

An aerial photograph of the Texas A&M University Corpus Christi campus, showing various buildings, parking lots, and green spaces. The campus is situated near a large body of water, likely Corpus Christi Bay. The image is overlaid with a semi-transparent white box containing text.

Faculty Development Leave Accomplishments

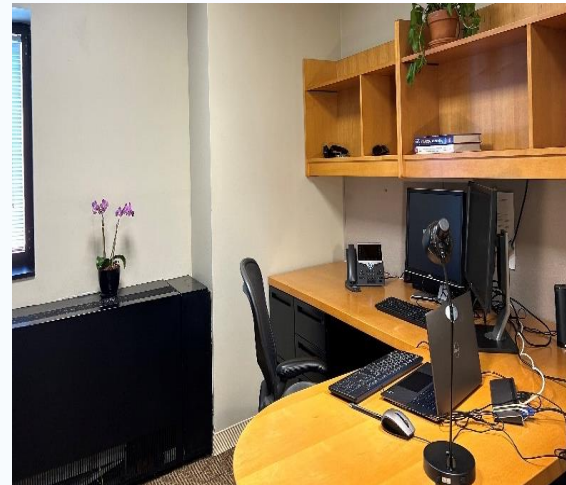
Qihong Zhao

Associate Professor of Accounting

Sept 26, 2024

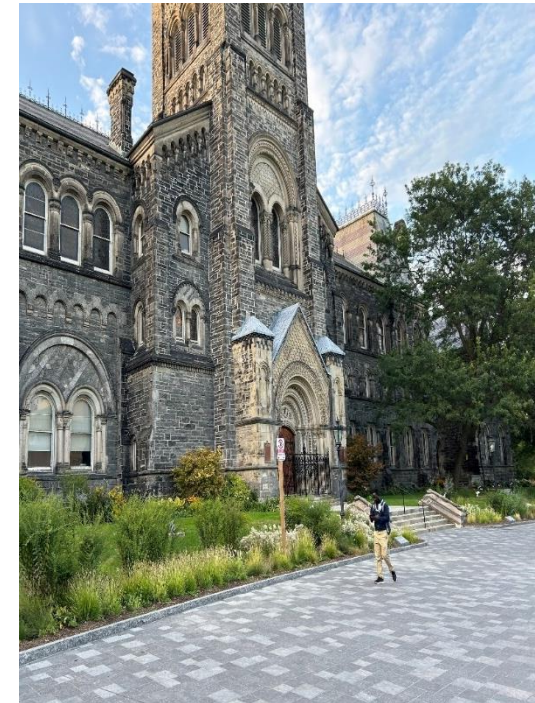
Faculty Development Leave (AY 23–24)

- **Position:** Visiting Research Professor of Accounting
- **Period:** Academic Year 23-24
- **Location:**
Department of Accounting
Stern School of Business
New York University



Faculty Development Leave (AY 23–24)

- **Role:** Invited Conference Attendee
- **When:** Summer 24
- **Location:**
Department of Accounting,
Rotman School of Management
University of Toronto



Research Conferences

➤ Fall 24

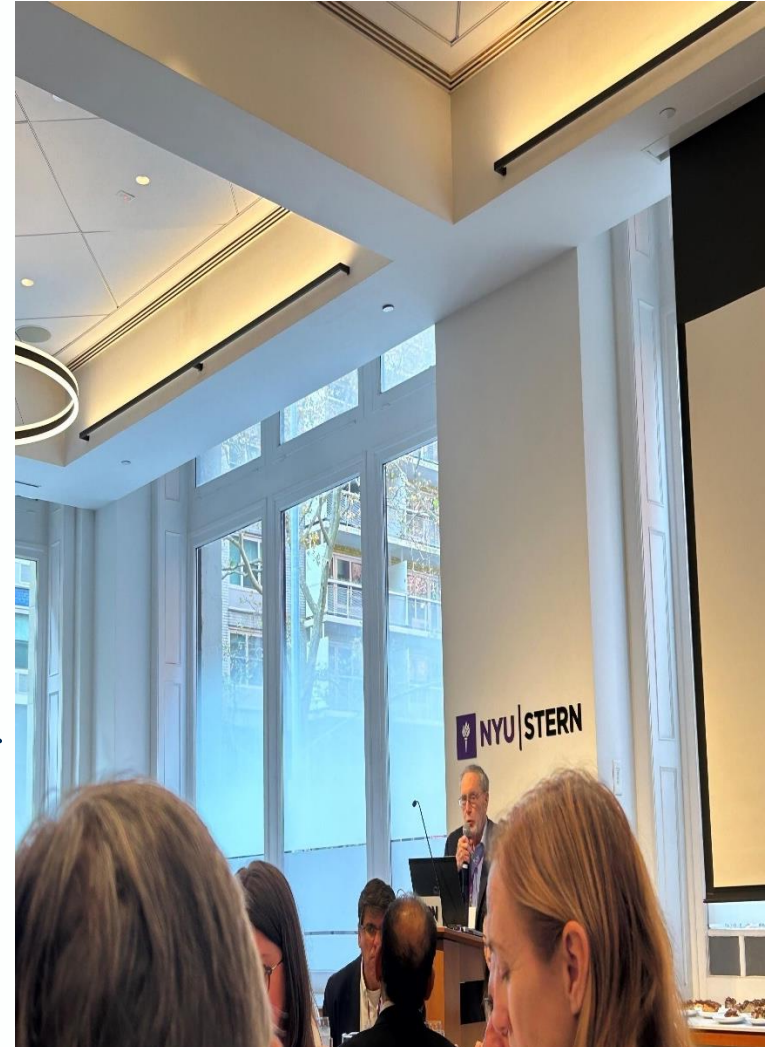
- NYU Stern Big Apple Accounting Conference
- NYU Stern Five Star Finance Conference

➤ Spring 24

- NYU Stern Microstructure Finance Conference
- NYU Stern Financial Intermediation Conference

➤ Summer 24

- PAC Invited Conference, University of Toronto
- 17th Annual Rotman Accounting Conference, University of Toronto



Presentations

- **Stern Brown Bag Workshop, NYU (May 24)**
 - “CECL Adoption, Disclosure Uncertainty, and Procyclicality of Bank Lending: Evidence from Textual Analysis”
- **International Accounting Section Midyear Meetings, American Accounting Association (Jan 24)**
 - “Accounting Conservatism and Entrusted Lending”
- **Canadian Academy Accounting Association Annual Conference (June 24)**
 - Three presentations on diverse accounting subjects

Research Projects and Publications

➤ **Published:**

- “Qihong Zhao and Dana Forgione. 2024. ‘Consequences of SFAS 166/167: Securitization Liquidity and Lending.’ Journal of Financial Management Markets and Institutions.”

➤ **Under Review:**

- “Bank Holding Companies’ Securitization Earnings Management Dynamics in the Aftermath of Natural Disasters”
- “SFAS161 Derivative Disclosures and Risk Relevance”
- “Accounting Conservatism and Entrusted Lending”

➤ **Planned Submissions:**

- “CECL Adoption, Disclosure Uncertainty, and Procyclicality of Bank Lending: Evidence from Textual Analysis”
- “AOCI Filter Removal and Bank Earnings Management”

CECL Adoption, Disclosure Uncertainty, and Procyclicality of Bank Lending: Evidence from Textual Analysis

➤ Overview

- Standard description, adoption methods, expected impacts, and potential secondary issues post-adoption.

➤ Research Questions

- Explore the impact of ASU 2016-13 on banks' disclosure tone and the potential increase in procyclicality of lending practices due to heightened uncertainty.

➤ Key Findings: Information Quality and Loan Portfolios

- Banks adopting CECL showed marked improvements in the clarity of disclosures.
- Diverse loan portfolios correlate with reduced uncertainty post-CECL adoption.
- The standard mitigated the direct effects on lending procyclicality during economic downturns.

Textbook Proposal

- **Title:** "Updates on Accounting and Disclosure Rules for Financial Institutions Post-Global Financial Crisis"
- **Scope:** Integration of new regulations and financial reporting reforms to equip MBA and MAC students with essential accounting navigation skills.

Graduate Accounting Courses Attended

Instructor: Dr. Stephen Ryan

"Accounting for Financial Institutions" (Fall 23)

"Accounting for Financial Instruments" (Summer 24)

Impact of Faculty Development Leave

- Develop innovative research proposals
- Improve pedagogical skills
- Prepare for promotion to full professor through interdisciplinary collaborations and networking

Advice During Faculty Development Leave

- Engage in collaborative research
- Seek regular feedback
- Attend graduate courses
- Network with distinguished scholars