
MATIAS SOKOLOWSKI

Emory University
Goizueta Business School
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EDUCATION

Emory University, Goizueta Business School	<i>Expected 2020</i>
Ph.D., Accounting Doctoral Candidate with a focus in Archival Financial research	
University of Nevada, Las Vegas	<i>2011</i>
Master of Science, Accounting	
University of Nevada, Las Vegas	<i>2008</i>
Bachelor of Science, Accounting	

RESEARCH & TEACHING INTERESTS

Research Interests

Financial archivalist with primary interests in debt contracting and banks' financial accounting.

Teaching Interests

Primary interests in financial accounting and financial statement analysis.

EXPERIENCE

Academic Employment

Emory University, Goizueta Business School Ph.D Student/Research Assistant	<i>2015-current</i>
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Prior Work Experience

Bank of Nevada (NYSE: WAL) Commercial Loan Underwriter	<i>2014</i>
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Plaza Bank (NASDAQ: PPBI) Commercial Loan Underwriter	<i>2013</i>
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Nevada State Bank (NASDAQ: ZION) Commercial Loan Underwriter	<i>2011-2012</i>
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RESEARCH

Working Papers

Does Bank Transparency Promote or Hurt Bank Stability? (solo-authored paper).

Lender Capital Adequacy and Financial Covenant Strictness (with Peter Demerjian and Ed Owens).
https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3240916

Work in Progress

The Impact of Public and Private Monitoring on Financial Reporting: evidence from the banking industry? (with Karen Ton).

ACADEMIC PRESENTATIONS

Presentations

- Doctoral Consortium (2019)
- FARS Midyear Meeting (2019)
- AAA Annual Meeting (2018)
- PhD Project Accounting Doctoral Student Association Conference (2018, 2019)
- Graduate Research in Accounting Conference at Emory (GRACE) (2018)

Discussions

- AAA Annual Meeting (2018)

TEACHING

Teaching Assistant for Prof. Ed Owens
Financial Accounting (undergraduate and MBA), Spring 2017, Fall 2017, and Fall 2018

Teaching Assistant for Prof. Grace Pownall
Information and Global Capital Markets (undergraduate and MBA), Fall 2017

Teaching Assistant for Prof. Ilia Dichev
Financial Reporting & Analysis (MBA), Spring 2018 and Spring 2019

SERVICE

AAA Annual Meeting (2018, 2019)

HONORS AND AWARDS

Sheth Fellowship (2018)

LANGUAGES

Fluent in both English and Spanish

AFFILIATIONS

Ph.D. Project (<https://www.phdproject.org/>)
Minority Accounting Doctoral Students Association

PROFESSIONAL REFERENCES

Grace Pownall (Chair)

Professor of Accounting
Emory University
grace.pownall@emory.edu

Edward Owens

Associate Professor
The University of Utah
ed.owens@eccles.utah.edu

Karen Ton

Assistant Professor of Accounting
Emory University
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Ilia Dichev

Professor and Goizueta Foundation Chair in
Financial Reporting
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Greg Waymire

Asa Griggs Candler Chair and Professor in
Accounting
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ABSTRACTS

Lender Capital Adequacy and Financial Covenant Strictness (with Peter Demerjian and Ed Owens).

https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3240916

Abstract: Because financial covenant violation by a borrower may necessitate accounting by the lender that lowers reported regulatory capital, we examine whether lender capital adequacy affects the strictness of financial covenants included in its loan contracts. We provide evidence that lenders with lower regulatory capital issue loans with lower financial covenant strictness, consistent with lenders viewing Type I errors (i.e., spurious technical defaults) as being costlier when regulatory capital is low. Consistent with lenders loosening covenants that are more likely to lead to Type I errors, we find that this association is concentrated in performance covenants, as opposed to capital covenants. We also find that lenders with lower capital adequacy shorten their loan maturities and reduce their loan amounts, consistent with a trade-off between financial covenant strictness and other contract parameters.