

W Scott Frame

List of Publications by Year in descending order

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47
papers

2,890
citations

361413

20
h-index

361022

35
g-index

47
all docs

47
docs citations

47
times ranked

1015
citing authors

#	ARTICLE	IF	CITATIONS
1	Credit Scoring and the Availability, Price, and Risk of Small Business Credit. <i>Journal of Money, Credit and Banking</i> , 2005, 37, 191-222.	1.6	294
2	The Effect of Credit Scoring on Small-Business Lending. <i>Journal of Money, Credit and Banking</i> , 2001, 33, 813.	1.6	276
3	Debt Maturity, Risk, and Asymmetric Information. <i>Journal of Finance</i> , 2005, 60, 2895-2923.	5.1	265
4	Small Business Credit Scoring and Credit Availability*. <i>Journal of Small Business Management</i> , 2007, 45, 5-22.	4.8	223
5	Empirical Studies of Financial Innovation: Lots of Talk, Little Action?. <i>Journal of Economic Literature</i> , 2004, 42, 116-144.	6.5	214
6	Empirical Studies of Financial Innovation: Lots of Talk, Little Action?. <i>Journal of Economic Literature</i> , 2004, 42, 116-144.	6.5	209
7	Tests of ex ante versus ex post theories of collateral using private and public information. <i>Journal of Financial Economics</i> , 2011, 100, 85-97.	9.0	165
8	Why do borrowers pledge collateral? New empirical evidence on the role of asymmetric information. <i>Journal of Financial Intermediation</i> , 2011, 20, 55-70.	2.5	153
9	The Diffusion of Financial Innovations: An Examination of the Adoption of Small Business Credit Scoring by Large Banking Organizations. <i>The Journal of Business</i> , 2005, 78, 577-596.	2.1	135
10	Fussing and Fuming over Fannie and Freddie: How Much Smoke, How Much Fire?. <i>Journal of Economic Perspectives</i> , 2005, 19, 159-184.	5.9	123
11	Credit Scoring and the Availability of Small Business Credit in Low- and Moderate-Income Areas. <i>Financial Review</i> , 2004, 39, 35-54.	1.8	93
12	The Surprising Use of Credit Scoring in Small Business Lending by Community Banks and the Attendant Effects on Credit Availability, Risk, and Profitability. <i>Journal of Financial Services Research</i> , 2011, 39, 1-17.	1.5	86
13	The Information Revolution and Small Business Lending: The Missing Evidence. <i>Journal of Financial Services Research</i> , 2011, 39, 19-33.	1.5	75
14	The Rescue of Fannie Mae and Freddie Mac. <i>Journal of Economic Perspectives</i> , 2015, 29, 25-52.	5.9	73
15	The Federal Home Loan Bank System: The Lender of Next-to-Last Resort?. <i>Journal of Money, Credit and Banking</i> , 2010, 42, 551-583.	1.6	71
16	Reexamining the empirical relation between loan risk and collateral: The roles of collateral liquidity and types. <i>Journal of Financial Intermediation</i> , 2016, 26, 28-46.	2.5	51
17	Credit Scoring and the Availability, Price, and Risk of Small Business Credit. <i>SSRN Electronic Journal</i> , 2002, , .	0.4	46
18	Do credit unions use their tax advantage to benefit members? Evidence from a cost function. <i>Review of Financial Economics</i> , 2003, 12, 35-47.	1.1	45

#	ARTICLE	IF	CITATIONS
19	U.S. Financial Services Consolidation: The Case of Corporate Credit Unions. Review of Industrial Organization, 2001, 18, 229-241.	0.7	35
20	Technological Change, Financial Innovation, and Diffusion in Banking. , 0, , 271-291.		27
21	The effect of large investors on asset quality: Evidence from subprime mortgage securities. Journal of Monetary Economics, 2017, 87, 34-51.	3.4	26
22	Commercial lending distance and historically underserved areas. Journal of Economics and Business, 2008, 60, 149-164.	2.7	25
23	Small Business Credit Scoring and Credit Availability. SSRN Electronic Journal, 2005, , .	0.4	23
24	Charter Value, Risk-Taking Incentives, and Emerging Competition for Fannie Mae and Freddie Mac. Journal of Money, Credit and Banking, 2007, 39, 83-103.	1.6	18
25	The Surprising Use of Credit Scoring in Small Business Lending by Community Banks and the Attendant Effects on Credit Availability and Risk. SSRN Electronic Journal, 2009, , .	0.4	18
26	Resolving large financial intermediaries: Banks versus housing enterprises. Journal of Financial Stability, 2005, 1, 386-425.	5.2	15
27	An Analysis of the Systemic Risks Posed by Fannie Mae and Freddie Mac and An Evaluation of the Policy Options for Reducing Those Risks. Journal of Financial Services Research, 2007, 31, 75-99.	1.5	15
28	Federal Home Loan Bank Advances and Commercial Bank Portfolio Composition. Journal of Money, Credit and Banking, 2012, 44, 661-684.	1.6	12
29	The 2008 Federal Intervention to Stabilize Fannie Mae and Freddie Mac. SSRN Electronic Journal, 0, , .	0.4	10
30	The Failure of Supervisory Stress Testing: Fannie Mae, Freddie Mac, and OFHEO. SSRN Electronic Journal, 0, , .	0.4	10
31	Empirical evidence on a special-interest-group perspective to antitrust. Public Choice, 1997, 92, 317-335.	1.7	9
32	Tests of Ex Ante Versus Ex Post Theories of Collateral Using Private and Public Information. SSRN Electronic Journal, 0, , .	0.4	9
33	Technological Change, Financial Innovation, and Diffusion in Banking. SSRN Electronic Journal, 2009, , .	0.4	9
34	AGENCY CONFLICTS IN RESIDENTIAL MORTGAGE SECURITIZATION: WHAT DOES THE EMPIRICAL LITERATURE TELL US?. Journal of Financial Research, 2018, 41, 237-251.	1.2	6
35	Federal Home Loan Bank Advances and Commercial Bank Portfolio Composition. SSRN Electronic Journal, 0, , .	0.4	6
36	An Analysis of the Systemic Risks Posed by Fannie Mae and Freddie Mac and an Evaluation of the Policy Options for Reducing those Risks. SSRN Electronic Journal, 2006, , .	0.4	4

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37	Debt Maturity, Risk, and Asymmetric Information. Finance and Economics Discussion Series, 2004, 2004, 1-40.	0.5	4
38	Reexamining the Empirical Relation between Loan Risk and Collateral: The Role of the Economic Characteristics of Collateral. SSRN Electronic Journal, 0, , .	0.4	3
39	Introduction to Special Issue: Government Involvement in Residential Mortgage Markets. Real Estate Economics, 2015, 43, 807-819.	1.7	2
40	Quantitative easing and agency MBS investment and financing choices by mortgage REITs. Real Estate Economics, 2022, 50, 931-965.	1.7	2
41	The Rescue of Fannie Mae and Freddie Mac. SSRN Electronic Journal, 0, , .	0.4	2
42	The Rescue of Fannie Mae and Freddie Mac. SSRN Electronic Journal, 2015, , .	0.4	1
43	Unconventional Monetary Policy and Risk-Taking: Evidence from Agency Mortgage REITs. SSRN Electronic Journal, 0, , .	0.4	1
44	Tests of Ex Ante versus Ex Post Theories of Collateral Using Private and Public Information. SSRN Electronic Journal, 0, , .	0.4	1
45	Reexamining Financial Innovation after the Global Financial Crisis. World Scientific Studies in International Economics, 2013, , 215-228.	0.0	0
46	The Rescue of Fannie Mae and Freddie Mac. SSRN Electronic Journal, 0, , .	0.4	0
47	Introduction to Special Issue: The Appropriate Role of Government in U.S. Mortgage Markets. SSRN Electronic Journal, 0, , .	0.4	0