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## *Curriculum Vitae*

**Yu-Lin Wang**

### **Contact Information**

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### **Personal Information**

Sex: Female  
Citizenship: Taiwan

### **Education**

Ph.D. (Economics)	University of Minnesota, U.S.A.	1994
Dissertation Title:	The Resource Allocation Effects of Deposit Insurance: A Pilot Study	
Dissertation Advisors:	Professors Neil Wallace and John Geweke	
M.A. (Economics)	National Taiwan University, Taiwan	1987
B.A. (Economics)	National Taiwan University, Taiwan	1985

### **Professional Positions**

Professor, Department of Economics, National Chung Cheng University,  
Chia-Yi, Taiwan, August 2010 – present.

Associate Professor, Department of Economics, National Chung Cheng University,  
Chia-Yi, Taiwan, August 1994 – July 2010.

Adjunct Professor, Faculty of Economics, Chiang Mai University, Chiang Mai,  
Thailand, 2008 – present.

Adjunct Associate Professor, Department of Applied Economics, National Chiayi  
University, Chia-Yi, Taiwan, February 2003 – July 2005.

### **Research Fields**

Money and Banking, Macroeconomics, Agricultural Finance

## **Awards and Honors**

National Science Council Research Award, Aug., 2010-July, 2011.  
National Science Council Research Award, Aug., 2009-July, 2010.  
National Science Council Research Award (2-year term), Aug., 2007-July, 2009.  
National Chung Cheng University Teaching Excellence Award, 2007.  
National Chung Cheng University Research Publication Award, 2007.  
Research Award by College of Management, National Chung Cheng University,  
2003, 2005, 2006, 2007, 2008, 2010.  
National Science Council Research Award 1994, 2003, 2004, 2005

## **Research Grants**

National Science Council, "Technology Gap, Collateral Constraints, and Loan Contracts: Alleviate or Fuel Moral Hazard," August 2010-July 2011, NSC 99-2410-H-194-021.  
National Science Council, "Cardholder Motivation and Bank Competition in determining Credit Card Interest Rates," August 2009-July 2010, NSC 98-2410-H-194-038.  
National Science Council, "Bank Runs, Loans, and Investment: Evaluating Government Agricultural Loan Programs," August 2007-July 2009, NSC 96-2415-H-194-001-MY2.  
National Science Council, "A Study on Interest Rate, Liquidity, and Bank Runs under Price-setting Banks," August 2005 - July 2006, NSC 94-2415-H-194-003.  
National Science Council, "On Portending Bank Runs," August 2004 - July 2005, NSC 93-2415-H-194-004.  
National Science Council, "Bank Failure and the Role of Interest Rate in an Overlapping Generations Model," August 2003 - July 2004, NSC 92-2415-H-194-002.  
Council of Agriculture, "A Study on the Mechanism of Policy Oriented Agricultural Loans," January 2003 - December 2003, No. 921743.  
Council of Agriculture, "A Study on Enhancing the Mechanism and Performance of Agricultural Credit Guarantee System," January 2002 - December 2002, No. 913223.  
Council of Agriculture, "A Study on an Alternative Formation of the Agricultural Finance System," January 2001 - December 2001, No. 902013.  
National Science Council, "Collateral, Rates of Interest, and the Loan Market: A General Equilibrium Approach," August 1997 - July 1998, NSC 87-2415-H-194-007.

National Science Council, “Deposit Insurance: Adverse Selection and Moral Hazard,” August 1996 - July 1997, NSC 86-2415-H-194-003.

## **Published Articles**

**Wang, Yu-Lin**, Jen-Yao Lee and Ya-Wen Tsai, 2011, “Collateral Constraints and Resource Allocation: A Comparison between Competitive and Monopolistic Credit Markets,” *Taiwan Journal of Applied Economics*, forthcoming. (in Chinese, with English summary) (TSSCI) (NSC 96-2415-H-194-001-MY2)

**Wang, Yu-Lin**, 2010, “Does Collateral Cause Inefficient Resource Allocation?” *Journal of Economics and Business*, 62, 220-233. (ECONLIT) (NSC 96-2415-H-194-001-MY2)

**Wang, Yu-Lin** and Hsiu-Yun Lee, 2009, “Rules versus Discretion on the Choice between Exchange-Rate-Targeting and Monetary-Aggregate-Targeting,” *Journal of Economic Policy Reform*, 12(1), 43-55. (SSCI)

Chang, Cheng-Hui, Tung-Ching Wu, Shihti Yu, Chih-Min Pan and **Yu-Lin Wang**, 2007, “Interdependently Split Population Duration Model: An Application to Bank Runs of Credit Departments of Farmers’ Institutions,” *Taiwanese Agricultural Economic Review*, 13:1, 69-90. (in Chinese, with English summary) (TSSCI)

Hung, Chia-Sheng and **Yu-Lin Wang**, 2005, “Random Withdrawals or Information-based Bank Runs? Evidence from Credit Department of Farmers’ Institutions,” *Journal of Agricultural Economics*, 78, 81-103. (in Chinese, with English summary) (TSSCI)

**Wang, Yu-Lin** and Chia-Sheng Hung, 2004, “Examining the Relationship of Bank Runs and Operating Effectiveness for Credit Department of Farmers’ Institutions—An Application of Proportional Hazard Models,” *Taiwanese Agricultural Economic Review*, 10(1), 77-100. (in Chinese, with English summary) (TSSCI)

Chang, W.Y., Hsiu-Yun Lee and **Yu-Lin Wang**, 2003, “Solving the Real Business Cycles Model of Small-Open Economies by a Sample-Independent Approach,” *Journal of Economic Dynamics and Control*, 27(9), 1663-1679. (SSCI)

Yu, Shihti and **Yu-Lin Wang**, 2003, “An Estimation of the Response Bias in the Question “Whether at Work” in the Taiwan Manpower Utilization Survey,” *Journal of Social Sciences and Philosophy*, 15(3), 475-500. (in Chinese, with English summary) (TSSCI)

**Wang, Yu-Lin** and Chi-Yuan Lin, 2002, “An Analysis of Enhancing the Mechanism of Agricultural Credit Guarantee System,” *Taiwanese Agricultural Economic Review*, 7(2), 207-229. (in Chinese, with English summary) (TSSCI)

**Wang, Yu-Lin** and Chia-Sheng Hung, 2001, “Adverse Selection and Moral Hazard in a Voluntary Deposit Insurance System: Evidence from Taiwan’s Credit Department of Farmers’ Institutions,” *Journal of Financial Studies*, 19(3), 71-88. (in Chinese, with English summary) (*TSSCI*)

## **Conferences**

**Wang, Yu-Lin** and Min-Liang Hsieh, 2010, “Cardholders’ Motives and Price Competition in Determining Credit Card Interest Rates,” 2010 Business & Economics Society International Conference, Athens, Greece, July 15-19, 2010. (NSC 98-2410-H-194-038)

**Wang, Yu-Lin**, 2008, “Does Collateral Cause Inefficient Resource Allocation?” 2008 Business & Economics Society International Conference, Lugano, Switzerland, July, 15-19, 2008. (NSC 96-2415-H-194-001-MY2)