

# CURRICULUM VITAE

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## DEGREES

Ph.D. in Financial Economics. Grade: A, Cum Laude. Thesis title: "Influence of Credit Procyclicality and Corporate Governance on Bank Performance", UPV/EHU

M.Sc. in Consulting and Implementation of Information Systems  
Faculty of Engineering, University of Deusto, 2000

B.A. in Economics and Business Administration  
University of the Basque Country, UPV/EHU, 1999

Common European Framework of Reference for Languages: Level C1  
Linguistic certification for teaching in English

## EMPLOYMENT

Associate Professor (part-time). Faculty of Economics and Business UPV/EHU  
March 2001 – present

Organization Department Manager. APD, Asociación para el Progreso de la Dirección  
January 2001 – present

Research Fellow. Title of the Research Project: "Supply and Demand of Management Training for Executives", UPV/EHU, May 1999 – December 2000

## RECENT PUBLICATIONS IN REFEREED JOURNALS

"Corporate Governance and Procyclicality in a Banking Crisis: Empirical Evidence and Implications" (with Miguel Ángel Peña and Andrés Araujo), *Finance Research Letters*, (2018).

JCR, *Journal Citation Reports* (Impact Factor: 1.085)

To link to this article: <https://doi.org/10.1016/j.frl.2018.10.011>

A preliminary version of this work has been awarded Best Research in Finance at the 31st Annual Congress of the European Academy of Management and Business Economics (Madrid, 2017).

"Multi-tranche Securitisation Structures: More Than Just a Zero-Sum Game?" (with Miguel Ángel Peña and Arturo Rodríguez), *European Journal of Finance*, 25-2 (2019), pp. 167-189.

JCR, *Journal Citation Reports* (Impact Factor: 0.848)

To link to this article: <https://doi.org/10.1080/1351847X.2018.1505648>

“Primary Yield and Multi-tranche Structure in Securitization Issues: Explicative Factors” (with Miguel Ángel Peña and Arturo Rodríguez), *European Research on Management and Business Economics*, 22 (2016), pp. 111-116.

SCOPUS (CiteScore: 0.64; SJR: 0.236; SNIP: 0.557). *Emerging Sources Citation Index*  
To link to this article: <https://doi.org/10.1016/j.iedee.2015.08.001>

“Countercyclical Capital Buffers: Credit-to-GDP Ratio versus Credit Growth” (with Miguel Ángel Peña and Andrés Araujo), *Applied Economics Letters*, 22-5 (2015), pp. 385-390.

JCR, *Journal Citation Reports* (Impact Factor: 0.478)  
To link to this article: <https://doi.org/10.1080/13504851.2014.946174>

“Does Rating Shopping Exist in Spanish Securitization Issues?” (with Miguel Ángel Peña and Arturo Rodríguez), *Cuadernos de Gestión*, 15-1 (2015), pp. 119-144.

SCOPUS (CiteScore: 0.63; SJR: 0.250; SNIP: 0.856). *Emerging Sources Citation Index*  
To link to this article: [DOI: 10.5295/cdg.130429mp](https://doi.org/10.5295/cdg.130429mp)

“Identifying Credit Procyclicality Processes and the Impact of Statistical Provision in Spain: Analysis of Bank Financial Statements” (with Miguel Ángel Peña and Andrés Araujo), *Spanish Journal of Finance and Accounting*, 43-4 (2014), pp. 380-403.

JCR, *Journal Citation Reports* (Impact Factor: 0.550)  
To link to this article: <http://dx.doi.org/10.1080/02102412.2014.972665>

“The Determinants of the Primary Yield in the Spanish Mortgage Backed Securities: Influence of the Multitranchise Structures” (with Miguel Ángel Peña and Arturo Rodríguez), *Innovar Journal*, 24-51 (2014), pp. 127-142.

JCR, *Journal Citation Reports* (Impact Factor: 0.058)  
To link to this article: <http://www.fce.unal.edu.co/revistainnovar>

“Multirating Decision Model Validation: The Relevance of the Quality of Securitization Issues” (with Miguel Ángel Peña and Arturo Rodríguez), *Journal of Risk Model Validation*, 7-3 (2013), pp. 35-58.

JCR, *Journal Citation Reports* (Impact Factor: 0.321)  
To link to this article: [DOI: 10.21314/JRMV.2013.109](https://doi.org/10.21314/JRMV.2013.109)  
A preliminary version of this work has been awarded Best Research in Banking at the 25th Annual Congress of the European Academy of Management and Business Economics (Valencia, 2011).

## WORK IN PROGRESS

“Incentives, marginal credit and systemic risk”

“Securitisation and Balance Sheet Structural Change”

“Credit Gap at Microprudential Level”

“Banking Crises and Misaligned Incentives”

“Board of Director Characteristics and Banking Performance”

## PUBLICATIONS IN SPANISH

“Rentabilidad y Riesgo en el Negocio Bancario”, in Ana Blanco (Ed.), *Gestión de Entidades Financieras: Un Enfoque Práctico de la Gestión Bancaria Actual* (ESIC Editorial), 2015, pp. 213-232.

*Scholarly Publishers Indicators, SPI Economics: 9.94 (Q1, National Ranking).*

“Análisis del Rating de las Emisiones de Titulización en España (1993-2011)” (with Arturo Rodríguez, Miguel Ángel Peña and Miguel Pérez), *Análisis Financiero*, 121 (2013), pp. 17-34

“Impacto de las Políticas Crediticias de la Banca en los Resultados *Ex Post*: Una Aproximación desde las Teorías Económicas del Ciclo Crediticio” (with Miguel Ángel Peña and Andrés Araujo), *Información Comercial Española, ICE*, 850 (2009), pp. 161-177.

“Comportamiento de las Empresas respecto a la Formación Continua de sus Directivos” (with Andrés Araujo, Jon Barrutia, Jon Hoyos and Jon Landeta), *Cuadernos de Gestión*, 6 (2006), pp. 83-98.

*SCOPUS (SJR: 0.140). Emerging Sources Citation Index*

To link to this article: <http://hdl.handle.net/10810/7433>

“Análisis de la Flexibilidad de la Oferta de Formación en Gestión” (with Andrés Araujo, Jon Landeta and Stanislav Ranguelov), *Cuadernos de Gestión*, 3 (2003), pp. 101-122.

*SCOPUS (SJR: 0.101). Emerging Sources Citation Index*

To link to this article: <https://addi.ehu.es/handle/10810/7078>

## SELECTED RECENT CONFERENCES

Wolpertinger Conference, European Association of University Teachers of Banking and Finance, Santander, September 2017

Annual Meeting of the European Academy of Management and Business Economics, AEDEM Madrid, June 2017

II Workshop Emerging Trends in Banking Research, Economics Section of ACEDE Santander, April 2017

International Conference of the Business and Economics Society International Ljubljana, Slovenia, July 2016

## REFEREE SERVICE

*Applied Economics*

*Applied Financial Economics*

*Cuadernos de Gestión*

*Estudios de Economía Aplicada*

*Quantitative Finance*

*Revista Universidad & Empresa*

## TEACHING

“Foreign Trade Management and Financing” (undergraduate course)

“Management of Financial Institutions” (undergraduate course)

“International Financial Management” (undergraduate course)

“International Finance” (postgraduate course)

“Exotic Options” (postgraduate course)

“Structured Financial Products” (postgraduate course)

## RESEARCH INTERESTS

Corporate Governance in Banking

Procyclicality of the Financial System

Macro-Micro Prudential Regulation and Supervision of Financial Institutions

Innovations in Finance: Inclusion vs. Financial (in)Stability

June 2019