Contributors

Allen N. Berger is the H. Montague Osteen, Jr, Professor in Banking and Finance and PhD coordinator of the Finance Department, Moore School of Business, and Carolina Distinguished Professor, University of South Carolina, USA, Senior Fellow, Wharton Financial Institutions Center, USA, and Fellow, European Banking Center, the Netherlands. He also serves on the editorial boards of six professional finance journals. His research covers a variety of topics related to financial institutions. He has published over 100 professional articles in refereed journals.

Jacob A. Bikker is a Banking and Financial Regulation Professor at the Utrecht School of Economics, University of Utrecht, and Senior Economist in the Supervisory Policy Division at De Nederlandsche Bank, Amsterdam, the Netherlands. His main research interest is in competition and efficiency in banking, insurance and pensions.

Wilko Bolt is a Professor of Payment Systems at the Vrije Universiteit and a Senior Economist in the Economics and Research department at De Nederlandsche Bank, both in Amsterdam, the Netherlands. His research focuses on payment systems, banking, two-sided markets and competition policy.

Jaap W.B. Bos is a Professor of Banking and Finance at Maastricht University, the Netherlands. His main research interests are in the areas of banking, competition, productivity and efficiency.

Yee Ling Chan was a student in International Economics and Business at Utrecht School of Economics, Utrecht, the Netherlands when she worked on this project. She is currently based in Shenzhen, Guangdong, China.

Paolo Coccorese is a Professor of Economics at the University of Salerno, Italy. His research focuses on the functioning of banking markets, the link between the financial sector and economic growth, and the role of banks in local economic development.

Manthos D. Delis is a chaired Professor of Financial Economics and Banking at the University of Surrey, UK. He mainly works in the broad area of financial stability, and he has published his research in multiple finance journals.

Juan Fernández de Guevara (PhD in Economics) is Assistant Professor of Economics at the University of Valencia, Spain and associate researcher of the Ivie, Spain. His specialized fields are banking, productivity analysis and social capital.

Zuzana Fungáčová is a Senior Advisor at the Bank of Finland Institute for Economies in Transition in Helsinki. Her fields of interest include banking, emerging markets and financial stability.

Reint Gropp is President of the Halle Institute for Economic Research and a Professor of Economics at the University of Magdeburg, Germany. His main research interests are in banking, corporate finance and applied microeconomics.
Iftekhar Hasan is the E. Gerald Corrigan Chair in Finance at the Gabelli School of Business at Fordham University, USA. His primary area of research is in the area of financial institutions and corporate finance. He has published extensively in multiple business and economics disciplines.

Joseph P. Hughes is a Professor of Economics at Rutgers University in New Brunswick, New Jersey, USA. His research focuses on incorporating risk-taking and capital structure into the scale economies measurement in banking and the trade-off between scale economies and competitiveness of large banks.

David Humphrey is a Professor of Finance at Florida State University, USA and previously worked for the Federal Reserve. He received his PhD in Economics from the University of California at Berkeley, USA. His research interest concerns banking and payment systems.

Leora F. Klapper is a Lead Economist in the Finance and Private Sector Research Team of the Development Research Group at the World Bank. Previously, she worked at the Board of Governors of the Federal Reserve System and Salomon Smith Barney. Her publications focus on corporate and household finance, banking, entrepreneurship and risk management.

Stefanie Kleimeier is Professor of Entrepreneurial Finance and Banking. She holds positions at the Open Universiteit and Maastricht University, both in the Netherlands, and the University of Stellenbosch Business School, South Africa. Her research focuses on retail banking, syndicated lending, project finance, banking geography, and financial and banking market integration.

Christoffer Kok is an Advisor in the Directorate General Macropurudential Policy and Financial Stability at the European Central Bank. His main research interests are in banking, monetary economics and macroprudential policy.

Sotirios Kokas is a Senior Lecturer in the Essex Business School at the University of Essex, UK. His research interests span the area of financial intermediation, with a specific interest in empirical banking and market microstructure. His research has appeared in various finance journals.

James W. Kolari is the JP Morgan Chase Professor of Finance at Texas A&M University, USA. His main research areas are banking and asset pricing.

Martien Lamers is Assistant Professor at the University of Groningen, the Netherlands. He obtained his PhD from Ghent University, Belgium, and is working in the field of empirical banking and finance.

Liuling Liu is Assistant Professor of Finance at Bowling Green State University, USA. Her main research areas are corporate finance, financial institutions, and international finance.

Joaquin Maudos is a Professor of Economics at the University of Valencia, Spain and Research Deputy Director at the Ivie, Spain. His fields of specialization are banking and regional economics.
Loretta J. Mester is the President and Chief Executive Officer of the Federal Reserve Bank of Cleveland and Adjunct Professor of Finance at the Wharton School, University of Pennsylvania, USA. Her research interests include the organizational structure and production efficiency of financial institutions, the theory and regulation of financial intermediation, central bank governance, and inflation.

Choon-Geol Moon is a Professor of Economics and Finance at Hanyang University, Seoul, Republic of Korea. He earned a PhD from Stanford University, USA. His main research interest is applied econometrics in the area of industry analysis.

Nikolaos Mylonidis is an Associate Professor in the Department of Economics at the University of Ioannina, Greece. He has published 26 journal articles, and his current research interests include the economics of banking and households’ financial behavior.

Steven Ongena is a Professor of Banking in the Department of Banking and Finance at the University of Zurich, Switzerland, a senior chair at the Swiss Finance Institute, a Research Professor at KU Leuven, Belgium, and a Research Fellow in Financial Economics of CEPR.

Bastiaan Overvest works at the Netherlands Bureau for Economic Policy Analysis and is an Extramural Fellow of Tilburg Law and Economics Center, the Netherlands. He is interested in banking competition, network industries regulation, cyber-security and innovation policy.

Victoria Purice is Assistant Professor at the University of Groningen, the Netherlands. She obtained her PhD from Ghent University, Belgium, and is working in the field of international economics.

Richard J. Rosen is a Vice President and Research Advisor in the Economic Research Department at the Federal Reserve Bank of Chicago, USA. He conducts research on issues relating to banking and insurance.

Harald Sander is a Professor of Economics at the Technische Hochschule Köln, Germany, where he also holds a Jean Monnet Chair, and at the Maastricht School of Management, the Netherlands. His main research interests are in international finance, banking market integration, monetary policy and European economic policy issues.

Sherrill Shaffer is an Emeritus Professor at the University of Wyoming, USA. He holds a PhD from Stanford University, USA. His main research interests are banking, financial markets and regulation.

Laura Spierdijk is a Professor of Econometrics at the University of Groningen, the Netherlands. She holds a PhD from Tilburg University, the Netherlands. Her main research interests are applied econometrics in the area of banking, insurance and finance.

Daniele Titotto is a PhD student in Finance at the University of Zurich, Switzerland and a Research Fellow at the Swiss Finance Institute. His main research interest is applied econometrics in the area of financial intermediation, shadow banking and alternative investments.
Rima Turk-Ariss is an Economist at the European Department at the IMF. Prior to that, she was an Associate Professor in Finance at the Lebanese American University, and a consultant for the IMF, World Bank and UN. She has published on bank competition stability, bank risk weights, macro-financial linkages, Islamic finance, measurement of credit constraints, and corporate governance.

Gregory F. Udell is the Chase Chair of Banking and Finance at Indiana University's Kelley School of Business, USA. He conducts research on financial intermediation, bank regulation and SME access to finance.

Laurent Weill is Professor of Economics at EM Strasbourg Business School, University of Strasbourg and Director of the LaRGE research center in finance, France. His research focuses on banking, corporate finance and emerging economies institutions.

Jiang Yuan was a student in International Economics and Business at Utrecht School of Economics, Utrecht, the Netherlands when he worked on this project. He is currently based in Shenzhen, Guangdong, China.

Michalis Zaouras is a postdoctoral researcher at the University of Groningen, the Netherlands. He holds a PhD from the University of Warwick, UK. His main research interest is industrial organization.