

Anna L. Sobiech (PhD)

Lecturer in Banking
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Professional Career

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

Education

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

Publications, Working Papers and Knowledge Exchange

- Berger, A., Chronopoulos, D.K., Sobiech, A. L., & Wilson, J.O.S. (2024). *Taxation and Bank Liquidity Creation*. Working Paper (submitted)
- Kgari, L., Nguyen, L., Sobiech A.L. & Wilson, J.O.S. (2024). *Bank Business Model, Identification, Evolution and Outcomes: Evidence for South Africa*. South African Reserve Bank Working Paper (submitted)
- Sobiech, A.L., Collignon, S., & Zau Tu, F. (2024) *The Price We Pay: Informal Remittances and Transaction Costs*. Working Paper (submitted)
- Sobiech A.L., Kgari, L., Nguyen, L., & Wilson, J.O.S. (2024). *Implicit Guarantees and Cross-Border Bank Stability: Evidence from Geographic Ringfencing*. Working Paper (submitted)
- Sobiech, A.L., & Uchida, H. (2023). *Characteristics of Green Loan Users and the Green Policy Mix*. RIETI Research Paper. (submitted, revision)
- Chronopoulos, D.K., Sobiech, A.L., Wilson, J.O.S., & Yilmaz, M.H. (2024). *Corporate Objectives and Financial Reporting Quality: Evidence for US Banking*. Working Paper
- McKillop, D., Sobiech, A.L., & J.O.S. Wilson (2024). Cooperative Banking. In A. N. Berger, P. Molyneux, & J. O. S. Wilson (Eds.), *Oxford Handbook of Banking* (4th ed.). Oxford: Oxford University Press. (forthcoming)
- Dannenber, P., Sielker, F., & Sobiech, A.L. (2024). Chinas Weltmachambitionen – Außenwirtschaft und Geopolitik. *Geographische Rundschau*, 5, 8-13.
- Chronopoulos, D.K., McKillop, D., Sobiech, A.L., & Wilson, J.O.S. (2023) Irish Credit Unions: A Viability Analysis.
- 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. & 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., & 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., & 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. & 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. & Wilson, J.O.S. (2020). Deposit Insurance and Bank Dividend Policy. *Journal of Financial Stability*, 48, 100745.
- Chronopoulos, D.K., Sobiech, A.L. & 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.

Teaching

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

Invited Seminars, Workshops and Conferences

Workshop on Bank Taxation, Aston Business School, Birmingham, February 2024.
South African Reserve Bank, SARB Policy Dialogue, Pretoria, December 2023.
Bankenforschungsworkshop, University of Münster, November 2023.
RIETI Seminar, Research Institute of Economy, Trade and Industry, Tokyo, August 2023.
Workshop, University of South Carolina & Hitotsubashi University, Tokyo, August 2023.
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

2023	South African Reserve Bank Grant (9K Euro), University of St Andrews
2022	Cologne International Forum Grant (15K Euro), University of Cologne
2014 - 2018	Santander 600th Anniversary PhD Scholarship, University of St Andrews

Referee

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

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