

Hirofumi UCHIDA

Research

Research Interest

Banking and Finance

Financial System Architecture, Financial Institutions (the Role of Banks, Bank Behavior, Bank Regulation), Banking in Japan, Trade Credit

Books

1. Uchida, H., *The Financial System in Contemporary Japan*, Keio University Press, 2024. (in Japanese)
2. MAREC (Small and Medium Sized M&A Research and Education Center) ed., *White Paper on M&A of SMEs (2024-2025 version)*, 2024. (Editorial Supervisor, Author of Chapter 1, Chapter 2, Chapter 3 (Section 3.1, Section 3.2, Section 3.5, Section 3.6)) (in Japanese)
3. Uchida, H., *Money, Finance, and Financial System* (New Edition), Yuhikaku Publishing, 2024 (in Japanese).
4. Uchida, H., *Value in the era of SDGs and Economic Value*, (VS Booklet Vol. 1), Kobe University Press, 2023 (in Japanese).
5. Uchida, H., *Money, Finance, and Financial System*, Yuhikaku Publishing, 2016 (in Japanese).
6. Uchida, H., A. Ono, S. Kozuka, M. Hazama, I. Uesugi, *Interfirm Relationships and Trade Credit in Japan: Evidence from Micro-Data*, Springer Brief in Economics, Springer, 2015.
7. Uchida, H., *Economic Analysis of Banking*, Nikkei Publishing, 2010 (in Japanese).

Refereed Articles

8. Uesugi, I., D. Miyakawa, K. Hosono, A. Ono, H. Uchida, "The collateral channel versus the bank lending channel: Evidence from a massive earthquake," *Journal of Banking & Finance*, vol. 170, 107315, 2025, <https://doi.org/10.1016/j.jbankfin.2024.107315>.
9. Tsuruta, D., and H. Uchida, "Does trade credit absorb adverse shocks? Evidence on SMEs in Japan," *Pacific-Basin Finance Journal*, vol. 88, 102556, 2024, <https://doi.org/10.1016/j.pacfin.2024.102556>.
10. Uchida, H., K. Yamada, and A. Zazzaro, "Management innovations in family firms after CEO successions: Evidence from Japanese SMEs," *Japan & the World Economy*, 101189, 2023, <https://doi.org/10.1016/j.japwor.2023.101189>.

11. Kachkach, I. and H. Uchida, "Bank-firm relationship and loan maturity: Evidence from Japanese SMEs," *Journal of the Japanese and International Economies*, vol. 66, 101229, 2022, <https://doi.org/10.1016/j.jjie.2022.101229>.
12. Yuji H., C. Kwak, H. Uchida, "Initial Funding and Founders' Human Capital: An Empirical Analysis using Multiple Surveys for Start-up Firms," *Japan and the World Economy*, vol. 63, 2022, 101145, <https://doi.org/10.1016/j.japwor.2022.101145>.
13. Nakaoka, T., T. Takada, and H. Uchida, "Same Information, Different Value: New Evidence on the Value of Voluntary Assurance," *Journal of Accounting and Public Policy*, vol. 40, 2021, 106856, <https://doi.org/10.1016/j.jaccpubpol.2021.106856>.
14. Ono, A., H. Uchida, G.F. Udell, I. Uesugi, "Lending Pro-Cyclicality and Macroprudential Policy: Evidence from Japanese LTV Ratios," *Journal of Financial Stability*, vol. 53, 2021, 100819, <https://doi.org/10.1016/j.jfs.2020.100819>.
15. Tsuruta, Daisuke and Hirofumi Uchida. 2019. "The Real Driver of Trade Credit." *Pacific-Basin Finance Journal*, 57, 101183. (<https://doi.org/10.1016/j.pacfin.2019.101183>).
16. Hosono, K., D. Miyakawa, T. Uchino, M. Hazama, A. Ono, H. Uchida, I. Uesugi, "Natural Disasters, Damage to Banks, and Firm Investment," *International Economic Review*, vol. 57, pp. 1335–1370, 2016.
17. Uchida, H., D. Miyakawa, K. Hosono, A. Ono, T. Uchino, I. Uesugi, "Financial Shocks, Bankruptcy, and Natural Selection," *Japan and the World Economy*, vol. 36, pp.123–135, 2015.
18. Hattori, M., K. Shintani, and H. Uchida, "The Repository of Soft Information within Bank Organizations," *Journal of Money Credit, and Banking*, vol.47, pp.730-770, 2015.
19. Ogura, Y. and Uchida, H., "Bank Consolidation and Soft Information Acquisition in Small Business Lending," *Journal of Financial Services Research*, vol. 49, pp. 173-200, 2014.
20. Homma, T., Y. Tsutsui, and H. Uchida, "Firm Growth and Efficiency in the Banking Industry: A New Test of the Efficient Structure Hypothesis," *Journal of Banking and Finance*, vol. 40, pp. 143-153, 2014.
21. Uchida, H., G. Udell, and W. Watanabe "Are Trade Creditors Relationship Lenders?" *Japan and the World Economy*, vol. 25-26, pp.24-38, 2013.
22. Uchida, H., G. Udell, and N. Yamori, "Loan Officers and Relationship Lending to SMEs," *Journal of Financial Intermediation*, vol. 21 (1), pp.97–122, 2012.
23. Nakagawa, R. and H. Uchida, "Herd Behaviour by Japanese Banks after the Financial Deregulation in the 1980s," *Economica*, vol. 78 (312), pp. 618–636, 2011.
24. Uchida, H., "What Do Banks Evaluate When They Screen Borrowers? Soft Information, Hard Information and Collateral," *Journal of Financial Services Research*, vol. 40 (1-2), pp. 29-48, 2011.

25. Fujiki, H. and H. Uchida, “Inflation Target and Debt Management of Local Government Bonds,” forthcoming in *Japan and the World Economy*, vol. 23 (3), pp. 178–189, 2011.
26. Kano, M., H. Uchida, G.F. Udell, and W. Watanabe, “Information Verifiability, Bank Organization, Bank Competition and Bank-Borrower Relationships,” *Journal of Banking and Finance*, vol. 35 (4), pp. 935-954, 2011.
27. Uchida, H. and M. Satake, “Market Discipline and Bank Efficiency,” *Journal of International Financial Markets, Institutions and Money*, vol. 19 (5), pp. 792–802, 2009.
28. Uchida, H., G.F. Udell, and N. Yamori, “How do Japanese Banks Discipline Small and Medium-Sized Borrowers?: An Investigation of the Deployment of Lending Technologies,” *International Finance Review*, vol. 9, (*Institutional Approach to Global Corporate Governance*), 2008.
29. Uchida, H., G.F. Udell, and W. Watanabe, “Bank Size and Lending Relationships in Japan,” *Journal of the Japanese and International Economies*, vol. 22 (2), pp 242-267, 2008.
30. Uchida, H. and R. Nakagawa, “Herd Behavior in the Japanese Loan Market: Evidence from Bank Panel Data,” *Journal of Financial Intermediation*, vol. 16 (4), pp. 555-583, 2007.
31. Uchida, H. and H. Fujiki, “Optimal Inflation Target under Uncertainty,” *Japan and the World Economy*, vol.17 (4), pp.470-479, 2005.
32. Uchida, H. and Y. Tsutsui, “Has Competition in the Japanese Banking Sector Improved?” *Journal of Banking and Finance*, vol.29 (2), pp.419-439, 2005.
33. Fujiki, H., H. Osano, and H. Uchida, “Optimal Contracts for Central Bankers and Public Debt Policy,” *Japanese Economic Review*, vol.55 (4), pp.372-400, 2004.
34. Uchida, H., “Deposit Collateral and the Role of Banks,” *European Finance Review (Review of Finance)*, vol. 7 (3), pp.409-435, 2003.

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35. Gunji, H., A. Ono, M. Shizume, H. Uchida, and Y. Yasuda, “Liquidity Creation Measure for Banks in Japan,” *JCER Economic Journal*, no. 82, pp. 49-77, 2024.
36. Uesugi, I., A. Ono, T. Honda, S. Araki, H. Uchida, Y. Onozuka, D. Kawaguchi, D. Tsuruta, H. Fukanuma, K. Hosono, D. Miyakawa, Y. Yasuda and N. Yamori, “Firms’ Responses to COVID-19 Shock and Policy Measures: Analysis based on Survey Data,” *Economic Review (Hitotsubashi University)*, vol.73, pp. 133-159, 2022.
37. Uesugi, I., H. Uchida, and H. Iwaki, “Effects of Interest Rate Setting of a Government-Affiliated Financial Institutions on the Amount and Interest Rates of Other Financial Institutions,” *Economic Review (Hitotsubashi University)*, vol. 71, pp. 333-357, 2021.

38. Uesugi, I., H. Uchida, and H. Iwaki, "Loans without Personal Guarantees and Financing and Performance of Borrower Firms," *Review of Monetary and Financial Studies*, vol. 40, pp. 27-53, 2018.
39. Uesugi, I., H. Uchida, and Y. Mizusugi, "Relationship with the Japan Finance Corporation and Corporate Performance," *Economic Review* (Hitotsubashi University), vol. 67, pp.238-260, 2016.
40. Uchida, H., "Comparative Analysis of Loan Screening by Non-Bank Lenders and Banks," *Gendai Fainansu*, No. 37, pp.49-70, 2016. (in Japanese)
41. Uchida, H., D. Miyakawa, I. Uesugi, A. Ono, and K. Hosono, "Collateral Value and Financing Constraint: Analysis using Corporate Data after the Great Tohoku Earthquake," *Economic Review* (Hitotsubashi University), vol. 66, pp. 224-241, 2015.
42. Uchida, H., I. Uesugi, T. Uchino, A. Ono, M. Hazama, K. Hosono, and D. Miyakawa, "Great Earthquake and Dynamics," *Economic Review* (Hitotsubashi University), vol. 64, pp. 97-118, 2013.
43. Uchida, H., I. Uesugi, A. Ono, K. Hosono, and D. Miyakawa, "The 'Overlapping Debt Problem' from an Economics Point of View: Centered around the Problem for Firms," *Review of Monetary and Financial Studies*, vol. 34, pp. 1-27, 2012.
44. Uchida, H., "The Rationale behind the Use of Trade Credit," *Gendai Fainansu*, No. 29, pp. 3-48, 2011.
45. Ogura, Y. and H. Uchida, "Negative Impact of Bank Consolidation on Soft Information Acquisition," *Economic Review* (Hitotsubashi University), vol. 59, pp. 153-163, 2008.
46. Uchida, H. "Corporate Finance and the 'Dual Cycle' of Loans for Small and Large Firms in Japan," *Review of Monetary and Financial Studies*, vol. 15, pp. 52-66, 1998.
47. Uchida, H. "Financial Intermediaries and Capital Markets: a Survey," *Review of Monetary and Financial Studies*, vol. 13/14, pp. 32-43, 1997.

Doctoral Dissertation

48. Uchida, H. *Financial Intermediaries and Capital Markets in Japan*, (Osaka University), 1999. (in Japanese)

Master Thesis

49. Uchida, H. "An Examination of the Japanese Loan Market and the Dual Cycle of Credit: A New Perspective of Loan Market Analysis," (Osaka University), 1995. (in Japanese)

Non-refereed Articles

50. M. Tanabe and H. Uchida, "Visualization of Social Problems and Theory of Change," *Journal of Economics & Business Administration* (Graduate School of Business Administration, Kobe University), vol. 226, pp. 71-95, 2022.

51. Uchida, H., C. Kwak, and Y. Honjo, "Determinants of financial constraint for start-up firms," *Journal of Economics & Business Administration* (Graduate School of Business Administration, Kobe University), vol. 225, pp.1-29 , 2022.
52. Uchida, H. and C. Kwak, "Current status of business start-ups and their challenges in Japan," *Journal of Information Science and Technology Association*, vol. 71, 428-433, 2021. https://doi.org/10.18919/jkg.71.10_428.
53. Uchida, H., "Social Impact of Regional Financial Institutions from an Economics Viewpoint," *Journal of Economics & Business Administration* (Graduate School of Business Administration, Kobe University), vol. 224, 53-72, 2021.
54. Uchida, H. "Natural Selection: A Review of Studies on Firms' Exit and Efficiency," *Journal of Economics & Business Administration* (Graduate School of Business Administration, Kobe University), vol. 223, 15-35, 2021.
55. Uchida, H., "Banking Consolidation and Regional Welfare: A Comment," *Review of Monetary and Financial Studies*, vol. 43, pp. 97-105, 2021. (in Japanese)
56. Uchida, H. "Functional Approach to Financial System and Consideration for the Regulation to Separate Banking and Commerce," Financial Research Center Discussion Paper Series DP2020-4, Financial Services Agency, 2020. (in Japanese)
57. Uchida, H., and C. Kwak, "Summary of the Survey on Business Startups and their Financing (Follow-up Survey)" *Business Research* (Graduate School of Business Administration, Kobe University), No. 67, pp. 1-26, 2018. (in Japanese)
58. Uchida, H., and C. Kwak, "A Study on Entrepreneurship in Japan: Analysis using Data from a Web Survey," *Journal of Economics & Business Administration*, vol. 220, pp. 31-48, 2019. (in Japanese)
59. Uchida, H., and C. Kwak, "Attributes and Status of Entrepreneurs who Abandoned their Businesses: from the Viewpoint of a Continuer-Discontinuer Comparison," *Review of the Japan Finance Corporation*, No. 42 (February 2019), pp. 19-40, 2019. (in Japanese)
60. Uchida, H., C. Kwak, T. Hatakeda, Y. Honjo, and N. Yamori, "Summary of the Survey on Startup Finance in Japan," *Business Research* (Graduate School of Business Administration, Kobe University), No. 66, pp. 1-56, 2018. (in Japanese)
61. Uchida, H., C. Kwak, and K. Yamada, "Summary of the Survey on Business Startups and their Financing (Main Survey)", *Business Research* (Graduate School of Business Administration, Kobe University), No. 65, pp. 1-47, 2018. (in Japanese)
62. Uchida, H. and C. Kwak, "Summary of the Survey on Business Startups and their Financing (Screening Survey)", *Business Research* (Graduate School of Business Administration, Kobe University), No. 64, pp. 1-19, 2018. (in Japanese)

63. Uchida, H., D. Miyakawa, I. Uesugi, A. Ono, and K. Hosono, "Collateral Value and Financial Constraint: Analysis using Corporate Data after the Great Tohoku Earthquake," *Quarterly Journal of Housing and Land Economics*, 2018 Winter, no.107, pp. 16-25, 2018. (in Japanese)
64. Uchida, H., "Grasping the Whole Picture of Startup Firms and the Status of Startup Finance in Japan," *Journal of Economics & Business Administration*, vol. 216, pp.1-121, 2017. (in Japanese)
65. Uesugi, I., H. Uchida, and H. Iwaki, "Unsecured Loan and Firms' Financing and Performance," *Journal of Economics & Business Administration*, vol. 212, pp. 21-37, 2015. (in Japanese)
66. Uchida, H., Y. Ogura, Y. Tsutsui, T. Nemoto, N. Yamori, S. Kanki, and W. Watanabe, "Changes in Corporate Environment and the State of Financial Institutions: Summary of the Survey on Corporate Finance in Japan (2014)," *Business Research* (Graduate School of Business Administration, Kobe University), No. 61, pp. 1-64. (in Japanese)
67. Uchida, H. "The Great East-Japan Earthquake and Firm Exit: Analysis of Corporate Data," *Business Research* (Graduate School of Business Administration, Kobe University), No. 60, pp. 1-35, 2014. (in Japanese)
68. Uchida, H. and K. Hioki "Socialization and Economic, Educational, and Social Outcome," *Business Research* (Graduate School of Business Administration, Kobe University), No. 58, pp.1-21, 2014. (in Japanese)
69. Uchida, H., Y. Ogura, Y. Tsutsui, T. Nemoto, N. Yamori, S. Kanki, and W. Watanabe "Current Status of the Management of Regional Financial Institutions," *Business Research* (Graduate School of Business Administration, Kobe University), No. 57, pp.1-52, 2014. (in Japanese)
70. Yamori, N., H. Uchida, I. Uesugi, Y. Ogura, K. Takaku, K. Tomimura, T. Nemoto, and W. Watanabe, "Roles and Issues of Policy-based Finance Institutions after the Global Financial Crisis: A Result of the Questionnaire Conducted in 2013," *Economic Research* (Nagoya University), No. 119, 2014.
71. Uesugi, I., H. Uchida, A. Ono, K. Hosono, and D. Miyakawa, "Great East Japan Earthquake and Firms' "Overlapping Debt Problem"," Financial Problems on the Recovery from the Great Earthquake, *Special issue of Review of Monetary and Financial Studies*, pp. 17-36, 2014. (invited contribution)
72. Nakaoka, T., and H. Uchida, "Reconstruction Demand and Firm Performance," Financial Problems on the Recovery from the Great Earthquake, *Special issue of Review of Monetary and Financial Studies*, pp. 3-16, 2014. (invited contribution)
73. Uchida, H., "Substitutability and Complementarity between Trade Credit and Bank Loans," *Journal of Economics & Business Administration* vol. 208, pp. 19-32, 2013. (in Japanese)
74. Uchida, H., "Empirical Determinants of Bargaining Power in Lending Relationships," *Journal of Economics & Business Administration* vol. 206, pp. 47-58, 2012. (in Japanese)
75. Uchida, H., "Economic Analysis of Collateral: A Survey," *Journal of Economics & Business Administration* vol. 204, pp.45-60, 2011. (in Japanese)

76. Uesugi, I., Uchida, H., Ono, A., Kozuka S., D. Tsuruta, and Kimiwada, T., "Summary of the Survey on Corporate Finance after the Revision of the Money Lending. Business Law," Research Center for Interfirm Network Discussion Paper Series No.14, Institute of Economic Research Hitotsubashi University, 2011. (in Japanese)
77. Nakaoka, T., Uchida, H., and Yamori, N., "Relationship Finance in Japan (2): Evidence from the second half of "Survey on Current Situation of Corporate Finance in Japan," *Economic Science* (Nagoya University), vol. 59, No. 2, pp. 1-27, 2011. (in Japanese)
78. Nakaoka, T., Uchida, H., and Yamori, N., "Relationship Finance in Japan (1): Evidence from the first half of "Survey on Current Situation of Corporate Finance in Japan," *Economic Science* (Nagoya University), vol. 59, No. 1, pp.1-26, 2011. (in Japanese)
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81. Nakagawa, R. and H. Uchida, "Herd Behavior in the Japanese Loan Market: Evidence from Semi-Macro Data," *Kansai University Review of Economics*, vol. 10, pp. 25-49, 2008.
82. Tsutsui, Y., M. Satake, and H. Uchida, "Efficiency Structure Hypothesis for City Banks: a Revisit," RIETI Discussion Paper 06-J-001, the Research Institute of Economy, Trade, and Industry, 2006. (in Japanese)
83. Tsutsui, Y., M. Satake, and H. Uchida, "Efficiency Structure Hypothesis for City Banks," RIETI Discussion Paper 05-J-027, the Research Institute of Economy, Trade, and Industry, 2005. (in Japanese).
84. Uchida, H. and Y. Maeda, "Theoretical studies on bank regulation," *Osaka Economic Papers* (Osaka University), vol.52, pp. 1-23, 2002. (in Japanese)
85. Uchida, H. and K. Mizuno, "Capital structure of a regulated firm with a fixed-size project," *Economic Theory* (Wakayama University), vol. 305, pp. 81-94, 2002. (in Japanese)
86. Uchida, H. "The theoretical foundations of 'Yardstick regulation'," *Osaka Economic Papers* (Osaka University), vol. 50, pp. 31-49, 2000. (in Japanese)
87. Uchida, H. and T. Takeuchi "An empirical study on the capital structure of regulated firms," *Economic Theory* (Wakayama University), vol. 289, pp. 87-96, 1999. (in Japanese)

88. Uchida, H. "Permission of corporate bonds issuance by commercial banks and improvement of bank loan efficiency," *Economic Theory* (Wakayama University), vol. 282, pp. 81-94, 1998. (in Japanese)
89. Uchida, H. "Regulation on large lot loans may hurt efficiency," *Osaka Economic Papers* (Osaka University), vol. 46, pp. 48-61, 1997. (in Japanese)
90. Uchida, H. "Financial intermediaries and capital markets: a survey," *Osaka Economic Papers* (Osaka University), vol. 46, pp. 57-69, 1996. (in Japanese) (Revised and published from the Review of Monetary and Financial Studies, vol. 13/14, 1997).

Chapters in Books (non-refereed)

91. Uchida, H. and G. Udell, "Banking in Japan: A Post COVID-19 Pandemic Perspective," in A. Berger, P. Molyneux, and J. Wilson eds., *Oxford Handbook of Banking, 4th edition*, Ch. 34, Oxford University Press, 2025 (forthcoming).
92. Uchida, H. "Comment on Chapter 11: Pros and Cons of Corporate Rescue as a Response to Crisis," in T. Iwaisako ed., *Financial System in Japan*, University of Tokyo Press, 2023. (English version forthcoming as: Uchida, H. "Comment by Hirofumi Uchida: The Pros and Cons of Corporate Rescue to Respond to an Economic Crisis," T. Iwaisako, ed., *Financial System in Japan*, Subsection 11.7, Springer 2025).
93. Uchida, H. "A Report on the Kobe-City Project-Based Learning at V.School," in K. Kokubu, H. Tsuruta, and K. Gion eds., *Education for Value Creation: Challenges by Kobe University Value School*, Ch. 8, Kobe University Publishing, 2021. (in Japanese)
94. Uchida, H. and G. Udell, "Banking in Japan: A Post Global Financial Crisis Perspective," in A. Berger, P. Molyneux, and J. Wilson eds., *Oxford Handbook of Banking, 3rd edition*, Ch. 36, Oxford University Press, 2019.
95. Uchida, H., "The Size and the Effectiveness of the Credit Guarantee Program for Startup Firms in Japan," in N. Yamori ed., *Supporting Business Startups through the Credit Guarantee Program: The Role of Credit Guarantee Corporations and their Collaboration with Financial Institutions*, Chuo Keizai Publishers, pp.36-61, 2019. (in Japanese)
96. Hosono, K., I. Uesugi, H. Uchida, A. Ono, and D. Miyakawa, "Inter-City Transportation Infrastructure, Inter-Firm Transactions, and Firm Performance: Effect of Highway Disruption due to the Great East-Japan Earthquake," in N. Yanagawa ed., *Science of Infrastructure: Evidence on Transmission Effects*, Ch. 3, Chuo Keizai Publishers, 2018. (in Japanese)
97. Uchida, H., "Money, Banking and Finance: Financial System in the low-growth period in Japan – Bubble, crisis, and stability under stagnation," Chapter 2 of *Modern Era* (K. Fukao, ed), the 6th volume of *Iwanami Series on the Economic History of Japan* (K. Fukao, T. Nakamura, and M. Nakabayashi, 6 volumes), Iwanami Shoten Publishers, Tokyo, 2018. (in Japanese)
98. Uchida, H., I. Uesugi, A. Ono, K. Hosono, and D. Miyakawa, "Financing of Firms in Disaster-Affected Areas," Regional Industry Rehabilitation Study Project of Graduate School of Tohoku

- University eds., *Studies on the Great East-Japan Earthquake vol. V: How Earthquake Rehabilitation Changed Tohoku?*, Ch. 2, Nanboku-Sha, Sendai, 2016. (in Japanese)
99. Ono, A., H. Uchida, S. Kozuka, and M. Hazama, "A New Look at Bank-Firm Relationships and the Use of Collateral in Japan: Evidence from Teikoku Databank Data," in T. Watanabe, I. Uesugi, and A. Ono (Eds.) *The Economics of Interfirm Networks*, Springer Japan, 2015.
 100. Uchida, H., I. Uesugi, A. Ono, K. Hosono, and D. Miyakawa, "Corporate Behavior and Corporate Finance after the Great Earthquake," in M. Saito ed., *Earthquake and Economy*, (A Report for the Social Scientific Survey of the Great East Japan Earthquake, Japan Society for the Promotion of Science), Ch. 6, Toyo Keizai Shinpo Sha, 2015. (in Japanese)
 101. Uchida, H., I. Uesugi, A. Ono, K. Hosono, and D. Miyakawa, "Financing of Firms in Disaster-Affected Areas," Regional Industry Rehabilitation Study Project of Graduate School of Tohoku University eds., *Studies on the Great East-Japan Earthquake vol. IV: Proposals to the Rehabilitation of Tohoku Facing a New Phase – Will Constructive Rehabilitation be Possible? A Review of the Fourth Year*, Ch. 2, Nanboku-Sha, Sendai, 2015. (in Japanese)
 102. Uchida, H. and G. Udell, "Banking in Japan," in A. Berger, P. Molyneux, and J. Wilson eds., *Oxford Handbook of Banking*, 2nd edition, Ch. 36, Oxford University Press, 2014.
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 104. Uchida, H., I. Uesugi, A. Ono, K. Hosono, and D. Miyakawa, "Financing of Firms in Disaster-Affected Areas," Regional Industry Rehabilitation Study Project of Graduate School of Tohoku University eds., *Studies on the Great East-Japan Earthquake vol. II: Proposal for Rehabilitation and Rebirth of Industry and Society in Tohoku Region*, Ch. 2, Kahoku Shin-po Shuppan Center, Sendai, 2013 (in Japanese).
 105. Uchida, H. and H. Osano, "Corporate Finance" in M. Nakabayashi and S. Ishiguro eds., *Introduction to Comparative Institutional Analysis*, Ch. 11, Yuhikaku Publishing, 2010. (in Japanese)
 106. Uchida, H. and G. Udell, "Banking in Japan," in A. Berger, P. Molyneux, and J. Wilson eds., *Oxford Handbook of Banking*, Ch.35, Oxford University Press, 2010.
 107. Uchida, H. "Is Relationship Banking a Panacea for Financing of Small- and Medium-Sized Enterprises?" in T. Watanabe and I. Uesugi eds., *Verifications of SME Finance: Empirical Analysis of Unfounded Common Belief*, Ch. 4, Nikkei Publishing, 2008. (in Japanese)
 108. Uchida, H. "Economics of Relationship Banking," in Y. Tsutsui and S. Uemura eds., *Relationship Banking and Regional Finance*, Nikkei Publishing, Chapter 1, 2007. (in Japanese)

109. Uchida, H. “Market-Oriented Indirect Finance and the Role of Financial Institutions,” in K. Ikeo and the Policy Research Institute of the Japanese Ministry of Finance eds., *Economic Analysis of Market-Oriented Indirect Finance*, Nihon Hyoronsha, Chapter 3, 2006. (in Japanese)
110. Uchida, H. “Contract theory in Banking and Finance,” in H. Itoh and H. Osano eds., *Economics of Incentive Design*, Keiso Shobo Publishing, Chapter 2, 2003. (in Japanese)
111. Uchida, H. and H. Osano, “Governance Role of Bank Monitoring in Japan,” in J. Teranishi and M. Hanazaki eds., *Economic Analysis of Corporate Governance*, University of Tokyo Press, Chapter 9, 2003. (in Japanese)
112. Uchida, H. “The Role of Financial Institutions,” in Y. Tsutsui ed., *Frontiers of Financial Analysis*, Toyo Keizai Shinposha, Chapter 1, 2000. (in Japanese)
113. Uchida, H., H. Fujiki, and H. Osano, “Optimal contracts for central bankers,” in H. Osano and Y. Honda eds., *Modern Trends in Finance and Financial and Monetary Policy*, Nihon Hyoronsha, Chapter 7, 2000. (in Japanese)

Manuscripts under Review / to be Submitted

114. Tsuruta, D. and H. Uchida, “Does Trade Credit Absorb Adverse Shocks?” RIETI discussion paper series, 21-E-089, 2021.
115. Gunji, H., A. Ono, M. Shizume, H. Uchida, and Y. Yasuda, “Long-run Unit Cost of Financial Intermediation in Japan,” RIETI discussion paper series, 21-J-048, 2021. (in Japanese)
116. Uesugi, I. A. Ono, T. Honda, S. Araki, H. Uchida, Y. Onozuka, D. Kawaguchi, D. Tsuruta, H. Fukanuma, K. Hosono, D. Miyakawa, Y. Yasuda, and N. Yamori “Results of a Firm Survey after the Spread of COVID-19 in Japan,” RIETI discussion paper series 21-J-029, 2021. (in Japanese)
117. Hosono, K., D. Miyakawa, A. Ono, H. Uchida and I. Uesugi, “Damage to the Transportation Infrastructure and Disruption of Inter-firm Transactional Relationships,” RIETI discussion paper series 19-E-043, 2019.
118. Uchida, H. and C. Kwak, “Current Status of Startup Firms and Startup Finance in Japan,” RIETI Discussion Paper Series No. 19-J-007, 2019.
119. Uesugi, I., K. Hosono, D. Miyakawa, A. Ono and H. Uchida, “Reallocation of Tangible Assets and Productivity,” RIETI discussion paper series 18-E-048, 2018.
120. Uchida, H., I. Uesugi, and H. Iwaki, “Adverse Selection versus Moral Hazard in Financial Contracting: Evidence from Collateralized and Non-collateralized Loans,” RIETI Discussion Paper Series 17-E-058, 2017.
121. Uchida, H., A Comparison of the Lending Technologies between Private and Public Banks, RIETI Discussion Paper Series, 16-E-023, 2016.

122. Uchida, H., and D. Miyakawa, K. Hosono, A. Ono, T. Uchino, and I. Uesugi, “Natural Disaster and Natural Selection,” RIETI Discussion Paper 14-E-055, 2014.
(earlier version: SSRN: <http://ssrn.com/abstract=2320878>, 2013).
123. Ono, A., D. Miyakawa, K. Hosono, H. Uchida, T. Uchino, and I. Uesugi, “Transaction Partners and Firm Relocation Choice: Evidence from the Tohoku Earthquake,” RIETI Discussion Paper 14-E-054, 2014.
124. Miyakawa, D., K. Hosono, T. Uchino, A. Ono, H. Uchida, and I. Uesugi, “Financial Shocks and Firm Exports: A natural experiment approach with a massive earthquake” RIETI Discussion Paper 14-E-010, 2014.
125. Hattori, M., K. Shintani, and H. Uchida, “Authority and Soft Information Production within a Bank Organization,” IMES Discussion Paper Series No. 2012-E-7, Bank of Japan, 2012.
126. Uchida, H., Uesugi, I., and Hotei, M., “Repayment enforcement and informational advantages: Empirical determinants of trade credit use,” RIETI Discussion Paper #10-E-041 (2010 European Economic Association Glasgow Meeting Paper), 2010.

Other publications in English

Uchida, H. and A. Ono “Natural Disasters, Natural Selection, and Firm Exit: Lessons from the Tohoku Earthquake,” Vox Column (February 11, 2015), 2015.

Translations (into Japanese)

“Big Bang Deregulation and Japanese Corporate Governance: a Survey of the Issues” (by M.S. Gibson) in H. Patrick and T. Hoshi eds., *Crisis and Change in the Japanese Financial System*, Nihon Keizai Shinbunsha, Chapter 12, 2001. (Translations supervised by Y. Tsutsui)

Conference Participation

[Conference Coordinator]

- The 3rd Fall Meeting of the Nippon Finance Association (November 2021, Online) (Chair of the organization committee and Vice chair of the program committee).
- International seminar, Entrepreneurship, Innovation, and Finance: New Growth Avenues in Developed Economies, (organized by the Research Institute of Economy, Trade and Industry (RIETI), co-organized by the JSPS Kakenhi Grant No. 16H02027) (September 2019, at RIETI).
- Symposium on Financial Industry to Contribute to Revitalizing the Regional Economy in Japan and Asia, (organized by Financial Services Agency) (May 2016, at Kobe University).
- The 4th MoFiR Workshop on Banking (June 2015, at Kobe University).
- The 5th Regional Finance Workshop (September 2011, at Kobe University).

[Program Committee Member]

- Nippon Finance Association (June 2024, Chuo University).
- The 11th MoFiR Workshop on Banking (July 2022, Banco de Portugal and Católica Lisbon School of Business and Economics, Lisbon) (member of the Scientific Committee).

- The 10th MoFiR Workshop on Banking (June 2021, ZOOM) (member of the Scientific Committee).
Japan Society of Monetary Economics Annual Meeting (May 2021, Online meeting).
Nippon Finance Association (December 2020, Online meeting).
The 9th MoFiR Workshop on Banking (June 2020, Lisbon, Portugal → Changed to online Webinar due to the COVID-19 pandemic) (member of the Scientific Committee).
Japanese Economic Association (October 2019, at Kobe University).
The 8th MoFiR Workshop on Banking (June 2019, Driehaus College of Business, DePaul University) (member of the Scientific Committee).
The International Banking, Economics and Finance Association (IBEFA) sessions in the 15th International WEAI (Western Economic Association International) Conference (March 2019, Keio University).
The 2019 MFA Annual Conference (March 2019, Radisson Blu Aqua Hotel, Chicago) (member of the MFA2019 Review Committee).
The 7th MoFiR Workshop on Banking (June 2018, Università Politecnica delle Marche, Ancona) (member of the Scientific Committee).
The 30th Asian Finance Association Annual Meeting (June 2018, Hitotsubashi Hall, Tokyo, Japan) (reviewer).
The 2018 MFA Annual Conference (March 2018, Hilton Palacio del Rio, San Antonio) (member of the MFA2018 Review Committee).
The 6th MoFiR Workshop on Banking (June 2017, EBRD and Bank of England) (member of the Scientific Committee).
The 29th Asian Finance Association Annual Meeting (June 2017, Conrad Seoul Hotel & Kora Institute of Financial Investment) (reviewer).
The 2017 MFA Annual Conference (March 2017, Swissotel Chicago) (member of the MFA2017 Review Committee).
The 5th MoFiR Workshop on Banking (June 2016, DePaul University) (member of the Scientific Committee).
The 28th Asian Finance Association Annual Meeting (June 2016, Anantara Siam Bangkok Hotel) (a reviewer).
The 4th MoFiR Workshop on Banking (June 2015, at Kobe University) (member of the Scientific Committee).
The 3rd MoFiR Workshop on Banking (June 2014, at Università Politecnica delle Marche) (member of the Scientific Committee).
Japan Society of Monetary Economics Annual Meeting (May 2014, at Keio University).
Japanese Economic Association (June 2012, at Toyama University).
Nippon Finance Association (May 2011, at Waseda University).
Japanese Economic Association (October 2009, at Senshu University).
The 2008 FMA Annual Meeting (October 2008, Gaylord Texan Resort (Grapevine, Texas, USA))
The 2007 Financial Management Association (FMA) European Conference (May 2007, IESE Business School (Barcelona, Spain)).
Japan Society of Monetary Economics Annual Meeting (October 2005, at Osaka University).

[Invited Presentation]

- Japan Society of Monetary Economics Annual Meeting, October 2024, at Okinawa Convention Center, “Theory- and Evidence-based Evaluation of Unconventional Monetary Policy,” at the Central Bank Panel “Multidimensional Academic Review of Bank of Japan’s Monetary Policy.”
The Sixth International Conference on Corporate Finance: Corporate Purpose and Sustainability, hosted by Darla Moore School of Business, University of South Carolina and Hitotsubashi University,

- October 2023, at Hitotsubashi University, “An empirical analysis of green loan usage: Evidence from a government-affiliated loan scheme in Japan” (with Anna Sobiech).
- Japan Society of Monetary Economics Annual Meeting, May 2021 (online), “Empirical Study on Green Loans provided by a Government-Affiliated Financial Institution: Survey on Green Finance Studies and the Results of Empirical Analysis,” at the Special Session “Role of Finance for Decarbonized Economy.”
- The 1st Fall Meeting of Nippon Finance Association, November 2019, at Osaka University, “Endogeneity Problems and their Remedies in the Field of Banking,” Special Lecture: How to Deal with Endogeneity Problems in the Field of Corporate Finance and Banking.”
- The 6th Asian SME Conference (Asia Council for Small Business), September 2018, at Iino Hall, Tokyo, (“Current status of startup finance in Japan,” Special Academic Session II: Start-up Finance in Japan and the US).
- Japan Society of Monetary Economics Annual Meeting, October 2015, at Tohoku University, “The Great Tohoku Earthquake, Corporate Behavior and Corporate Finance.”
- International Workshop on “Economic Recovery from the Great East-Japan Earthquake” hosted by Center for Global Partnership (the Japan Foundation), and GEM project in Gakushuin University, March 2014, at RIETI, “Natural Disaster and Natural Selection” (with D. Miyakawa, K. Hosono, A. Ono, T. Uchino, and I. Uesugi).
- International workshop on Economic Impact of the Great East-Japan Earthquake, March 2013, at Gakushuin University, "Natural Disaster and Natural Selection" (with D. Miyakawa, K. Hosono, A. Ono, T. Uchino, and I. Uesugi).
- Conference on Intangible Asset, Productivity and Japanese Economy (Gakushuin University) February 2012 at Gakushuin University (Authority and Information Production within Banking Organization (with M. Hattori and K. Shintani)).
- Japan Society of Monetary Economics, September 2011, at Kinki University, (Overlapping Loan problem from an Economics Point of View (with I. Uesugi, A. Ono, K. Hosono, and D. Miyakawa).

[Paper Presentation]

- The 4th Workshop on Entrepreneurship 2024 (Premier Hotel -Cabin President- Hakodate) (Empirical Analysis on Startup Loans by a Government-Affiliated Bank).
- The 4th Contemporary Issues in Banking Conference. December 2021 (Centre for Responsible Banking & Finance, School of Management, University of St. Andrews) (Does Trade Credit Absorb Adverse Shocks? (D. Tsuruta and H. Uchida)).
- Stanford Juku on Japanese Political Economy 2016. (Walter H. Shorenstein Asia-Pacific Research Center, Stanford University, Stanford) (Natural Disaster and Natural Selection) (with D. Miyakawa, K. Hosono, A. Ono, T. Uchino, and I. Uesugi).
- The 5th MoFiR Workshop on Banking. June 2016 (Driehaus College of Business, DePaul University, Chicago) (Same Information, Different Valuation: New Evidence on the Value of Voluntary Assurance) (T. Nakaoka, T. Takada, and H. Uchida) (poster session).
- American Finance Association 2015 Boston Meeting. January, 2015 (Westin Copley Hotel, Boston) (Lending Pro-Cyclicality and Macro-Prudential Policy: Evidence from Japanese LTV Ratios (A. Ono, H. Uchida, G. Udell and I. Uesugi)).
- Hitotsubashi-RIETI International Workshop on Real Estate Market and the Macro Economy. December 2014 (RIETI) (Collateral Value and Financial Constraint: Analysis Using Corporate Data after the Tohoku Earthquake (H. Uchida, D. Miyakawa, I. Uesugi, A. Ono, and K. Hosono)).

- The 3rd MoFiR Workshop on Banking. June 2014 (Department of Economics and Social Sciences, Università Politecnica delle Marche, Ancona) (Lending Pro-Cyclicality and Macro-Prudential Policy: Evidence from Japanese LTV Ratios (A. Ono, H. Uchida, G. Udell and I. Uesugi)).
- The 50th Annual Conference on Bank Structure and Competition of the Federal Reserve Bank of Chicago, May 2014 (JW Marriott Hotel, Chicago) (Lending Pro-Cyclicality and Macro-Prudential Policy: Evidence from Japanese LTV Ratios (A. Ono, H. Uchida, G. Udell and I. Uesugi)).
- Financial Management Association (European Conference), June 2013 (Luxembourg) (A Close Look at Loan-To-Value Ratios in Japan: Evidence from Real Estate Registries (with M. Ono, G. Udell, I. Uesugi)).
- HIT-TDB-RIETI International Workshop on the Economics of Interfirm Networks. November 2012, at RIETI (A Close Look at Loan-to-Ratio in Japan Micro Evidence from Real Estate Registries with A. Ono, G. Udell and I. Uesugi)
- DNB-EBC-JMCB-KU conference on “Post-Crisis Banking,” hosted by de Nederlandsche Bank, European Central Bank, Journal of Money, Credit, and Banking, and Kentucky University, June 2012, at the Netherland Bank (Authority and Soft Information Production within a Bank Organization (with M. Hattori and K. Shintani)).
- Industrial and Financial Network Project Workshop by Research Center for Interfirm Network-RIETI, February 2011, at RIETI (Current status of Interfirm Relationships in Japan: An overview of the Teikoku Databank data).
- The 18th Survey Seminar of Nippon Finance Association, October 2010, at Kinzai Institute of Financial Affairs, Inc. (Facts and Functions of Trade Credit from a viewpoint of Corporate Finance).
- The 25th Meeting of the European Economic Association, August 2010, at University of Glasgow (Repayment Enforcement versus Information Advantages across different Maturities: Empirical Determinants of Trade Credit Use (with Iichiro Uesugi, and Masaki Hotei)).
- The 22nd Annual Australasian Finance and Banking Conference, December 2009, at Shangri-La Hotel in Sydney (You Buy and Borrow and They Sell and Lend: Analysis of Trade Credit with Matched Data (with I. Uesugi)).
- Japanese Economic Association, May 2008, at Tohoku University, (Bank Consolidation and Soft Information Acquisition in Small Business Lending (with Y. Ogura)).
- Japan Society of Monetary Economics, September 2007, at Doshisha University, (Bank Consolidation and Soft Information Acquisition in Small Business Lending (with Y. Ogura)).
- Financial Management Association (European Conference), May 2007, at IESE Business School, Barcelona, (Are Trade Creditors Relationship Lenders? (with G.F. Udell, and W. Watanabe)).
- NBER-CEPR-TCER 20th Annual TRIO Conference, December 2006, at Hitotsubashi University, (Bank Size and Lending Relationships in Japan (with G.F. Udell and W. Watanabe)).
- Japanese Economic Association, October 2006, at Osaka City University, (Loan Officers and Relationship Lending (with G.F. Udell and N. Yamori)).
- Japan Society of Monetary Economics, September 2006, at Otaru University of Commerce, (SME Financing and the Choice of Lending Technology (with G.F. Udell and N. Yamori)).
- Japanese Economic Association, June 2006, at Fukushima University, (Information Verifiability, Bank Organization, Bank Competition and Bank-Borrower Relationships (with M. Kano, G.F. Udell, and W. Watanabe)).
- RIETI Policy Symposium “Japan's Financial System: Revisiting the Relationship between Corporations and Financial Institutions,” February 2006, (Factors that Influence the Relationship between Banks and SMEs, joint presentation with G.F. Udell)).
- Econometric Society (Australasian Meeting), July 2004, at Sheraton Towers Hotel (Melbourne), (Herd Behavior in the Japanese Loan Market: Evidence from Bank Panel Data (with R. Nakagawa)).

- Econometric Society (Far Eastern Meeting), July 2004, at Yonsei University (Seoul), (Herd Behavior in the Japanese Loan Market: Evidence from Bank Panel Data (with R. Nakagawa)).
- Japanese Economic Association, October 2002, at Hiroshima University, (Has Competition in the Japanese Banking Sector Improved? (with Y. Tsutsui)).
- Japanese Economic Association, September 2000, at Osaka Prefecture University, (Compensating Deposit and a Role of Bank).
- Japanese Economic Association, September 1998, at Ritsumeikan University, (Interim Monitoring in Bank Loans and Publicly Traded Debt).
- Japanese Economic Association, Spring Meeting, June 1998, at Aoyama Gakuin University, (Optimal Contracts for Central Banker and Public Debt Policy (with H. Fujiki and H. Osano)).
- Japan Association of Economics and Econometrics, September 1996, at Osaka University, (Common Agency and Loan Diversification: “De facto” and “formal” syndicated loan).

[Discussant]

- TCER Conference “Financial System in Japan: Current Status, Issues, and Outlook, 2022 at Hitotsubashi University (online participation).
- Japan Society of Monetary Economics, October 2019, at Konan University (a discussant for a panel with three presentations).
- The IBEFA sessions in the 15th International WEAI Conference, March 2019, at Keio University.
- Japanese Economic Association, September 2018, at Gakushuin University (2 papers).
- Chicago Financial Institutions Conference 2018, April 2018, at University Club, Chicago.
- The 2017 FIRS Conference, June 2017, at Intercontinental Hotel Kowloon, Hong Kong.
- Regional Finance Conference, September 2016, at Matsuyama University.
- The 5th MoFiR Workshop on Banking, June 2016 at DePaul University.
- Regional Finance Conference, August 2015, at Kansai Gaidai University.
- Japan Society of Monetary Economics, May 2014, at Keio University.
- Japan Society of Monetary Economics, May 2013, at Hitotsubashi University.
- Regional Finance Conference, September 2012, at Chuo University.
- RIETI-ESRI joint workshop on the Analysis of Service Industry in Japan, March 2011, at Economic and Social Research Institute.
- Japan Society of Monetary Economics, September 2010, at Kobe University.
- Japanese Economic Association, September 2010, at Kwansei Gakuin University.
- Japanese Economic Association, June 2010, at Chiba University.
- Workshop on “Systemic risk and financial regulation -causes and lessons from the financial crisis,” a joint workshop by the Basel Committee on Banking Supervision, the Centre for Economic Policy Research (London), and the Journal of Financial Intermediation, May 2010, at Bank of International Settlements, Basel.
- The 22nd Annual Australasian Finance and Banking Conference, December 2009 at Shangri-La Hotel, Sydney.
- Japan Society of Monetary Economics, November 2009, at Kagawa University.
- Japanese Economic Association, June 2009, at Kyoto University.
- Japanese Economic Association, September 2008, at Kinki University.
- Japan Society of Monetary Economics, September 2007, at Doshisha University.
- Financial Management Association (European Conference), May 2007, at IESE Business School, Barcelona.
- Japan Society of Monetary Economics, May 2006, at Waseda University.
- Japanese Economic Association, June 2005, at Kyoto Sangyo University.

Japanese Economic Association, September 2004, at Okayama University.
 Japanese Economic Association, June 2003, at Oita University.
 Japanese Economic Association, June 2002, at Otaru University of Commerce.
 Japanese Economic Association, October 2001, at Hitotsubashi University.
 Japanese Economic Association, September 2000, at Osaka Prefecture University.

[Session chair]

Global Conference on Creating Value (September 2021, Online) (Session 4 “‘Satoyama Capitalism’ - Recreation of the Values of Less Populated Rural Areas in Japan,” by Kosuke Motani, Asia day (Day3)).
 The 15th Regional Finance Conference, August 2021, (online) (Afternoon 2nd session).
 Japan Society of Monetary Economics, May 2021, (online) (Session – Corporate Finance).
 The International Banking, Economics and Finance Association (IBEFA) sessions in the 15th International WEAI Conference, March 2019, at Keio University (Session [127] CREDIT MARKETS).
 Japanese Economic Association, September 2018, at Gakushuin University (Session – Money, Credit and Finance).
 Hitotsubashi-RIETI International Workshop on Real Estate and the Macro Economy (December 2017, Research Institute of Economy, Trade and Industry) (Session 3).
 The 6th MoFiR Workshop on Banking (June 2017, EBRD and Bank of England) (Session – Foreign Banks).
 Japan Society of Monetary Economics, May 25, 2014, at Keio University (Session – SME finance).
 The 7th Regional Finance Conference, September 2, 2013, at Kobe University (1st session).
 FMA European meeting, June 14, 2013 (Session 59 – Bank Lending).
 Japanese Economic Association, June 4, 2006, at Fukushima University (Session – Bank II) (relief).
 Japan Society of Monetary Economics, October 9, 2005, at Osaka University (Session – Corporate finance).

Paper Presentations at Seminars and Workshops

[2023] RIETI (August).
 [2021] Keio University (June), RIETI (September).
 [2020] RIETI (February), Kin-yu-han Iinkai Workshop (March).
 [2019] RIETI (March, December).
 [2018] Regional Finance Workshop (August), RIETI (October), Kwansai Gakuin University (November).
 [2016] RIETI (February), Spring Meeting of the Iwanami History of Japanese Economy Workshop (March), The Osaka Workshop on Economics of Institutions and Organizations (June), University of Tokyo (June).
 [2015] RIETI (August, November).
 [2014] The Osaka Workshop on Economics of Institutions and Organizations (January), Nagoya City University (January), National University of Singapore (February), RIETI (April), 6th Meeting of the Iwanami History of Japanese Economy Workshop (October), Bank of Japan (November).
 [2013] RIETI (January), Rokko Forum of Kobe University (econ) (February), Development Bank of Japan Research Institute of Capital Formation (February), Contract Theory Workshop (April), Monetary Economics Workshop (April).
 [2012] RIETI (January), Development Bank of Japan Research Institute of Capital Formation (March), RIETI (April), Regional Finance Workshop (September).

- [2011] The Osaka Workshop on Economics of Institutions and Organizations (January), Center for the Study of Finance and Insurance (CSFI), Osaka University (February), Hosei University (June), Contract Theory Workshop (November), Rokko Forum of Kobe University (econ) (November), Reconstruction Finance Group of the Japan Society of Monetary Economics (December).
- [2010] Monetary Economics Workshop (March), Yokohama National University (April).
- [2009] RIETI (April), Monetary Economics Workshop (June), Waseda University (July), Regional Finance Workshop (August), Ritsumeikan University (September), Regional Finance Workshop (August), Bank of Japan (November), Research Institute of Capital Formation, Development Bank of Japan (November), Contract Theory Workshop (November).
- [2008] Hitotsubashi University Institute of Economic Research (February), Workshop on Regional Science (March, Osaka University), RIETI (April), Aoyama Gakuin University (November).
- [2007] Osaka Bankers Association (February), RIETI (March), Chuo University (May), Kwansai Gakuin University (October), Monetary Economics Workshop (November, Osaka University).
- [2006] RIETI (January, April, May, December), Monetary Economics Workshop (May, Osaka University), Osaka Prefecture University (June), Contract Theory Workshop East (June, Hitotsubashi University), Kobe University (November).
- [2005] Contract Theory Workshop East (October, Hitotsubashi University), Toyama University (November), Macroeconomics Workshop (November, Osaka University).
- [2004] Development Bank of Japan (August), Contract Theory Workshop (December, Kwansai Univ.), Monetary Economics Workshop (December, Kwansai Univ.).
- [2003] Hitotsubashi University (March).
- [2002] Monetary Economics Workshop (April, Osaka Univ.), Conference on Corporate Governance in East Asia (December, at Kanagawa).
- [2000] Contract Theory Workshop (May, Kyoto Univ.), Monetary Economics Workshop (June, Osaka Univ.).
- [1999] Ministry of Posts and Telecommunications (January), Osaka Bankers Association (February), Thursday Seminar (March, Osaka University).
- [1997] Contract Theory Workshop (November, Kyoto University).
- [1996] Contract Theory Workshop (May, Kyoto University), Monetary Economics Workshop (July, Osaka University).
- [1995] Finance Forum (February, at Osaka), Kansai Econometrics Workshop (May, Osaka University).
- [1994] Thursday Seminar (November, Osaka University).

Awards/Honors

Japan Bankers' Foundation for the Promotion of Academic Research, Foundation Award (2018 fiscal year).
 Award on SME Research, Shoko Research Institute, 2009, T. Watanabe and I. Uesugi eds., *Verifications of SME Finance: Empirical Analysis of Unfounded Common Belief*, Nikkei Publishing, 2008 (Uchida, H. "Is Relationship Banking a Panacea for Financing of Small- and Medium-Sized Enterprises?" is included). (in Japanese)

Affiliation

Association of Behavioral Economics and Finance (Japan)
 American Economic Association
 American Finance Association
 European Economic Association

European Finance Association
Financial Management Association
Japanese Economic Association
Japan Society of Monetary Economics
Nippon Finance Association

Committee for Academic Awards and Grants

Swiss National Science Foundation, JSPS Kakenhi.
The best paper awards for the 2011 Financial Management Association meetings in Denver (Financial Institutions and Markets field).
Moriguchi Award (Institute for Social and Economic Research, Osaka University)

Academic Journals

Ad hoc referee

Applied Economics Letters, Asian Economic Journal, Asia Pacific Finance Review, British Accounting Review, Economics Bulletin, Economic Notes, European Journal of Finance, Hitotsubashi Journal of Economics, International Economic Review, International Regional Science Review, International Small Business Journal, Japan and the World Economy, Japanese Economic Review, Journal of Banking and Finance, Journal of Corporate Finance, Journal of Economics and Business, Journal of Financial Intermediation, Journal of Financial Research, Journal of Financial Services Research, Journal of Financial Stability, Journal of Institutional and Theoretical Economics, Journal of International Financial Markets, Institutions & Money, Journal of International Money and Finance, Journal of Small Business Management, Journal of the Japanese and International Economies, Journal of Money, Credit and Banking, Pacific-Basin Finance Journal, Review of Finance, Review of Financial Studies.

Gendai Fainansu (in Japanese), Monetary and Economic Studies (in Japanese), Review of Monetary and Financial Studies (in Japanese), Studies in Applied Economics (in Japanese), Journal of Economics & Business Administration (in Japanese), FSA Review (in Japanese).

RIETI discussion paper evaluation

Grants/Contract Research

Abe Fellowship, 2016 (Grant year: 2017-2018).
Fulbright Grant (visiting scholar program) 2002, (Grant year: 2003-2004).

Grant for Regional Cooperation, Kobe University Regional Collaboration Promotion Headquarters, 2024-2025.

Research Grant, the Nomura Management School, 2020-2022.
Research Grant, the Japan Legal Association, 2013.
Research Grant, the Japan Economic Research Foundation, 2011.
Research Grant, the Zengin Foundation for Studies on Economics and Finance, 2009.
Research Grant, the Murata Science Foundation, 2007 (joint research, leader).
Research Grant, the Osaka Bankers Association, 2006 (joint research, leader).
The Inamori Grant, the Inamori Foundation, 2003.

Research Grant, the Zengin Foundation for Studies on Economics and Finance, 1999.

Research Grant, the Osaka Bankers Association, 1998.

Research Grant, the Telecommunications Advancement Foundation, 1996 (joint research).

Social Scientific Survey of Great East Japan Earthquake, Japan Society for the Promotion of Science (Macroeconomics team, Corporate finance) (Joint research, principal investigator), 2012-2015.

Bilateral Joint Research Seminar (with Italy), Japan Society for the Promotion of Science (4th MoFiR Workshop on Banking (June 2015, Kobe University).

Grant-in-Aid for Scientific Research (B), Japan Society for the Promotion of Science (No. 22H00860, joint research, principal investigator), 2022-2026.

Grant-in-Aid for Scientific Research (B), Japan Society for the Promotion of Science (No. 20H01517, joint research, joint investigator), 2020-2024.

Grant-in-Aid for Scientific Research (C), Japan Society for the Promotion of Science (No. 19K12503, joint research, joint investigator), 2019-2021.

Grant-in-Aid for Scientific Research (A), Japan Society for the Promotion of Science (No. 16H02027, joint research, principal investigator), 2016-2021.

Grant-in-Aid for Scientific Research (S), Japan Society for the Promotion of Science (No. 25220502, joint research, joint investigator), 2013-2017.

Grant-in-Aid for Scientific Research (B), Japan Society for the Promotion of Science (No. 24330103, joint research, principal investigator), 2012-2015.

Grant-in-Aid for Challenging Exploratory Research, Japan Society for the Promotion of Science (No. 23653054, joint research, principal investigator), 2011-2013.

Grant-in-Aid for Scientific Research (B), Japan Society for the Promotion of Science (No. 22330096, joint research, joint investigator), 2010-2013.

Grant-in-Aid for Scientific Research (B), Japan Society for the Promotion of Science (No. 21330076, joint research, principal investigator), 2009-2012.

Grant-in-Aid for Exploratory Research, Japan Society for the Promotion of Science (No. 19653029, principal investigator), 2007-2009.

Grant-in-Aid for Young Scientists (B), Japan Society for the Promotion of Science (No. 16730167, principal investigator), 2004-2006.

Grant-in-Aid for Scientific Research (C), Japan Society for the Promotion of Science (No.15530214, joint research, joint investigator), 2003-2005.

Grant-in-Aid for JSPS Fellows, Ministry of Education (principal investigator), 1994-1995.

Wakayama University Research Fund, Wakayama University, 2003 (joint research).

Wakayama University Research Fund, Wakayama University, 2002 (joint research).

Wakayama University Research Fund, Wakayama University, 2001 (joint research).

Wakayama University Research Fund, Wakayama University, 2001.

Special Contract Research, Kinki Regional Bureau of Postal Services, the Ministry of Posts and Telecommunications, 2004 (joint research).

Special Contract Research, Kinki Regional Bureau of Postal Services, the Ministry of Posts and Telecommunications, 2001 (joint research).

Contract Research, Kinki Regional Bureau of Postal Services, the Ministry of Posts and Telecommunications, 2000.

Contract Research, Savings Bureau, the Ministry of Posts and Telecommunications, 1998 (joint research).