

## **Anna L. Sobiech (PhD)**

**Lecturer in Banking  
University of Cologne**

asobiech@uni-koeln.de

### **Professional Career**

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| Since 2021  | Lecturer in Banking<br>University of Cologne, Germany<br><br>University of St Andrews (Affiliated lecturer) |
| 2018-2021   | Associate Lecturer in Banking and Finance<br>University of St Andrews, UK                                   |
| 2015 – 2018 | Teaching Assistant,<br>University of St Andrews, UK   |
| 2009 - 2013 | Research Analyst<br>PARLIN Investments LLC, Boston/New York, US   |
| 2008 - 2009 | Research Assistant (Marketing)<br>HDI-Gerling Lebensversicherung AG, Cologne                                |

### **Education**

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| 2014 - 2018 | PhD, University of St Andrews, UK   |
| 2013 - 2014 | MLitt in Finance and Management<br>University of St Andrews, UK   |
| 2006 - 2007 | One-Year Study Abroad Program<br>School of International Liberal Studies<br>Waseda University, Tokyo, Japan |
| 2004 - 2008 | BA in Japanese and Management<br>SOAS and Birkbeck College, London, UK                                      |

## **Publications, Working Papers and Knowledge Exchange**

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Berger, A., Chronopoulos, D.K., Sobiech, A. L., and Wilson, J.O.S. (2023). *Taxation and Bank Liquidity Creation*. Working Paper (submitted)

Kgari, L., Nguyen, L., Sobiech A.L. and Wilson, J.O.S. (2023). *Geographic Ringfencing and Bank Risk: Evidence from Africa*. Working Paper.

Sobiech, A.L., and Uchida, H. (2023). *An Empirical Analysis of a Public Green Loan Program*. Working Paper.

Chronopoulos, D.K., Johari, E.E.C., Scholtens, B., Sobiech, A.L., Wilson, J.O.S., Yilmaz, M.H. (2023). Competition and Bank Dividends. *Journal of International Money and Finance*, 102898

Johari, E.E.C., Chronopoulos, Sobiech, A.L. and Wilson, J.O.S. (2022). Payouts and Future Bank Profitability: The Role of Capital Distribution Plans. *Review of Corporate Finance, Special Issue on Emerging Issues in Corporate Finance and Banking*.

Sobiech, A. L., Chronopoulos, D. K., and Wilson, J.O.S. (2021). The Real Effects of Bank Taxation: Evidence for Corporate Financing and Investment. *Journal of Corporate Finance*, 69, 101989.

Chronopoulos, D.K., Sobiech, A. L., and Wilson, J.O.S. (2021). Social Capital and the Business Models of Financial Cooperatives: Evidence from Japanese Shinkin Banks. *Financial Accountability & Management*, 37, 460-480.

McKillop, D., French, D., Quinn, B., Sobiech, A.L. and Wilson, J.O.S. (2020). Cooperative Financial Institutions: A Review of the Literature. *International Review of Financial Analysis*, 71, 101520.

Johari, E.E.C., Chronopoulos, D.K., Scholtens, B., Sobiech, A.L. and Wilson, J.O.S. (2020). Deposit Insurance and Bank Dividend Policy. *Journal of Financial Stability*, 48, 100745.

Chronopoulos, D.K., Sobiech, A.L. and Wilson, J.O.S. (2019). The Australian Bank Levy: Do Shareholders Pay?. *Finance Research Letters*, 28, 412-415

Chronopoulos, D., Sobiech, A.L., & Wilson, J.O.S. (2018). *Taxation and Financial Intermediation, Evidence from a Quasi-Natural Experiment*, Centre for Responsible Banking & Finance Working Paper 18-001.

Chronopoulos, D., Sobiech, A.L., & Wilson, J.O.S. (2017). *Future Issues in Bank Taxation*, Future Horizons Conference, Financial Conduct Authority, London.

Broll, U., Sobiech, A.L., & Wahl, J.E. (2012). Banking Firm, Equity and Value at Risk. *Contemporary Economics*, 6(4), 50-53.

## Teaching

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| 2022-2024   | Economics Seminar (Projektkurs & Projektseminar VWL):<br>Financial Institutions (Undergraduate)   |
| 2021        | Seminar Macroeconomics, Money and Financial Markets<br>(Undergraduate)  |
| 2018 -2021  | Banking and Finance (MN5310 Postgraduate)<br>Portfolio Investment (MN5612 Postgraduate)<br>Financial Systems (MN5604 Postgraduate)<br>Organisations and Analysis (MN1002 Undergraduate) |
| 2015 - 2018 | Organisations and Society (MN1001 Undergraduate)<br>Organisations and Analysis (MN1002 Undergraduate)   |

## Invited Seminars and Conferences

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2023 Southern Finance Association (SFA) Annual Meeting, November 2023, Fajardo, Puerto Rico (upcoming)  
RIETI Seminar, Research Institute of Economy, Trade and Industry, Tokyo, August 2023 (upcoming)  
Workshop, University of South Carolina & Hitotsubashi University, Tokyo, August 2023 (upcoming)  
Workshop on Banking and Finance, Hitotsubashi University, Tokyo, March 2023  
Guest lecture in Banking, University of St Andrews, September 2022.  
Bankenforschungsworkshop, University of Münster, November 2021.  
IBEFA, International Banking, Economics and Finance Association, online, June 2020.  
FIRS, Financial Intermediation Research Society, Budapest, May 2020 (cancelled due to Covid).  
Chicago Financial Institutions Conference, Chicago, April 2019.  
RIETI Seminar, Research Institute of Economy, Trade and Industry, Tokyo, July 2018.  
Monetary Economics Workshop, Kobe University, Kobe, July 2018.  
Economics Seminar, Hitotsubashi University, Tokyo, July 2018.  
Wards Finance Seminar Series, University of Glasgow, July 2017.  
International Rome Conference on Money Banking and Finance, Rome, December 2016.

## Scholarships & Grants

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| 2022        | Cologne International Forum Grant (15K Euro) |
| 2014 - 2018 | Santander 600th Anniversary PhD Scholarship  |

## Referee

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British Accounting Review  
Economic Modelling  
European Journal of Finance  
Finance Research Letters  
International Journal of Banking, Accounting and Finance  
Journal of Business Finance and Accounting  
Journal of Co-operatives Studies  
Journal of Economic Behaviour

## Languages

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English (fluent); German (native); French (advanced); Japanese (advanced)