

# Steven Ongena

## List of Publications by Year in descending order

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121  
papers

9,112  
citations

101496

36  
h-index

69214

77  
g-index

124  
all docs

124  
docs citations

124  
times ranked

2686  
citing authors

#	ARTICLE	IF	CITATIONS
1	Distance, Lending Relationships, and Competition. <i>Journal of Finance</i> , 2005, 60, 231-266.	3.2	1,026
2	Hazardous Times for Monetary Policy: What Do Twenty-Three Million Bank Loans Say About the Effects of Monetary Policy on Credit Risk-Taking?. <i>Econometrica</i> , 2014, 82, 463-505.	2.6	829
3	Credit Supply and Monetary Policy: Identifying the Bank Balance-Sheet Channel with Loan Applications. <i>American Economic Review</i> , 2012, 102, 2301-2326.	4.0	721
4	What Determines the Number of Bank Relationships? Cross-Country Evidence. <i>Journal of Financial Intermediation</i> , 2000, 9, 26-56.	1.4	460
5	The duration of bank relationships. <i>Journal of Financial Economics</i> , 2001, 61, 449-475.	4.6	387
6	Macprudential Policy, Countercyclical Bank Capital Buffers, and Credit Supply: Evidence from the Spanish Dynamic Provisioning Experiments. <i>Journal of Political Economy</i> , 2017, 125, 2126-2177.	3.3	350
7	“When the cat’s away the mice will play” Does regulation at home affect bank risk-taking abroad?. <i>Journal of Financial Economics</i> , 2013, 108, 727-750.	4.6	268
8	“Time for a Change” Loan Conditions and Bank Behavior when Firms Switch Banks. <i>Journal of Finance</i> , 2010, 65, 1847-1877.	3.2	256
9	Financial Integration and Firm Performance: Evidence from Foreign Bank Entry in Emerging Markets*. <i>Review of Finance</i> , 2009, 13, 181-223.	3.2	254
10	Does banking competition alleviate or worsen credit constraints faced by small- and medium-sized enterprises? Evidence from China. <i>Journal of Banking and Finance</i> , 2013, 37, 3412-3424.	1.4	240
11	Monetary Policy, Risk-Taking, and Pricing: Evidence from a Quasi-Natural Experiment*. <i>Review of Finance</i> , 2015, 19, 95-144.	3.2	235
12	Banks Response to Higher Capital Requirements: Evidence from a Quasi-Natural Experiment. <i>Review of Financial Studies</i> , 2019, 32, 266-299.	3.7	233
13	The impact of competition on bank orientation. <i>Journal of Financial Intermediation</i> , 2007, 16, 399-424.	1.4	217
14	Of religion and redemption: Evidence from default on Islamic loans. <i>Journal of Banking and Finance</i> , 2014, 44, 141-159.	1.4	197
15	Collateralization, Bank Loan Rates, and Monitoring. <i>Journal of Finance</i> , 2016, 71, 1295-1322.	3.2	192
16	To what extent will the banking industry be globalized? A study of bank nationality and reach in 20 European nations. <i>Journal of Banking and Finance</i> , 2003, 27, 383-415.	1.4	164
17	“Lending by example” Direct and indirect effects of foreign banks in emerging markets. <i>Journal of International Economics</i> , 2012, 86, 167-180.	1.4	153
18	Who needs credit and who gets credit in Eastern Europe?. <i>Economic Policy</i> , 2011, 26, 93-130.	1.4	139

#	ARTICLE	IF	CITATIONS
19	Competition and Regulation in the Banking Sector: A Review of the Empirical Evidence on the Sources of Bank Rents. , 2008, , 483-554.		136
20	The Impact of Bank Consolidation on Commercial Borrower Welfare. Journal of Finance, 2005, 60, 2043-2082.	3.2	133
21	Firms and their distressed banks: lessons from the Norwegian banking crisis. Journal of Financial Economics, 2003, 67, 81-112.	4.6	127
22	Shocks Abroad, Pain at Home? Bank-Firm-Level Evidence on the International Transmission of Financial Shocks. IMF Economic Review, 2015, 63, 698-750.	1.8	116
23	Bank Relationships and Firm Profitability. Financial Management, 2001, 30, 9.	1.5	105
24	The Impact of Organizational Structure and Lending Technology on Banking Competition*. Review of Finance, 2009, 13, 225-259.	3.2	103
25	A Survival Analysis of Islamic and Conventional Banks. Journal of Financial Services Research, 2017, 51, 221-256.	0.6	82
26	Gender Bias and Credit Access. Journal of Money, Credit and Banking, 2016, 48, 1691-1724.	0.9	77
27	Foreign currency borrowing by small firms in the transition economies. Journal of Financial Intermediation, 2011, 20, 285-302.	1.4	73
28	Which firms engage small, foreign, or state banks? And who goes Islamic? Evidence from Turkey. Journal of Banking and Finance, 2011, 35, 3213-3224.	1.4	71
29	Informal or formal financing? Evidence on the co-funding of Chinese firms. Journal of Financial Intermediation, 2016, 27, 31-50.	1.4	69
30	The perennial challenge to counter Too-Big-to-Fail in banking: Empirical evidence from the new international regulation dealing with Global Systemically Important Banks. Journal of Banking and Finance, 2015, 61, 221-236.	1.4	68
31	Democracy and credit. Journal of Financial Economics, 2020, 136, 571-596.	4.6	67
32	Creditor concentration: An empirical investigation. European Economic Review, 2012, 56, 830-847.	1.2	66
33	Bank capital (requirements) and credit supply: Evidence from pillar 2 decisions. Journal of Corporate Finance, 2020, 60, 101518.	2.7	64
34	The Impact of Technology and Regulation on the Geographical Scope of Banking. Oxford Review of Economic Policy, 2004, 20, 571-590.	1.0	59
35	Borrowing in foreign currency: Austrian households as carry traders. Journal of Banking and Finance, 2010, 34, 2198-2211.	1.4	51
36	Bank Market Power and Firm Performance*. Review of Finance, 2017, 21, 299-326.	3.2	50

#	ARTICLE	IF	CITATIONS
37	A global lending channel unplugged? Does U.S. monetary policy affect cross-border and affiliate lending by global U.S. banks?. <i>Journal of International Economics</i> , 2018, 112, 50-69.	1.4	46
38	The Invisible Hand of the Government: Moral Suasion during the European Sovereign Debt Crisis. <i>American Economic Journal: Macroeconomics</i> , 2019, 11, 346-379.	1.5	44
39	Interbank market integration, loan rates, and firm leverage. <i>Journal of Banking and Finance</i> , 2011, 35, 544-559.	1.4	42
40	“Sorry, We’re Closed” Bank Branch Closures, Loan Pricing, and Information Asymmetries. <i>Review of Finance</i> , 2021, 25, 1211-1259.	3.2	41
41	Foreign Ownership and Market Power in Banking: Evidence from a World Sample. <i>Journal of Money, Credit and Banking</i> , 2016, 48, 449-483.	0.9	40
42	Securitization and lending standards: Evidence from the European wholesale loan market. <i>Journal of Financial Stability</i> , 2016, 26, 107-127.	2.6	38
43	Bank Funding, Securitization, and Loan Terms: Evidence from Foreign Currency Lending. <i>Journal of Money, Credit and Banking</i> , 2014, 46, 1501-1534.	0.9	37
44	Will Money Talk? Firm Bribery and Credit Access. <i>Financial Management</i> , 2019, 48, 117-157.	1.5	34
45	Bank loan announcements and borrower stock returns before and during the recent financial crisis. <i>Journal of Financial Stability</i> , 2015, 21, 1-12.	2.6	33
46	Keep walking? Geographical proximity, religion, and relationship banking. <i>Journal of Corporate Finance</i> , 2019, 55, 49-68.	2.7	33
47	Bondholders’ wealth effects in domestic and cross-border bank mergers. <i>Journal of Financial Stability</i> , 2009, 5, 256-271.	2.6	32
48	On the sequencing of projects, reputation building, and relationship finance. <i>Finance Research Letters</i> , 2006, 3, 23-39.	3.4	28
49	The COVID-19 Pandemic and Sovereign Bond Risk. <i>North American Journal of Economics and Finance</i> , 2021, 58, 101527.	1.8	27
50	Corporate choice of banks: Decision factors, decision maker, and decision process – First evidence. <i>Journal of Corporate Finance</i> , 2011, 17, 326-351.	2.7	24
51	Bank Loan Announcements and Borrower Stock Returns: Does Bank Origin Matter?. <i>International Review of Finance</i> , 2013, 13, 137-159.	1.1	22
52	Securitization and credit quality in the European market. <i>European Financial Management</i> , 2019, 25, 407-434.	1.7	22
53	Some Borrowers Are More Equal than Others: Bank Funding Shocks and Credit Reallocation*. <i>Review of Finance</i> , 0, , .	3.2	21
54	Fuel the Engine: Bank Credit and Firm Innovation. <i>Journal of Financial Services Research</i> , 2020, 57, 115-147.	0.6	20

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55	Bank-Firm Relationships and International Banking Markets. <i>International Journal of the Economics of Business</i> , 2002, 9, 401-417.	1.0	19
56	The economic impact of merger control legislation. <i>International Review of Law and Economics</i> , 2015, 42, 88-104.	0.5	19
57	Information Asymmetry and Foreign Currency Borrowing by Small Firms. <i>Comparative Economic Studies</i> , 2014, 56, 110-131.	0.5	18
58	Monetary Conditions and Banks' Behaviour in the Czech Republic. <i>Open Economies Review</i> , 2015, 26, 407-445.	0.9	18
59	Banking Sector Deregulation, Bank-Firm Relationships and Corporate Leverage. <i>Economic Journal</i> , 2019, 129, 765-789.	1.9	18
60	The countercyclical capital buffer and the composition of bank lending. <i>Journal of Financial Intermediation</i> , 2022, 52, 100965.	1.4	17
61	Efficiency convergence in Islamic and conventional banks. <i>Journal of International Financial Markets, Institutions and Money</i> , 2021, 70, 101279.	2.1	16
62	Risk spillovers and interconnectedness between systemically important institutions. <i>Journal of Financial Stability</i> , 2022, 58, 100963.	2.6	16
63	Flooded Through the Back Door: The Role of Bank Capital in Local Shock Spillovers. <i>Journal of Financial and Quantitative Analysis</i> , 2022, 57, 2627-2658.	2.0	16
64	Enforcement actions on banks and the structure of loan syndicates. <i>Journal of Corporate Finance</i> , 2020, 60, 101527.	2.7	15
65	Economic support during the COVID crisis. Quantitative easing and lending support schemes in the UK. <i>Economics Letters</i> , 2021, 209, 110138.	0.9	15
66	Collateral damaged? Priority structure, credit supply, and firm performance. <i>Journal of Financial Intermediation</i> , 2020, 44, 100824.	1.4	14
67	Credit Supply and Demand in Unconventional Times. <i>Journal of Money, Credit and Banking</i> , 2021, 53, 2071-2098.	0.9	14
68	Distance, Bank Organizational Structure, and Lending Decisions. , 2009, , 57-74.		14
69	Firm Industry Affiliation and Multiple Bank Relationships. <i>Journal of Financial Services Research</i> , 2017, 51, 1-17.	0.6	13
70	Institutional and individual investors: Saving for old age. <i>Journal of Banking and Finance</i> , 2018, 92, 257-268.	1.4	13
71	On-Site Inspecting Zombie Lending. <i>Management Science</i> , 2023, 69, 2547-2567.	2.4	13
72	Sorry, We're Closed: Loan Conditions When Bank Branches Close and Firms Transfer to Another Bank. <i>SSRN Electronic Journal</i> , 2017, , .	0.4	12

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73	Lending Relationships, Bank Default and Economic Activity. <i>International Journal of the Economics of Business</i> , 1999, 6, 257-280.	1.0	11
74	In Lands of Foreign Currency Credit, Bank Lending Channels Run Through?. <i>SSRN Electronic Journal</i> , 0, , .	0.4	11
75	A Review of Empirical Research on the Design and Impact of Regulation in the Banking Sector. <i>Annual Review of Financial Economics</i> , 2015, 7, 423-443.	2.5	11
76	The International Diversification of Banks and the Value of Their Cross-Border M&A Advice. <i>Management Science</i> , 2017, 63, 2211-2232.	2.4	11
77	On Becoming an O-SII (‘‘Other Systemically Important Institution’’). <i>Journal of Banking and Finance</i> , 2020, 111, 105723.	1.4	10
78	FEAR, ANGER, AND CREDIT. ON BANK ROBBERIES AND LOAN CONDITIONS. <i>Economic Inquiry</i> , 2020, 58, 921-952.	1.0	10
79	The agency of CoCos: Why contingent convertible bonds are not for everyone. <i>Journal of Financial Intermediation</i> , 2021, 48, 100882.	1.4	10
80	Gender, Credit, and Firm Outcomes. <i>Journal of Financial and Quantitative Analysis</i> , 2022, 57, 359-389.	2.0	10
81	Impact of Foreign Bank Presence on Foreign Direct Investment in China. <i>China and World Economy</i> , 2015, 23, 40-59.	0.9	9
82	Who Gains from Credit Granted between Firms? Evidence from Inter-Corporate Loan Announcements Made in China. <i>SSRN Electronic Journal</i> , 0, , .	0.4	9
83	Household wealth inequality, entrepreneurs’ financial constraints, and the great recession: evidence from the Kauffman Firm Survey. <i>Small Business Economics</i> , 2018, 50, 533-543.	4.4	9
84	Do Exposures to Sagging Real Estate, Subprime, or Conduits Abroad Lead to Contraction and Flight to Quality in Bank Lending at Home?*. <i>Review of Finance</i> , 2018, 22, 1335-1373.	3.2	9
85	Market Discipline through Credit Ratings and Too‘Big‘to‘Fail in Banking. <i>Journal of Money, Credit and Banking</i> , 2021, 53, 367-400.	0.9	9
86	In lands of foreign currency credit, bank lending channels run through?. <i>Journal of International Economics</i> , 2021, 129, 103435.	1.4	9
87	Bank loan announcements and religious investors: Empirical evidence from Saudi Arabia. <i>Journal of Empirical Finance</i> , 2018, 47, 78-89.	0.9	8
88	The Effect of Unconventional Monetary Policy on Cross-Border Bank Loans: Evidence from an Emerging Market. <i>European Economic Review</i> , 2020, 127, 103426.	1.2	8
89	Household Inequality, Entrepreneurial Dynamism, and Corporate Financing. <i>Review of Financial Studies</i> , 2021, 34, 2448-2507.	3.7	8
90	Management practices and M&A success. <i>Journal of Banking and Finance</i> , 2022, 134, 106355.	1.4	8

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91	The cleansing effect of banking crises. <i>Economic Inquiry</i> , 2022, 60, 1186-1213.	1.0	8
92	Bank capital requirements, loan guarantees and firm performance. <i>Journal of Financial Intermediation</i> , 2021, 45, 100825.	1.4	7
93	Connected banks and economic policy uncertainty. <i>Journal of Financial Stability</i> , 2021, 56, 100920.	2.6	7
94	The Price of Law: The Case of the Eurozone Collective Action Clauses. <i>Review of Financial Studies</i> , 2021, 34, 5933-5976.	3.7	7
95	Pricing contract terms in a crisis: Venezuelan bonds in 2016. <i>Capital Markets Law Journal</i> , 2016, 11, 540-555.	0.5	6
96	Bank capital buffer releases, public guarantee programs, and dividend bans in COVID-19 Europe: an appraisal. <i>European Journal of Law and Economics</i> , 2022, 54, 127-152.	0.5	5
97	Bank-firm Relationships: A Review of the Implications for Firms and Banks in Normal and Crisis Times. <i>Advances in Japanese Business and Economics</i> , 2015, , 177-189.	0.0	4
98	A Global Lending Channel Unplugged? Does U.S. Monetary Policy Affect Cross-border and Affiliate Lending by Global U.S. Banks?. <i>Finance and Economics Discussion Series</i> , 2018, 2018, .	0.2	4
99	Working with women, do men get all the credit?. <i>Small Business Economics</i> , 2022, 59, 1427-1447.	4.4	4
100	CEO incentives and bank risk over the business cycle. <i>Journal of Banking and Finance</i> , 2022, 138, 106460.	1.4	4
101	Bank Market Power and Firm Performance. <i>SSRN Electronic Journal</i> , 2015, , .	0.4	3
102	Another Great Convergence? Are Islamic and Conventional Banks Converging in Efficiency across All Countries?. <i>SSRN Electronic Journal</i> , 2017, , .	0.4	3
103	Does risk aversion affect bank output loss? The case of the Eurozone. <i>European Journal of Operational Research</i> , 2020, 282, 1127-1145.	3.5	3
104	The impacts of stricter merger legislation on bank mergers and acquisitions: Too-Big-To-Fail and competition. <i>Journal of Financial Intermediation</i> , 2021, 46, 100859.	1.4	3
105	Does alternative finance moderate bank fragility? Evidence from the euro area. <i>Journal of International Financial Markets, Institutions and Money</i> , 2021, 72, 101340.	2.1	3
106	Securitization and Credit Quality. <i>International Finance Discussion Paper</i> , 2015, 2015, 1-34.	0.4	3
107	Keep Walking? Geographical Proximity, Religion, and Relationship Banking. <i>SSRN Electronic Journal</i> , 0, , .	0.4	2
108	Move a Little Closer? Information Sharing and the Spatial Clustering of Bank Branches. <i>SSRN Electronic Journal</i> , 0, , .	0.4	2

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109	INTRODUCTION TO THE SYMPOSIUM ON CONTEMPORARY BANKING RESEARCH: THE USE OF FIXED EFFECTS TO DISENTANGLE LOAN DEMAND FROM LOAN SUPPLY. <i>Economic Inquiry</i> , 2020, 58, 917-920.	1.0	2
110	Firm Industry Affiliation and Multiple Bank Relationships. <i>SSRN Electronic Journal</i> , 0, , .	0.4	1
111	Discussion of Presbitero, Udell, and Zazzaro. <i>Journal of Money, Credit and Banking</i> , 2014, 46, 87-91.	0.9	1
112	Fear, Anger and Credit. On Bank Robberies and Loan Conditions. <i>SSRN Electronic Journal</i> , 0, , .	0.4	1
113	Finance and Development in Muslim Economies. <i>Journal of Financial Services Research</i> , 2017, 51, 165-167.	0.6	1
114	Application in Banking: Securitization and Global Banking. , 2019, , 743-770.		1
115	The Bank Lending Channel of Monetary Policy: A Review of the Literature and an Agenda for Future Research. , 2016, , 383-407.		0
116	Monetary Transmission and Regulatory Impacts: Empirical Evidence from the Post-Crisis Banking Literature. , 2016, , 18-41.		0
117	â€œIn the Short Run BlasÃ©, In the Long Run RisquÃ©â€. <i>Schmalenbach Business Review</i> , 2017, 18, 181-226.	0.9	0
118	Securitization and lending standards: Evidence from the European wholesale loan market. <i>International Finance Discussion Paper</i> , 2015, 2015, 1-33.	0.4	0
119	Believers' Premia in the Land of the Two Holy Mosques: On the Impact of Shari'a Compliant Bank Loan Announcements in Saudi Arabia. <i>SSRN Electronic Journal</i> , 0, , .	0.4	0
120	MonetÃ¡ris politika Ã©s a bankok hitelkÃ©rÃ©lata. VÃ©llalati adatokon alapulÃ¡ elemzÃ©s. <i>KÃ¡rzasz gazdasÃ¡gi Szemle</i> , 2017, 64, 217-237.	0.1	0
121	Do governments and banks see eye to eye about the environment? Maybe not yet, but can they?. <i>Economic and Political Studies</i> , 2021, 9, 461-462.	0.9	0