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PERSONAL HISTORY

Peter C. Eisemann

Personal Data

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Born October 15, 1948
Married, two children

Education

University of Delaware, B.S. in Business Administration (1970)
Major: Finance

University of Michigan, Ph.D. in Business Administration (1974)
Major: Finance

Awards and Honors

University of Delaware: Honors and Distinction, Phi Kappa Phi, Beta Gamma Sigma
Bank Administration Institute Doctoral Research Grant
Ayres Fellowship - American Bankers Association
Georgia State University, Robinson College of Business, Service Award
Georgia State University, Robinson College of Business, Teaching Award
Georgi State University, Robinson College of Business, EMBA Teaching Award
Mortar Board Senior Honor Society, Faculty Award

Teaching: University

September 2007 – Present - H. Talmage Dobbs, Jr. Professor of Teaching Excellence,
Department of Finance, Georgia State University
September 1984-Present - Professor of Finance, Georgia State University. Courses
taught: corporate finance, financial markets and institutions, asset management of
financial institutions, funds management and liquidity management for financial
institutions, managerial strategy for financial institutions. loan analysis and
administration, doctoral seminar in financial institutions.
June 1978-September 1984 - Associate Professor of Finance, Georgia State University
June 1974-June 1978 - Assistant Professor of Finance, Georgia State University

Teaching: Non-University

Fall 2005, Fall 2006 Southeastern Chapter of the Institute of Business Appraisers
Spring 2000-Fall 2004, Seminar for Course 2, Society of Actuaries, Georgia State
University
Spring 2000-Spring 2001, Seminar for Course 6, Society of Actuaries, Georgia State
University
Spring 1997-Fall 1998, Catalina Marketing University, Catalina Marketing Corporation
Spring 1994-Spring 1999, Seminar for F-230,
Spring 1994, Spring 1995, Spring 1996 Casualty Actuarial Society, Atlanta, New
Orleans. Las Vegas
Fall 1993-Fall 1999, Seminar for F-220, Society of Actuaries, Georgia State University
Winter 1993, Trust Company Bank, Credit Training Program
Fall 1992-1995, NationsBank Trust Development Program, Academic Director and
Instructor
Fall 1990, Kimberly-Clark
Fall 1989, Women in Cable, National Management Conference
Summer 1989, BEST School, Hofstra University
Spring 1989, Cox College, Cox Cable Communications
Winter 1989, Winter 1990, Third National Bank- Nashville, Credit Training Program
Summer 1986, BEST School, Cornell University
Winter 1986, Nebraska Bankers Association, Commercial Lending to Small Business
Summer 1985, Business of Banking School, American Bankers Association, University
of Colorado
Spring, Fall 1985, First Railroad & Banking Company, Consumer Loan Officer Program
Winter 1985-Summer 1995, Bank South, Credit Training Program
1983-1989, SouthTrust Corporation, Chief Executive Officers Program, Senior Loan
Officers Program, Term Loan Seminar
Summer 1982, Graduate School of Credit and Financial Management, Dartmouth College
Spring 1979-1982, Advanced Management Program, Georgia State University
Summer 1978-1988, Stonier Graduate School of Banking, American Bankers
Association, Rutgers University, University of Delaware
1977-1992, C&S National Bank, Credit Training Program

1990-1992, C&S National Bank, Advanced Commercial Lending Program
August 1976, Graduate School of EFTS, Georgia State University
Summer 1975 and 1976, Banking and Society in America Program; Designed, directed,
and acted as principal instructor for this one-month program for Japanese Bankers
Fall 1975, Fulton National Bank, Credit Training Program

Publications

- “Debt Financing Does NOT Create Circularity Within Pro Forma Analysis,” (with Tom Arnold), *Advances in Financial Education*, 6 (Summer 2008): 96-102.
- “Assessing Learning Levels Among Students in the Finance Core,” (with Alfred Mettler and Milind M. Shrikhande), *Journal of Financial Education*, 32 (Spring 2006): 45-57.
- “Assessing Damages in Personal Injury and Wrongful Death Litigation: The State of Georgia,” *Journal of Forensic Economics*, 17 (Winter 2004): 113-123.
- “Return on Equity and Systematic Ratio Analysis,” *Commercial Lending Review*, (Summer 1997): 51-57.
- “The Discount Rate in Georgia Personal Injury and Wrongful Death Damage Calculations,” *Georgia State University Law Review*, (February 1997): 431-454.
- “A Case for Not Taking Interest Rate Bets,” *Journal of Retail Banking*, (Spring 1994): 13-19.
- “Sharp Dealer Practices Could Menace Bank Lenders,” (with Lynn W. Woosley), *Journal of Retail Banking*, (Summer 1993): 21-3.
- “Intra-Year Discounting Assumptions and Bias in Lost Earnings Analysis,” *Journal of Forensic Economics*, (Winter 1992): 17-22.
- “Making Sense of Industry Financial Ratios,” *Commercial Lending Review*, (Summer 1992): 3-10.
- “Update: Another Look at Sustainable Growth.” in *Financial Statement Analysis*, (Philadelphia, Robert Morris Associates, 1991).
- “An Evaluation of Alternative Measures of Growth in the Constant Growth Model,” (with Stephen G. Timme), *Financial Management*, (Winter 1989): 23-35.
- “Lending to Natural Resource Firms: The Case of Gold Loans,” (with Joseph R. Antinozzi and Gerald D. Gay), *Commercial Lending Review*, (Spring 1989): 30-38.

- "The Impact of Same-Day Settlement on the Variability of the Federal Funds Market, (with Stephen G. Timme), *Quarterly Journal of Business and Economics*, 24 (Winter 1985): 61-74.
- "On the Allocation of Common Costs in Joint Bank Ventures," (with Stephen G. Timme and William Hunter), *Manhattan College Journal of Business*, 13 (Spring 1985): 9-15.
- "Another Look at Sustainable Growth," *Journal of Commercial Bank Lending*, 67 (October 1984): 47-51. Reprinted in *Classics in Commercial Bank Lending*, Vol. II, Robert Morris Associates, 1985. Reprinted in *Financial Statement Analysis*, Robert Morris Associates, 1991.
- "Loan Sales as an Alternative to Funding," (with George A. Budd), *Journal of Commercial Bank Lending*, 67 (September 1984): 40-45.
- "Intraweek Seasonality in the Federal Funds Market," (with Stephen G. Timme), *Journal of Financial Research*, 7 (Spring 1984): 47-56.
- "Who Finances Small Business in the 1980's?" (with Victor L. Andrews), in *Problems in the Financing of Small Business*, edited by Paul M. Horvitz and R. Richardson Pettit (Greenwich, Connecticut: JAI Press, Inc., 1984).
- "Acquisitions and Dilution," (with George A. Budd), *Magazine of Bank Administration*, 58 (November 1982): 34-38.
- "Convertible Securities: Something for Everybody? Nobody?" (with George A. Budd), *Bankers Magazine*, 165 (May-June 1982): 85-91.
- "The Financing of Small Business," (with Victor L. Andrews), *Economic Review*, Federal Reserve Bank of Atlanta, (August 1981): 16-20.
- "Empirical Evidence of the Sources of Business Finance," *Proceedings of a Conference on the Future of the Financial Services Industry*, Atlanta: Federal Reserve Bank of Atlanta, June 3-4, 1981
- "Insurance Type Intermediaries: Pension Funds," (with Victor L. Andrews), in *Financial Markets and Institutions*, edited by Murray Polakoff and Thomas A. Durkin (Boston: Houghton-Mifflin Company, 1981).
- "The Building Block vs. Integrated Approach to Bank Holding Company Capital Planning," (with George A. Budd), *Issues in Bank Regulation* 4 (Summer 1980): 27-29.

"Inflation's Impact on Bank Earnings," *The Bankers Magazine* 163 (January-February 1980): 47-49. Reprinted in *Funds Management Under Deregulation*, edited by George Hempel (Washington: American Bankers Association, 1981).

"Capital Structure and Capital Adequacy of Bank Holding Companies: A Market Test," (with Dileep Mehta, Edward Moses, and Benoit Deschamps), *Journal of Banking and Finance* 3 (1979): 5-22.

"Stock Dividends: Management's View," (with Edward Moses), *Financial Analysts Journal* (July/August 1978): 77-80.

"EFTS and the Structure of Banking," *Bankers Magazine* 160 (Summer 1977): 37-42.

"Diversification and the Congeneric Bank Holding Company," *Journal of Bank Research* 7 (Spring 1976): 68-77. Reprinted in *Management Science in Banking*, edited by Kalman J. Cohen and Stephen E. Gibson (Boston: Warren, Gorham, and Lamont, 1978).

Working Papers

"An Evaluation of Alternative Measures of Analysts' Forecasts of Growth in the Constant Growth Model," (with Stephen G. Timme), Center for the Study of Regulated Industry, Georgia State University, Working Paper No. 3, November 1986.

Papers Presented

"Assessing Knowledge Levels Among Students in the Finance Core," (with Alfred Mettler and Milind M. Shrikhande), Financial Education Assessment, Mystic, CT, April 2004.

"An Empirical Study of the Regulatory Dialectic: Bank Holding Company Issuance of Variable Rate Preferred Stock," (with Virginia Ingram), Financial Management Association, Orlando, October 1990.

"Double Leverage and Bank Holding Companies," (with Changi Nam), Southern Finance Association, Washington, D.C., November 1987.

"Coinsurance and the Optimal Debt Policy of a Bank Holding Company," (with Changi Nam), Financial Management Association, Las Vegas, October 1987.

"An Evaluation of Alternative Measures of Growth in the Constant Growth Model," (with Stephen G. Timme), Financial Management Association, New York, October 1986.

- "Expected Growth Estimation for Public Utilities in the Constant Growth Model, (with Stephen G. Timme), Southern Finance Association, Dallas, November 1985.
- "Expected Growth Estimation for Public Utilities in the Constant Growth Model," (with Stephen G. Timme), Financial Management Association, Denver, October 1985.
- "Day of the Week Effects in the Returns on Money Market Instruments," Financial Management Association, Toronto, October 1984.
- "The Impact of Same Day Settlement on the Variability of the Federal Funds Rate," (with Stephen G. Timme), Eastern Finance Association, Orlando, April 1984.
- "A Game Theoretic Approach to the Allocation of Joint Costs and Revenues in Commercial Banks," (with Stephen G. Timme and William C. Hunter), Southern Finance Association, Washington, D.C., November 1983.
- "Day of the Week Effect in the Returns on Money Market Instruments," (with Stephen G. Timme), Eastern Finance Association, New York, April 1983.
- "Intraweek Seasonality in the Federal Funds Market," (with Stephen G. Timme), Financial Management Association, San Francisco, October 1982.
- "Joint Liquidity Costs and the Transfer Rate for Funds," (with Stephen G. Timme), Eastern Finance Association, Jacksonville, April 1982.
- "The Bank-Customer Relationship and the Transfer Rate for Funds," (with Stephen G. Timme), Financial Management Association, Cincinnati, October 1981.
- "Empirical Evidence on the Sources of Business Finance," Conference on the Future of the Financial Services Industry, Federal Reserve Bank of Atlanta, June 1981.
- "The Financing of Small Business," (with Victor L. Andrews), Workshop on New Competition in Markets for Financial Services, Federal Reserve Bank of Atlanta, April 1981.
- "An Approach to Capital Planning at Bank Holding Company Parents," (with George A. Budd), Southern Finance Association, Washington, D.C., November 1980.
- "Who Finances Small Business, Circa 1980?" (with Victor L. Andrews), Eastern Finance Association, Savannah, April 1980.
- "Federal Funds Market: Time Series Properties and Efficiency," (with Stephen G. Timme), Eastern Finance Association, Washington, D.C., April 1979.
- "Bank Capital Adequacy: A Market Test," (with Dileep Mehta, Edward Moses, and Benoit Deschamps), Financial Management Association. Montreal, October 1976.

Cases

Embry Hills Club
Good Sport, Inc.
Moseley Foods, Inc. (A and B)
Blockbuster Entertainment Corp.
Packatron, Inc.
Harry's Farmers Market, Inc.
Comfort Zone, Inc.
Century Contractors

Other Publications

Book Review, *Journal of Finance* (June 1993).

Professional Meetings - Other Activities

Financial Management Association, Toronto, October 2001
Financial Management Association, Chicago, October 1991
Financial Management Association, Orlando, October 1990
Financial Management Association, Boston, October 1989
Eastern Finance Association, Philadelphia, April 1989
Financial Management Association, New Orleans, October 1988
Financial Management Association, Las Vegas, October 1987
Eastern Finance Association, Williamsburg, April 1985
North American Economics and Finance Association, San Francisco, December 1983
Financial Management Association, Atlanta, October 1983
Southern Finance Association, New Orleans, November 1981
Financial Management Association, New Orleans, October 1980
Financial Management Association, Boston, October 1979
Financial Management Association, San Diego, October 1974

Other Professional Activities

Refereed for *Financial Management*, *Journal of Economics and Business*, *Journal of Money, Credit, and Banking*, *Journal of Financial Research*, *Journal of Legal Economics*, *Journal of Forensic Economics*, and *Financial Review*
Course Administrator for all Financial Institutions Courses
Examination assistance for Institute of Management Accounting
Member and Chairman of Dissertation Committees
Member, University Senate
Member, College of Business Administration, Board of Advisors

Chairman, Department of Finance, Search Committee
Member, H. Talmage Dobbs Chair, Search Committee
Member, College of Business Administration, Dean Search Committee
Member, College of Business Administration, Associate Dean Search Committee
Member, College of Business Administration, Strategic Planning Committee
Member, Chairman of Department of Real Estate, Search Committee
Chairman, Department of Finance, Core Concepts in Finance Committee
Member, Department of Finance, Strategic Planning Committee
Member, Department of Finance, Search Committee
Curriculum evaluation, LOMA
Chairman, C.V. Starr Chair of International Insurance, Search Committee

Associations

American Finance Association, Financial Management Association

Consulting

I have served as a consultant in the financial services, investment banking, and consumer and industrial product industries. I have also been an expert witness in a variety of financial contexts.