019 UPAC 2013 - 2015 (Committee chair) Coordinators' Council 2007 – 2013, 2016 -2018 Textbook Committee 2004 – 2006 Research Committee 2005- 2006 WP MBA Admissions Committee 2014 – 2020 MBA committee 2020 –

Department

Area Coordinator 2007 – 2013, 2016 -2018 PhD admissions Committee 2004 – 2007 PhD Program Committee 2004 – 2007, 2018 – MS-FIN Program and Admissions Committee 2017 – Banking Program Committee 2018-.

University of Central Florida

University

UCF Professional Sports Counseling Panel 2001-2003 Faculty Senate (Alternate) 2001

College

Research Committee 2000 - 2003 (Chair 2002-2003)
College Seminar Series Committee 2001- 2002
Committee to revise General Business Major 2000
Technology Advisor Committee 1999 - 2000
Grade Appeals Committee 1999 - 2000

Department

Ph.D. in Finance committee 1999-2003

Department Chair Search Committee 2001

Ad hoc committee to work with the Accounting department to form an Intermediate Accounting course for non-accounting majors

Ad hoc committee to create course: Financial Statement Analysis and Working Capital Management

University of Wisconsin-Milwaukee and University of Southern Mississippi

Computer Policy Committee, 2 years
MBA Admissions Committee, 2 years
Student Advising
Graduate Council (interim member)
Team member for development of the Entrepreneurship program
Team member of Continuous Improvement Team for CBA

Presentation at the Mississippi Business Open, co-sponsored by the University of Southern Mississippi, the title of the presentation is "Venture Capital: The View

from Both Sides of the Investment."

REFERENCES

Ken B. Cyree David W. Blackwell Mark D. Griffiths Dean **Provost** Senior Lecturer School of Business Marshall School of Business University of Mississippi University of Southern California University of Kentucky 859-257-1333 662-915-1103 213-740-6515 dblackwell@uky.edu kcyree@bus.olemiss.edu markgrif@marshall.usc.edu