

CURRICULUM VITAE

Philip Molyneux BA (Econ), MA (Econ), Ph.D (Econ)

Professor in Banking and Finance
Head of Bangor Business School
Bangor University
Bangor, Gwynedd, LL57 2DG

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1. Personal Information

PRIVATE ADDRESS Ty Newydd
 Llanfaelog
 Ty Croes
 Anglesey
 Gwynedd
 North Wales

MARITAL STATUS Married + 6 children

DATE OF BIRTH 20.4.59

2. Education

Sept 1975 - July 1977 Solihull Sixth Form College

October 1977 - June 1980 UWB (University of Wales, Bangor)
 Degree in Economics

January 1982 - January 1985 UWB, Postgraduate SERC studentship

3. Academic Qualifications

June 1980 Honours Degree in Economics (2i) UWB

May 1985 Master of Arts (Econ) UWB

July 1993 Doctor of Philosophy (Econ) UWB
 'Structure and Performance in European Banking' (received high commendation by
 the two external examiners)

4. Current Lecturing/Teaching Commitments**a) Bangor Business School**

Masters Course in Bank Strategy and Performance and MA thesis supervision

MBA Courses on Investment & Private Banking, Financial Institutions Strategic Management

I have been on the Ph.D supervisory panels of over twenty successful candidates. Most recent completions include Mr. Shamroukh (modelling financial innovations), Nadege Genetay (Bancassurance), Simeon Papadopolous (Structure and performance in European Banking), John Wilson (modelling bank growth), Barbara Casu (European bank efficiency), Claudia Girardone (Italian bank efficiency), Idries Al-Jarrah (Arabic bank efficiency), David Ibañez Marquez (Bank capital and risk) S.Shammari (GCC bank performance), K.Shams Mohammed (Gulf bank efficiency), A. Koulakitis (Cross-listed European equities), B.Gadanecz (Syndicated lending) Franco Fiordelisi (Bank structure and performance), Bakhouch Abererazek (Maghreb banking) and Ludovic Thebault (Offshore finance)

b) Bocconi University / SDA Bocconi (Milan, Italy)

Short courses on private banking and wealth management, pre-MSc risk management course, MBA course on banking and financial sector developments.

c) Bolzano University (Italy)

Undergraduate course on Financial Institutions and Markets.

Note on Teaching Record

My book (1990) *Banking: An Introductory Text* (Macmillan: London) was based largely on my first year Banking lecture course at Bangor. In addition, I have also recently completed a new text published in 2006 (with B.Casu and Girardone) that is used for first and second year banking studies. During my academic career at Bangor I have developed new, innovative courses in 'Comparative Banking' (H1) and the 'Industrial Structure of Banking' (H2 and MA). Our text on 'Efficiency in European Banking' is used as the basis for both of these courses. These courses are unique to Bangor and Bangor's degree programmes, and they combine institutional, analytical and industrial economics into courses concerned with banking structure, development, competition, efficiency and related issues. In September 1998 I was involved in the launch of a new MBA in Banking & Finance which includes courses (among other things) on investment banking, private banking, bank trade finance and strategic management of the financial firm, all of which I am involved teaching. I have also more recently been involved in the launch of three new finance related masters and in the Summer of 2004 completed texts on Islamic Banking (Palgrave Macmillan), Arab Banking and Financial Systems (Palgrave Macmillan) and on Multinational Financial Management (Institute of Financial Services). In all the aforementioned areas my research is linked closely to lecture courses and their development. I was also heavily involved in developing and introducing a suite of five new financial Masters programmes that commenced in September 2006.

5. Employment Record

July 1980 to January 1982 Research Officer

Institute of European Finance
Project on 'Competition in UK Banking' for the Office of Fair Trading

January 1982 to January 1985 Research Studentship

Science and Engineering Research Council Award
Postgraduate study of the 'Economics of Manganese Nodule Mining'
MA (Econ) awarded in May 1985

June 1984 - September 1984 Research Officer

Institute of Chartered Accountants
'Accounting for R&D: A Review of the Experience of SSAP 13'
Funded by the Institute on behalf of the Accounting Standards Committee

January 1985 - April 1985 Economics Tutor

UWB
Macroeconomics tutorials for second year banking and economics undergraduates

April 1985 - September 1986 Lecturer in Economics

Nene College, Northampton College of Further Education. Lectured 1st year economics and 3rd year monetary economics on the honours degree programme. Also lectured on the Chartered Institute of Banker's day-release and professional courses

September 1986 - September 1987 Research Officer

Institute of European Finance (IEF) Worked on several projects, including a major study on European banking in the next decade and a project that produced much of the financial services data for the major EC Commission (1988) Cecchini study on the economics of 1992

September 1987 - September 1989 NatWest Lecturer in Banking and Finance, UWB
September 1989 - September 1991 Lecturer in Banking and Finance, UWB

September 1991 - January 1997 Senior Lecturer in Banking and Finance, UWB

January 1997 - Present Professor in Banking and Finance, UWB

September 1998 – Sept 2002 Special Chair of Financial Services and Financial Conglomerates at Erasmus University, Rotterdam, Netherlands

December 1999 – September 2002 RIBES Research Fellow , Erasmus University Rotterdam

September 2005 to September 2006 – visiting chair held at Bocconi University (Italy)

6. Major Projects

OFFICE OF FAIR TRADING

IEF Research Project on Competition in UK Banking commissioned by the Office of Fair Trading and directed by Professor J.R.S. Revell/papers submitted within the project:

Economies of Scale in Banking, working paper no. 1, April 1981, (12pp.)

Structure Performance Studies - An Introduction, working paper no. 2, April 1981, (16pp.)

Entry and Exit Studies in the United States of America, working paper no. 3, April 1981, (8pp.)

Supervision and Competition, working paper no. 4, April 1981, (26pp.)

Industrial and Consumer Protection Legislation Effects on Banks, working paper no. 5, April 1981, (22pp.)

PRICE WATERHOUSE MANAGEMENT CONSULTANTS

Completing the Internal Market in Financial Services, Statistical report commissioned by Price Waterhouse Management Consultants, Dublin for the EEC Commission, April 1987, (207pp.) (This was a major input into the European Commission 1988 Cecchini microeconomic study on the EC financial services sectors)

FOR/UNIVERSITY OF PAVIA (ITALY)

IEF Research Project on *Structures and Rules of International Financial Markets*, commissioned by Future Organizzazione Risorse (FOR) Italy. Publication: (with Professor E.P.M. Gardener), *Structures and Rules of Inter-national Financial Markets*, working paper no. 1, (61pp.), April 1987 (This report was the UK contribution to a major international conference by FOR on the 1988 Cecchini study)

BANCO OF BILBAO (SPAIN)

European Banking: Current Trends and Prospects (contributed one chapter to six chapter report), (203pp.), and chapter report), (203pp.), and *Summary Report* (with Professor E.P.M. Gardener) (56pp.). Detailed study commissioned by the Spanish bank Banco de Bilbao from the Institute of European Finance

OXFORD ANALYTICA

Oxford Analytica Study, joint author with E.P.M. Gardener on 'European Financial Services Sectors 2020' (1989)

BANCO EXTERIOR (SPAIN)

'Public sector banking in Western Europe', IEF Research Project commissioned by Banco Exterior, (35pp.) November 1990

'Changes in West European public banks and their implications for Spain', Appendix A, pp. 76-99 in J.R. S. Revell, 1991, IEF Research Monograph 9

ISTITUTO BANCARIO SAN PAOLO A TORINO (ITALY)

'Privatisation in UK banking' (16pp.), IEF Research Project commissioned by Istituto Bancario San Paolo di Torino, November 1991

CITIBANK PRIVATE BANK (LUXEMBOURG AND ZURICH)

'Private banking in Europe', September 1993 (36pp.)

'Trends in the management of bank failure', March 1994 (64pp.). Study commissioned by Oxford Analytica on behalf of Citibank. London presentation made to Citibank's senior managers

OXFORD ANALYTICA

'Regulation of the UK equity markets perspective and analysis on the SIB discussion paper' April 1994 (18pp.)

MERRILL LYNCH (USA)

'Consumer and commercial finance in the Scandinavian, German and Benelux Countries', Brief IEF report for Merrill Lynch, London, June 1994 (12pp.)

ARGENTARIA RESEARCH FOUNDATION (SPAIN)

'Public banks in Western Europe, strategic and environmental monitoring' (with E.P.M. Gardener and J. Williams), October 1996 1-179

MINI FORUM, University of Nanterre, Paris X

Collaborative project funded by the French government on 'Financial integration in Europe, new risks and prudential policy', co-ordinated by Professor Agliette, University of Nanterre, Paris X. Two Papers on banking risks (with Professor E.P.M. Gardener) completed January 1997.

EUROPEAN COMMISSION

Directed joint submission by the IEF and PA Cambridge Economic Consultants for European Commission project funded by the European Commission on the impact of the single market on banking services. Project awarded by EC DGXV for ECU 252,000 and completed in September 1996 (pp.1-158 and Technical Appendix)

FIES FEDERATION OF SPANISH SAVINGS BANKS (SPAIN)

Project on the strategic implications of the Single Market to the European Savings Banks Industry. Completed

in September 1996 (with EPM Gardener).

ARGENTARIA BANK (SPAIN)

Project on EMU and Cross-Border Bank Mergers (with E.P.M. Gardener and J.R.S. Revell) completed in February 1996.

UK GOVERNMENT KNOW HOW FUND REVIEW OF THE BANK OF ENGLAND'S CENTRE FOR CENTRAL BANKING STUDIES TRAINING PROGRAMMES.

Review of Bank of England's training and technical assistance provided to Central and Eastern European Central banks. Completed in November 1996, (pp.1-30).

BBL MC SECURITIES

Project on the Future of European Investment Banking completed in November, 1997.

WORLD BANK

Liberalisation of Financial Services in the EU , completed April 1998 (with EPM Gardener, B.Moore and L.A.Winters). Contribution to World Bank collection of case studies on the impact of financial sector deregulation.

BERMUDA COMMERCIAL BANK

Deregulation of Foreign Bank Entry: A Study of Bermuda, completed in November 1997. (With EPM Gardener)

'Fit and Proper Persons' and 'Know Your Customer' Rules in Banking Regulation: A Comparative Study of the US, UK, Canada, Australia and Switzerland , completed in June ,1998 (With EPM Gardener)

International Bank Regulation and Compliance: An Exploratory Study of the New Basle Core Principles (BCPs), completed in September, 1998 (with EPM Gardener)

PRIVATE INVESTMENT CLIENT - JAPAN

Offshore Financial Centres - Economic Features, Supervisory Issues & Licensing Requirements

PRICE WATERHOUSE COOPERS & LYBRAND (AUSTRALIA)

Structural Changes in European Banking, completed in August 1998

OXFORD ANALYTICA

'M & A in European Banking', 'Banking Performance in Europe', 'SME Financing & Service Quality in European Banking', three papers for the Bank of Montreal

Citibank Monthly Global Banking Brief

FIES FEDERATION OF SPANISH SAVINGS BANKS (SPAIN)

'Efficiency & Technical Change in the European Savings Bank Sector', three papers completed for FIES, Jan 1999

UK TREASURY/ CRUICKSHANK ENQUIRY

Various papers done jointly by IEF & PACEC (Cambridge) on International Comparisons of Competition in Banking Markets, July 1999 –February 2000

FUNCAS - SPANISH SAVINGS BANKS FOUNDATION

Ownership and Performance in US and European Banking (with Y.Altunbas, S. Carbo and E.P.M Gardener), December 2001, pp72

Savings Banks and the New Regulatory Capital Framework (with S. Carbo and E.P.M Gardener) December 2002, pp 95

EUROPEAN COMMISSION - ECONOMIC & MONETARY AFFAIRS COMMITTEE

Capital Adequacy (Basel 2), briefing paper to the EC's Economic and Monetary Affairs Committee, May 2002, pp 12.

EUROPEAN COMMISSION

The Monitoring of Structural Changes and Trends in the Internal Market for Financial Services (co-director with Francisco Perez and Joaquin Maudos), EC Study Contract ETD/2001/B5-3001/A/63 Final Report published in October 2002 to November 2004, pp450

FUNCAS - SPANISH SAVINGS BANKS FOUNDATION

Financial Exclusion (with E.P.M Gardener and S. Carbo), Report for FUNCAS presented in Summer 2004 and various other project work ongoing until December 2006

7. Books and Monographs

'Structure and regulation of UK financial markets' (1987), (with E.P.M. Gardener) *IEF Research Monographs in Banking and Finance* (pp. 1-86)

Banking I - Study Guide (1988), London University (with R.D. Larke) (pp. 1-120)

Banking II - Study Guide (1989), London University (with R.D. Larke) (pp. 1-113)

Banking - An Introductory Text (1990) (Macmillan: London) (pp. 1-195), Second Edition to be completed during 1998.

Changes in Western European Banking (1990, 1993) (with E.P.M. Gardener) (Allen & Unwin: London) (pp. 1-300)

Directory of European Financial Associations (Woodhead Faulkner) (1990) (pp. 1-217)

Bank Financial Management Study Guide, (1994) Centre for International Education in Economics, University of London (140pp.)

Efficiency in European Banking, (with Y. Altunbas and E.P.M. Gardener), (John Wiley London) 340pp (1996).

Private Banking (with D. Maude), (Euromoney Publications: London) 250pp, June 1996.

German Banking (with D. Maude) (*Financial Times* Publication London) 140pp, September 1996.

Investment Banking in Europe (Co-Editor and contributor with E.P.M. Gardener) (Euromoney Publications: London) (pp. 377), May 1996

Banking in the EU, Switzerland and Norway (Financial Times Financial Publishing) Chapter 6 on Germany and Chapter 12 Norway, in the September 1996 Edition and updated in the March 1998 Edition

Impact of the EU's Single Market Programme on the Banking Sector (book from the European Commission project, forthcoming June 1997 with E.P.M. Gardener and B. Moore) published by Kogan Page: London)

Challenges and the Future of Savings Banks in the Single Financial Market of the EU, (with J.Williams, and E.P.M.Gardener), 1998, Management Report (IEF: Bangor) 240pp

Bancassurance (with N.Genetay) (Macmillan: London), September 1998, 250pp

Financial Innovation (with N.Shamroukh) (John Wiley: London), June 1999, 270pp

European Savings Banks – Coming of Age? Exploring the role of savings Banks in European Financial Services (with E.P.M Gardener and Jon Williams) (Lafferty: London) , October 1999, pp242

European Banking : Efficiency, Technology and Growth (with J.Goddard and J. Wilson) (John Wiley: London) 2001

Banking in the New Europe - The Impact of the Single European Market Programme and EMU on the European Banking Sector (edited by E.P.M.Gardener, P.Molyneux and B.Moore) (Palgrave Macmillan : London) 2002

Multinational Financial Management (Institute of Financial Services: London) 2004 pp268

Thirty Years of Islamic Banking (with Munawar Iqbal) (Palgrave Macmillan : London) 2005 pp.165

Arab Banking and Financial Systems (with Munawar Iqbal) (Palgrave Macmillan : London) 2005 pp.270

Shareholder Value in Banking (with Franco Fiordelisi) (Palgrave Macmillan : London) 2006

Introduction to Banking (with Barbara Casu and Claudia Girardone) FT Prentice Hall 2006

Frontiers of Banks in a Global World (edited with E.Vallelado) (Palgrave Macmillan: London) forthcoming 2007

Handbook of Banking (edited with Allen Berger and J.O.S Wilson)(Oxford University Press: Oxford) forthcoming 2008

8. Articles

'Strategic Marketing', (with P.D. Clarke, P. Feeney and E.P.M. Gardener), commissioned article for *World of Banking*, October 1987 (pp. 16-20)

'Genesis of strategic marketing control in British retail banking' (with P. Clarke, P. Feeney, E.P.M. Gardener), *International Journal of Bank Marketing*, vol. 6, no. 2, 1988 (pp. 5-19)

'Credit where it's due', *International Correspondent Banker*, December 1987 (pp. 11-13)

'Big fish, little fish', *The Banker* January 1989, (pp. 38-9)

'Banking regulation in the UK - converging towards complexity' (with E.P.M. Gardener), commissioned feature article for *Banking World* February 1989

'Competitive equality and regulatory balance' *IEF Research Papers in Banking and Finance*, RP 1988/19 (pp. 1-10)

'An analysis of the structure and performance characteristics of Top EC banks and the strategic implications for 1992', *Revue de la Banque*, June 1989, no. 6 (pp. 359-365)

'Bank profitability and structure in France, the UK, West Germany and Japan - some preliminary findings' (with Stuart McLeay) *IEF Research Papers in Banking and Finance*, RP 1989/12

'Trends and developments in European Banking', Commercial Bank of Greece, *Economic Bulletin*, July-September 1989, no. 141 (pp. 1-13)

'1992 and its impact on local and regional banking markets' *Regional Studies*, December 1989, vol. 23, no. 6 (pp. 523-533)

'US high yield debt and the case for a European Market', National Westminster Bank *Quarterly Review*, February 1990 (pp. 2-15)

'US Junk bonds and the prospects for a European market'. *Revue de la Banque*, March 1990, vol. 54, no. 4 (pp.14-24)

'Tendencias y Desarrollos de la Banca Privada', Federacion Valenciana de Cajos de Ahorros, working paper no. 6, 1990

'Fee and commission based services in European banking', *IEF Research papers in Banking and Finance*, RP 91/3 (pp.1-21)

'Competition and contestability in the Japanese commercial banking market' (with D.M. Lloyd-Williams and John Thornton), *IEF Research Papers in Banking and Finance*, RP 91/16 (pp.1-8)

'European links', *Banking World*, September 1991, vol. 9, no. 9, (pp. 25-27)

'The road to European monetary union', *Banking World*, September 1992, vol. 10, no. 9, (pp. 22-33)

'Determinants of European Bank Profitability' (with J. Thornton) *Journal of Banking and Finance*, December 1992, vol.16, (pp. 1173-78)

'Structure-Conduct-Performance in EFTA Banking Markets' (with J.L. Teppett), *Revue de la Banque*, vol. 3, March 1993, (pp. 133-37)

'Market Structure and Performance in European Banking' (with W. Forbes), *IEF Research Papers in Banking and Finance*, RP 93/5, (pp. 1-13)

'Market Structure and Profitability in European Banking', *IEF Research Papers in Banking and Finance*, RP 93/9, (pp. 1-16)

'Cooperation and Rivalry in European Banking', *IEF Research Papers in Banking and Finance*, RP 93/14, (pp.1-21)

'Structure and Performance in Spanish Banking' (with D.M. Lloyd-Williams and J. Thornton), *Journal of Banking and Finance*, May 1994, vol. 18, no. 5, (pp. 433-44)

'Competitive Conditions in European Banking' (with M. Lloyd-Williams and J. Thornton), *Journal of Banking and Finance*, May 1994, vol. 18, no. 3, (pp. 445-460)

'Corporate Control and the Restructuring of European Banking' (with W. Forbes), *Journal of International Financial Markets, Institutions and Money*, 1994, vol. 3, no. 3/4, (pp. 101-116)

'Europe's single banking market and the role of state autonomy', *IEF Research Papers in Banking and Finance*, RP 94/10, (pp. 1-6)

'A note on the determinants of foreign bank activity in London between 1980 and 1989' (with A. Fisher), *IEF Research Papers in Banking and Finance*, RP 94/11, (pp. 1-12)

'The concentration-performance relationship in European banking: a note' (with Y. Altunbas), *IEF Research Papers in Banking and Finance*, RP 94/12, (pp. 1-11)

'Europe's single banking market and the role of state autonomy', *The Review of Policy Issues*, vol. 1, no. 1, Summer 1994, (pp. 33-41)

'Universal banks, ownership and efficiency - A Stochastic Frontier Analysis of the German Banking Market' (with Y. Altunbas and L. Evans, University of Durham, Economics Working Paper March 1995)

'Macroeconomic Determinants of Tariff Policy in a Developing Economy. Costa Rica 1963-1992' (with J. Thornton), *Journal of Post Keynesian Economics* Summer, 1995 17, 4, (pp.636-644)

'Market Structure and Performance in European Banking' (with W. Forbes) *Applied Economics*, 1995, vol. 27, (pp. 155-159)

'Velocity and the volatility of unanticipated and anticipated money supply growth in the United Kingdom' (with J. Thornton) *International Economic Journal*, 9,3 Autumn (pp.61-66)

'Estrategias y estructura organizativa de las bancas en la Neava Europa' (with E.P.M. Gardener) in *Sistema Financiero and Economia Real*, Papeles de Economia Espanola, (Madrid, Espanola de Caja de Ahorros), 1995

'Cooperation and Rivalry in European Banking' in *Research in International Business and Finance* (1995), Vol. 12, John Doukas and Larry Lang (Eds), (pp.3-23)

'Competition and Market Contestability in Japanese Commercial Banking' (with J. Thornton and M. Lloyd-Williams), *Journal of Economics and Business* (1996), 48,1, February, (pp.33-45)

'Cost Economies in EU Banking Systems' (with Y. Altunbas) *Journal of Economics and Business* (1996), 48, pp. 217-230

'The Cost Implications of Hypothetical Bank Mergers in Italy' (with Y. Altunbas and J. Thornton) *Economia Internazionale* (1996) vol. XIX, No. 1, February, pp.1-18

'Determinants of Foreign Bank Activity in London' (with A. Fisher) *Applied Financial Economics*, 6, 3, June (pp.271-278)

'Scale and Scope Economies in European Banking' (with Y. Altunbas) *Applied Financial Economics* 6,4 (pp.367-375)

'Diffusion of Financial Innovations - the case of high-yield bonds and note-issuance facilities'. *Journal of Money, Credit and Banking* (with N. Shamrouk) (1996), August Vol. 28, No. 3, Part 2, p.502-522

'Banking in Western Europe' *International Encyclopedia of Business and Management* (1996) (Routledge: London), (pp.1-15)

'Unanticipated Income and Consumption in ASEAN countries' (with J. Thornton) *Applied Economics Letters* (1996) 3,4 April (pp.247-250)

'The Single European Market in Financial Services' (with S.P. Chakravarty) *Instituto Universitario del la Empresa, Universidad de la Laguna Sene Estudios* 96/25, February 1996, p.1-32

Foreign Banks, Profits and Commercial Credit Extension in the United States', (with R. Seth) *Federal Reserve Bank of New York Research Paper*, No. 9628, pp.1-12

'Bank Credit and the Regions: A Comparison within Europe' (1996) *Regional Studies*, 30, 8, pp.769-725

'Banking and Financial Services' in *The European Union and National Industry Policy* Eds. H. Kassim and A. Menon, pp.247-266 (Routledge: London) 1996

'The single European market in financial services' (with S.P. Chakravarty), *European Business Review*, 96, 5, pp.43-53

'Big bank mergers in Europe - an analysis of the cost implications' (with Y. Altunbas and J. Thornton) *Economica*, (1997), 64, 317-29

Molyneux, P. and EPM Gardener (1997), 'TBTF Doctrine Revisited: Core Banks and the Management of Bank Failures', *European Investment Bank Policy Review*, Vol. 2, No. 1, pp.15-32

Molyneux, P. and EPM Gardener (1997), 'Cost Economies in European Banking and the Implications of EMU', *CEPS Business Policy Report* No. 4 'The Strategic Implications of EMU for Banks', p.1-14

Molyneux, P. E.P.M.Gardener, J.Williams and S.Carbo (1997), 'European Savings Banks: Facing up to the new environment', *International Journal of Bank Marketing*, 15, 6 & 7, pp243-254

Molyneux, P. E.P.M.Gardener, J.Williams and S.Carbo (1997), 'The Impact of EMU on EU savings banks' strategies', *Perspectives del Sistema Financiero*, 60

Molyneux, P and J.Thornton (1997), 'Tariff Endogeneity: Evidence from 19th Century Europe', *Economics Letters*, 56, 3, (November), pp345-350

Molyneux, P. and R. Seth (1998), 'Foreign Banks, Profits and Commercial Credit Extension in the United States', *Applied Financial Economics*, 8, pp533-539

Molyneux, P. E.P.M.Gardener and B.Moore (1998), 'The Impact of the Single Market Programme on EU bank strategies', *Service Industries Journal*, 18, 4, October, pp87-108

Molyneux, P and E.P.M Gardener (1998), 'Les determinants strategiques et les Changements dans les Activites de Banque D'Affaires a L'Echelle Mondiale', *Revue D'Economie Financiere*, No 50, November, pp57-89

Molyneux, P R. Seth and E. Remolona (1998), 'Modelling Foreign Bank Performance and Credit Extension in the United States' *Journal of Financial Markets, Instruments and Institutions*, Stern School of Business New York University , vol 7, no 4 , pp26-41

Molyneux, P and E.P.M Gardener (1998), 'Les determinants strategiques et les Changements dans les Activites de Banque D'Affaires a L'Echelle Mondiale'(Investment banking strategies in the new global banking marketplace), *Revue D'Economie Financiere*, No 50, November, pp57-89

Molyneux, P and R.R.Mackay (1998), 'Bank Finance and the Regions: a European Perspective', Chapter 11 in *Inward Investment, Business Finance and Regional Development*, (Macmillan:London) Eds S.Hill and B.Morgan, pp186-196

Molyneux, P (1999), 'Banking Crises and the Macroeconomic Context', Chapter 1 in *Bank Failures and Bank Insolvency Law in Economies in Transition*, No 9 International Economic Development Law Series (Kluwer International: Law) Editors: R.M.Lastra and H.N.Schiffman, pp3-19

Molyneux, P (1999), 'Increasing concentration and competition in European banking: The end of Antitrust?',

European Investment Bank Papers, vol 4 , no 1 pp 127-136

Molyneux, P, Y.Altunbas and J.Goddard (1999), 'Technical Change in Banking', *Economics Letters*, 64, pp215-221

Molyneux, P, Y.Altunbas, H.Liu and R.Seth (2000), 'Efficiency and Risk in Japanese Banking' *Journal of Banking and Finance*, vol 24, no10, pp1605-1628

Molyneux, P and B. Casu (2000), 'Efficiency and Structural Issues in European Banking', *Revue de la Banque*, vol 6, June, pp370-380

Molyneux, P (2000) 'Shareholder Value in Banking', Chapter 12 in *Value - Based Management*, Eds, G.Arnold and M. Davies, pp217-231, (John Wiley: London)

Molyneux, P, E.P.M. Gardener, B. Moore and A. Winters (2000) 'The Impact of the SMP on EU Banking : Select Policy Experience for Developing Countries' in *The Internationalization of Financial Services: Issues and Lessons for Developing Countries*, editors S. Claessens and M.Jansen, Chapter 9 Kluwer Law International, The Hague

Molyneux, P, E.P.M.Gardener and J.Williams (2000), 'LA UEM y el Sistema bancaria Europeo' in *Papeles de Economia Espanola, El Futuro de la Intermediacion Financiera*, vol 84-85, (Funacas: Madrid)

Molyneux, P, Y.Altunbas and L.Evans (2001), 'Ownership and Efficiency in Banking', *Journal of Money, Credit and Banking*, 33, 4, November, pp926-954

Molyneux, P, Y. Altunbas, E.P.M. Gardener and B. Moore (2001) 'Efficiency in European Banking', *European Economic Review*, 45, November, pp1931-1955

Molyneux, P and D.M Ibanez (2002), 'Financial Restructuring in European Banking and Foreign Expansion', *Latin American Business Review*, 3, 4, pp19-57

Molyneux, P, Y.Altunbas and Y.Otabek (2002), 'Evidence of a Bank Lending Channel in Europe', *Journal of Banking and Finance*, 26, pp2093-2110

Molyneux, P, E.P.M. Gardener and J. Williams (2003) 'Competitive Banking in the EU and Euroland' in the *Handbook of International Banking*, edited by A.W Mullineux and V. Murinde, Chapter 5, pp130-155 (Edward Elgar: Cheltenham)

Molyneux, P (2003) 'Determinants of Cross- Border Mergers in European Banking' in *Foreign Direct Investment in the Real and Financial Sector of Industrialised Countries*, edited by H. Herrman and R. Lipsey , Chapter 10, pp273-290 (Springer-Verlag: Berlin)

Molyneux, P and B.Casu (2003) A Comparative Study of Efficiency in European Banking. *Applied Economics*, 35(17), pp. pp. 1865 – 1876

Molyneux, P. C.Girardone and E.P.M.Gardener (2004) 'Analysing the Determinants of Bank Efficiency - The Case of Italian Banks', *Applied Economics*, 36, 215-227

Molyneux, P, J.Wilson and J.Goddard,(2004) 'The Profitability of European Banks - A Cross-Sectional and Dynamic Panel Analysis' *The Manchester School*, 2004, Vol. 72, No.3, 363-381.

Molyneux, P (2004) 'Introduction to the Special Issue', Guest editor to the Special Issue of the *European Review of Economics and Finance*, 3, 3, July, 3-6

'Productivity in European Banking - A Comparison of Parametric and Non-Parametric Approaches' (with B.Casu and C. Girardone) , *Journal of Banking & Finance*, 2004, Volume 28, Issue 10 , October 2004, 2521-2540 .

Molyneux, P, J.Wilson and J.Goddard (2004) 'Dynamics of Growth and Profitability in Banking' *Journal of Money, Credit & Banking*, 36, 6, December, 1069-1090

Molyneux, P, A Koulakiotis, D Angelidis and K Tolikas (2006), 'The impact of foreign cross-listings on the home Dutch equities', *Managerial Finance*, 32, 5, 451 – 462

Molyneux, P, and J.Wilson (2007) 'Developments in European Banking', *Journal of Banking and Finance*, 31, 1907-1910

Molyneux, P, J.Goddard and M. Tavakoli (2007) 'European Banking: An Overview', *Journal of Banking and Finance*, 31, 1911-1935

Molyneux, P, S. Carbo and E.P.M.Gardener (2007) 'Financial Exclusion in Europe', *Public Money and Management*, 27,1 Feb, p21-28

Molyneux, P, Y. Altunbas, S. Carbo and E.P.M.Gardener (2007) 'Examining the Relationship between Capital, Risk and Efficiency in European Banking', *European Financial Management*, 13, 1, 49-70

Carbó, S, D.Humphrey, J.Maudos and P.Molyneux (2009), 'Cross-Country Comparisons of Competition and Pricing Power in European Banking', *Journal of International Money and Finance*, (forthcoming February 2009)

9. Conference Papers

'Economics of Deep-Seabed Mining', paper given at the Conference of Underwater Minerals, Imperial College, London, 12th - 15th March 1984

'Some Results from a Survey of District Health Authorities and their Experience with Local Accountability', paper given by R.H. Gray and P. Molyneux at CIPFA Centenary Accounting Conference, London Business School, November 1985

University of Pavia, 'Structure and Regulation of International Financial Markets' conference attended as Expert Delegate 1987

'Financial Innovation and Monetary Policy' Paper presented at the European Association of University Teachers of Banking and Finance in Cambridge, September 1987.

'Bank profitability and structure in France, the UK, West Germany and Japan - some preliminary findings', (with Stuart McLeay) Paper presented at the European Association of University Teachers of Banking and Finance in Paris, September 1988.

'1992 and its impact on local and regional banking markets' presented at the Regional Studies Association on the Financial Sector and Regional Development, 18 November 1988

'Risk premia, defaults and credit ratings in the US high-yield debt market'. European Association of University Teachers of Banking and Finance in Dublin, September 1989

'Banking markets, acquisition targets and 1992', International Association of Bank Financial Analysts, Vienna, 10 September 1989

'Finance for small and medium-sized Enterprises in the UK'. Milano finanza 1989, Obbiettiva Europa, 1993. Gruppo Giovani Imprenditori Antigiani, 8 November 1989

'Developments in Western European Banking', Valencian Savings Banks Association, Valencia, Spain, 4 June 1990

'Junk bonds: Market Size and Ageing Analysis', University of Valencia Economics Department, 5 June 1990

'Ownership Characteristics of Western European Banks', University of Manchester, Accounting and Finance Department, 16 November 1990

'Determinants of European Bank Profitability', Central Bank of Turkey Conference on 'Issues on Banking Structure and Competition in a Changing World', Antalya, Turkey, 17 September 1991

'Market Structure and Performance in European Banking', Central Bank of Turkey Conference on 'Issues on Banking Structure and Competition in a Changing World', Antalya, Turkey, 20 September 1991

'Corporate Control and the Restructuring of European Banking' (with W. Forbes), European Association of University Teachers in Banking and Finance, Siena, Italy, 26 September 1991

'Cross-border Mergers and Alliances in European Banking', University of Valencia, Spain, 5 September 1991

'Competition and Contestability in European Banking', European Association of University Teachers in Banking and Finance, Bangor, 10 September 1992

'Cooperation and Rivalry in European Banking', 1993 European Financial Management Conference, Virginia Beach, USA, May

'Cooperation and Rivalry in European Banking', European Association of University Teachers in Banking and Finance, Ingolstadt, September 1993

'Cooperation and Rivalry in European Banking', Sixth Symposium on Money, Finance, Banking and Insurance, Karlsruhe University, Germany, 9 December 1993

'Europe's Single Banking Market and the Role of State Autonomy', ESRC Research Seminar, University of Oxford, Centre for European Politics, Economics and Society, Oxford, 10-11 December 1993

'Market structure and performance in European banking', International Financial Management Conference, Atlantic City 2-4 June 1994

'Europe's Single Banking Market and the Role of State Autonomy', 3rd European Financial Management Conference, Maastricht, Netherlands, 1-3 July 1994

'Scope and scale economics in European banking', European Economics Association Conference, Maastricht, Netherlands, 3-5 September 1994

'Regulation of the United Kingdom equity markets - perspective and analysis', ESRC Regulatory Policy Seminar Group, Hertford College, University of Oxford, 12-14 September 1994

'Co-operation and rivalry in European banking', Universidade, Nova, Economia Gestao, Lisbon, Portugal, 9 December 1994

'Risk management at core banks: over the next horizon', Universidade, Nova, Economia Gestao, Lisbon, Portugal, 7 December 1994

'Efficiency and mergers in the UK (Retail) Banking Market'. Presentation at the Bank of England, 31 May 1995

'Development in European Banking', US Federal Reserve Bank, Washington D.C. 5 July 1995, Presentation given to the Research Department at the Federal Reserve

'Universal Banking and Developments in European Banking', Presentation to the President) and Chief Economist (Marvin Goodfriend) and eight senior officials of the Federal Reserve Bank of Richmond 10 July 1995

'Developments in European Banking' breakfast presentation to business delegates and economists, Virginia Commonwealth University, 11 July 1995

'Inefficiency in the Italian credit cooperative bank sector - a stochastic frontier analysis', presented at the European Finance Association, Milan 24-26 August 1995.

'Universal banks, ownership and efficiency - A stochastic frontier analysis of the German banking market, presented at the Money, Macro and Finance Conference, Cardiff, September 1995

'Regional Bank Finance - An European Perspective', presented at the Money, Macro and Finance Conference, Cardiff, September 1995

'Universal Banks, Ownership and Efficiency - A stochastic frontier analysis', to be presented at the European Association of University Teachers in Banking and Finance, Alicante, Spain, September 1995

'Diffusion of Financial Innovations', presented at the Federal Reserve Bank of Cleveland Conference on 2-3 November 1995.

'Bank Finance and the Regions: An European Perspective', ESRC Urban and Regional Economics Seminar Group, Downing College, Cambridge University, 5 January, 1996.

'Economics of Scale, Cost Subadditivity and X-Efficiencies in European Banking', paper presented at the conference on: 'Towards a Common European Banking Market: National Strategies and Policy Issues', Bocconi University, Milan, 10 May, 1996

'The Impact of the EU's Single Banking Market Programme', paper presented at the University of St. Gallen, Switzerland, 14 May, 1996

'Strategic Implications of EMU for European Banking' (joint-paper with E.P.M. Gardener) presented at the Centre for European Policy Studies, Brussels, June 1996

'Foreign banks, profits and commercial credit extension in the United States', presented at the French Finance Association, Geneva, 24 June 1996

'Efficiency in European Banking' presented at the New York Federal Reserve Bank, 2 October, 1996

'Foreign banks, profits and commercial credit extension in the United States', presented at the FMA Conference, New Orleans, 10 October, 1996

'Bank Credit in the UK Regions' presented at the Bank of England, 25 October, 1996

'The Impact of the EU Single Market Programme on the Banking Sector', presented at the University of Loughborough, 5 November 1996

'Foreign banks, profits and commercial credit extension in the United States' presented at the seventh Symposium on Money, Finance, Banking and Insurance, Karlsruhe University, Germany, 12 December 1996

'The Impact of the EU's Single Market Programme on the Banking Sector' presented at Davis International Banking Consultants (DIBC) EMU Seminar, Dorchester Hotel, London, 19 February 1997 (with EPM Gardener And B. Moore)

'The Impact of the EU's Single Market Programme on the Banking Sector' presented at the Bank of England, 7 March 1997 (with EPM Gardener and B. Moore)

'The Impact of the EU's Single Market Programme on the Banking Sector' presented at the European Investment

Bank, Luxembourg, 13 March 1997

'The Impact of the EU's Single Market Programme on the Banking Sector', presented at Allied Irish Bank, Dublin, 18 April 1997

Discussant on 'Value-at-Risk (VAR) Modelling in Banking' Session at the Financial Management Association Conference, Zurich, 29 May 1997

'Financial Reform in the UK' paper presented at the International Symposium for Financial Reform in Korea: Towards an Efficient and Sound Financial System in Seoul, South Korea, 19 June 1997

'The EU Experience with Financial Integration: Evidence on Market Competition and Efficiency', presented at the Workshop on Internationalisation of Financial Services, World Bank, Singapore, 8 August 1997.

'Bank Ownership and Efficiency', presented at the Money, Macro and Finance 29th Annual Conference, University of Durham, 12 September 1997.

'The Impact of the EU's Single Market Programme on the Banking Sector', presented at 13th PROGRES SEMINAR, Geneva Association, Geneva, 22 September 1997

'Internet and the Global Challenges for Financial Services in Europe', presented at the Centre for European Policy Studies, Brussels, 2 October 1997

'The Impact of the EU's Single Market Programme on the Banking Sector', presented (with EPM Gardener) at the Università degli Studi di Cagliari, Sardinia, Italy, 4 October 1997

'Banking Crises and the Macroeconomic Context', presented at a conference on 'Bank Failures and Bank Insolvency Law in Economies in Transition', European Bank for Reconstruction and Development (EBRD), London, 16 October 1997.

'Private Banking - Maximising Performance and Value', MGI Conference, Geneva, 2 December 1997.

'Technical Change in European Banking', Aberystwyth University Accounting Dept Seminar Series, 10 December, 1997

'The European Single Market in banking services and the impact on industry consolidation' Bank Guarantee Fund Conference on the Impact of Single Financial Market, Poland, Warsaw, 28 January 1998

'Should the Bank of England be Independent' debate with Prof. Alec Chrystal, Loughborough University, Business Economics & Social Society, 26 February 1998

'Technical Change in European Banking', Queens University Belfast, Business School, Financial Services Research Forum, 6 May 1998

'Competitiveness of Financial Centres and the place of Luxembourg', CEPROS Seminar, Banque Nationale de Luxembourg, 12 May 1998

'Industrial Structure of Banking Markets and Modelling Bank Behaviour', Series of Seminars held at Charles University, Prague, Czech Republic, 18-21 May 1998

'Technical Change in European Banking', Conference on Global Tendencies and Changes in East European Banking, Jagiellonian University, Krakow, Poland, 26 June 1998

'Is Bank Growth Random?. Testing for the Law of Proportionate Effect in European Banking', European Association of University Teachers of Banking and Finance, Sorbonne University, Paris, 4 September 1998

‘The Euro and its Implications for Banking and Financial Services’, Leuven University, Centre for Advanced Legal Studies, Belgium, 25 September 1998

‘Financial Statistics – An Academics Perspective’, Financial Statistics User Group (FSUG) seminar. Invitation from the Bank of England to present at the seminar held at the Association of British Insurers, London, 6 October 1998

‘Is Bank Growth Random’, 4th Financial Services Symposium, Rotterdam Trade Centre, Netherlands, 14th December 1999

‘Trends & Developments in European banking’, Vlerick Business School MBA in Financial Services and Insurance, 13th January 1999

‘Trends in European Banking’, European Investment Bank Conference on ‘European Banking after EMU’, 21st January 1999

‘The Internal Market in Banking & Credit Institutions : An Economic Approach’, Generale Bank Chair 1998-1999, Leuven University, Centre for Advanced Legal Studies, Belgium, 4th February 1999

‘Industrial Structure Issues in European banking’, Leuven University, Economics Department, Belgium, 4th February 1999

‘M & A in European Banking’, (+ other presentations on European banking), Gothenberg University, Sweden, 22 –25th February 1999

‘Trends in European Banking’, 5th World Savings Bank Institute, Europe Regional Group Meeting, Budapest 2-3 March 1999

‘Does Size Matter.? Financial Restructuring under EMU’, Inaugural Lecture, University of Wales, Bangor, 3rd March 1999

‘Consolidation and other Developments in European Banking’, University of Granada, Spain, 6 May 1999

‘Trends and Developments in European Banking’, mpct Solutions Global Reach conference, Lisbon, Portugal, 7 May 1999

‘Banking Sector Liberalisation in Europe and the impact of EU legislation’, World Bank/ WTO Conference, Geneva, Switzerland, 10 May 1999

‘International Trends in the Savings Banks Sector’, Centenary Celebration of the Canatabria Savings Bank, Santander, Spain, 19 May 1999

‘Global Economic Outlook’ Oxford Analytica International Conference, 8-10 September 1999

‘Does Size Matter? Financial Restructuring under EMU’ CIBER conference, Cambridge, 23 September 1999

‘Technological Change in European Banking’, Ninth Symposium Erasmus Center for Financial Research, Erasmus University Rotterdam, 1 December 1999

‘Does Size Matter? Financial Restructuring under EMU’ International Conference on ‘What Financial System for the Year 2000’, Economics Faculty University of Oporto, Portugal, 11 December 1999

‘Ownership and Efficiency in Banking’, Manchester Metropolitan University, 26 January 2000

‘Ownership and Efficiency in Banking’, City University Business School, 9 February 2000

'Efficiency in European Banking' (with Barbara Casu), presented at the International Conference on, 'Competition among Banks: Good or Bad?', Wharton Financial Institutions Center/ Centre for Financial Studies, Frankfurt, 8 April 2000

'Evolution in the Relationship between Banks and Insurance Companies', Osservatorio della Bancassicurazione del Gruppo Cattolica, Milan, 4th May 2000

'Ownership and Efficiency in Banking', Manchester Accounting and Finance Group, University of Manchester, 31 May 2000

'Ownership and Efficiency in Banking', IVIE Workshop 2000 on Empirical Evidence on Efficiency in Banking: International Comparisons, University of Valencia, Spain, 29 June 2000

'European Banking and EMU', Cursos De Verano Ronda 2000, El Futuro Del Sector Bancario, Universidad Rey Juan Carlos, FUNCAS and Unicaja, 7th July 2000

'The Relationship between the size and growth of banks', European Association of Banking and Finance Professors Conference (Wolpertinger Club), Gothenbourg, Sweden, 1st September, 2000

'Evidence on the Bank Lending Channel in Europe', Conference on Financial Structure, Bank Behaviour and Monetary Policy in EMU, University of Groningen, Netherlands, 5th October, 2000

'Does Size Matter - Financial Restructuring under EMU', Conference on European Integration, Financial Systems and Corporate Performance, UNU-INTECH, Maastricht, 16th February 2001

'Financial Restructuring in European Banking and Foreign Expansion', Institute of Brazilian Studies, University of Oxford, 12th March 2001

'Profit and Growth Dynamics in Banking', European Association of Banking and Finance Professors Conference (Wolpertinger Club), Malaga, Spain, 6th September, 2001

'European Financial Services Industry and EMU', Spanish Savings Banks Association, Almunecar, Spain, 26th September 2001

'Trends in European Regulation and the Internal Market for Banking & Credit Institutions', UNU-INTECH, Rome, 19th October 2001

'Wholesale Internet Banking', SUERF Conference, Brussels, Belgium, 25th October 2001

'Bank Mergers and the Position of Swedish Banks in a European Context', Stockholm Institute of Financial Research, 15th November 2001

'Recent Research on European Banking and Financial Services', presentation made to the Financial Stability Division at the Sveriges Riksbank, 15th November 2001

'Profit and Growth Dynamics in Banking', Stockholm School of Economics, 16th November 2001

'Relationship between the Size and Growth of European Banks', Goteborg University Business School, 19th November 2001

'European Banking and EMU', Goteborg Chamber of Commerce, 20th November 2001

'The Future for Offshore Financial Centres', presentation to the Institute of Bankers at the Isle of Man International Business School, 28th November 2001

'Banking Education Trends and Developments', 3rd Gulf Co-operation Council Conference, Riyadh, Saudi

Arabia, 22nd January 2002

'Determinants of Cross- Border Mergers in European Banking', Deutsche Bundesbank Conference on Foreign Direct Investment in the Real and Financial Sector of Industrialised Countries, Frankfurt, May 3rd 2002.

'Ownership and Efficiency in European Banking', Gregynog Accounting and Finance Colloquim, Wales, 9th May 2002

'Geography and Finance', SUERF Colloquim, acted as a discussant on paper by Hans Degryse, Central Bank of Finland, 5th September 2002

'Ownership and Efficiency in European and US Banking', European Association of Banking and Finance Professors Conference (Wolpertinger Club), Siena, Italy, 12th September, 2002

'Regulation and Financial Innovation Trends in European Banking & the Impact on the Supply and Demand for Financial Services' United Nations University INTECH, Maastricht, Netherlands, October 3rd 2002

'Ownership & Performance in European and US banking - A comparison of Commercial, Savings and Co-operative banks', European Central Bank, Frankfurt, 18th November , 2002

'Ownership & Performance in European and US banking - A comparison of Commercial, Savings and Co-operative banks', Aberystwyth University, 27th November , 2002

'Private Banking & Wealth Management in the GCC', Institute of Banking Studies, Doha, Qatar, 15th February 2003

'Ownership & Performance in European and US banking - A comparison of Commercial, Savings and Co-operative banks', Cranfield Business School, 18th March 2003

'Ownership & Performance in European and US banking - A comparison of Commercial, Savings and Co-operative banks', Gregynog Accounting and Finance Colloquim, Wales, 13th May 2003

'Determinants of Cross- Border Mergers in European Banking', University of Valencia, Spain, 12th June 2003.

'Integration in Euro Area Banking', Galician Savings Banks Foundation, Satiago de Compostella, Spain, 13th June 2003

'Efficiency in Arabic Banking', International Seminar on Islamic Wealth Creation, University of Durham, July 7th, 2003

Workshop Discussant on 'Efficiency of the Polish banking industry: foreign vs national banks' by O.Havrylchuk, Workshop on banking and Finance in an Integrating Europe arranged by the Utrecht School of Economics, De Nederlandsche Central bank and the Journal of Banking and Finance, 25th August, 2003

'Technical Change, Costs and Profits in European Banking', European Association of Banking and Finance Professors Conference (Wolpertinger Club), Smurfit Graduate Business School, UCD, Dublin, Ireland, 4th September, 2003

'Productivity Change in European Banking: A Comparison of Parametric and Non-Parametric Approaches', Money, Macro Finance Conference, University of Cambridge, September 11th, 2003

'Technical Change, Costs and Profits in European Banking', Workshop on European Integration and Banking Efficiency, Research Centre on Financial Economics of the Technical University of Lisbon, 30 October, 2003

'Integration of European Financial Systems', seminar at Goteborg University, Sweden, 2 February 2004

'Does Size Matter - Financial Restructuring under EMU' paper presented at the European Integration, Financial Systems and Corporate Performance (EIFC) workshop University of Warwick, UK, 11th February 2004

'Examining the Relationships between Capital, Risk and Efficiency in European Banking' IfW-SUERF Workshop on "Banking Risks in International Markets" Kiel Institute, Germany, 28th February 2004

'Examining the Relationships between Capital, Risk and Efficiency in European Banking' Essex University, Department of Accounting and Finance Seminar, 10th March 2004

'Examining the Relationships between Capital, Risk and Efficiency in European Banking' Bank for International Settlements, Basel, Switzerland, 19th March 2004

'Comparative Banking Systems', Workshop for Unicredito, Milan, Italy, 26th April 2004

'Efficiency in banking and other topics' Ph.D workshop at La Sapienza University, Rome 1, Rome, Italy, 28th April 2004

'Examining the Relationships between Capital, Risk and Efficiency in European Banking' Gregynog University of Wales Accounting and Finance Colloquim, 11th May 2004

'Examining the Relationships between Capital, Risk and Efficiency in European Banking', Spanish Savings Banks Association Workshop, Salamanca, Spain, 1st July 2004

'Examining the Relationships between Capital, Risk and Efficiency in European Banking', European Association of Banking and Finance Professors Conference (Wolpertinger Club), Krakow University, Poland, 3rd September, 2004

'Expectations of an integrated market for retail financial services', Panel discussant at the Conference on European Retail Banking Markets – Post 2005, European Savings Banks Group, Brussels, 8th December, 2004

Between 2004 and end of 2007 I have presented research papers at the Federal Reserve Bank of Chicago, Financial Management Association (Stockholm), AIDEA (Rome), Bocconi University (Milan), St Andrews, City University, Swansea, University of Valladolid, Spanish Savings Banks Conference (Zaragoza), Catholic University of Milan, University of Limoges (France), Macerata University (Italy), University of Bath and 20+ other places.

10. Other Professional Activities

- 1) Currently Deputy Director of Bangor Business School
- 2) Postgraduate Director of Studies in Bangor Business School since 1997 and also co-Director (with Professor E.P.M. Gardener) of the Institute of European Finance.
- 2) Evidence submitted to the Monopolies and Mergers Commission on the proposed acquisition of Woodchester Investments by Credit Lyonnais, October 1990
- 3) 'Junk bonds and the prospects for a European market', Interviewed for Channel Four, Business Daily TV programme, 26 January 1990
- 4) 'High-yield debt and corporate restructuring', Interviewed for BBC World Service, International Money Programme, 30 January 1990
- 5) 'The case for a European junk bond market', Interviewed for LBC Radio, 1 February 1990
- 6) Executive Editor of *World Banking Abstracts* (published by Basil Blackwell through the Institute of European Finance)

- 7) Associate Editor, European Financial Management Journal
- 8) Postgraduate Director of Studies and member of SABE's Executive Committee. I obtained ESRC recognition for the MA in Banking and Finance, February 1995 and research recognition 'A' for the School in December 1995. Re-appointed Postgraduate Director in September 1997.
- 9) Article in the *Sunday Independent*, Business Section on 22 October, 1995 based on research paper on efficiency in UK banking.
- 10) Member of the NIESR Advisory Panel on the European Financial Markets Programme from October 1995 onwards.
- 11) Consultant to the New York Federal Reserve Bank, October 1996
- 12) Member of Centre for European Policy Studies Working Party on 'Capital Markets and EMU', Brussels, March 1997
- 13) Bertill Danielsson Visiting Scholar at the Stockholm School of Economics and Goteborg University November 2001
- 13) Expert Adviser to the EU's European Monetary Affairs Committee on Financial Areas relating to the FSAP, February 2002 onwards
- 14) External Examiner CASS Business School and University of St. Andrews.
- 15) Associate Editor European Journal of Finance 2003-
- 16) Guest Editor (with John Wilson) for a special edition of the Journal of Banking and Finance on 'Developments in European Banking' 2007 Volume 31
- 17) Co-Editor of a Special Edition of the Journal of Financial Services Research on 'Consolidation in the Financial Services Sector' with Bob DeYoung (FDIC, Washington DC) and Doug Evanoff (Federal Reserve Bank of Chicago) forthcoming 2008
- 18) I have also done a number of media slots over the last year, including: *The Money Programme: Bank Robbery!* - BBC2, 2200 UK time, Tuesday, 12 December 2006 (see <http://news.bbc.co.uk/1/hi/business/6169539.stm>)