

Part A. PERSONAL INFORMATION

CV date

04/11/2020

First and Family name	FRANCISCO GONZÁLEZ RODRÍGUEZ		
Social Security, Passport, ID number		Age	53
Researcher codes	WoS Researcher ID (*)	H-1565-2015	
	SCOPUS Author ID(*)		
	Open Researcher and Contributor ID (ORCID) **	0000-0002-8808-4434	

(*) At least one of these is mandatory

(**) Mandatory

A.1. Current position

Name of University/Institution	UNIVERSIDAD DE OVIEDO		
Department	FACULTAD DE ECONOMÍA Y EMPRESA		
Address and Country	AVENIDA DEL CRISTO S/N 33071. OVIEDO		
Phone number	+34-985103698	E-mail	fgonzale@uniovi.es
Current position	FULL PROFESSOR	From	June 2007
Palabras clave	BANKING, FINANCE, REGULATION		

A.2. Education

PhD	University	Year
BACHELOR IN BUSINESS ADMINISTRATION AND ECONOMICS	UNIVERSIDAD DE OVIEDO	1990
Ph. D IN BUSINESS ADMINISTRATION AND ECONOMICS	UNIVERSIDAD DE OVIEDO	1993

A.3. JCR articles, h Index, thesis supervised...

- Four (4) "six-year research credits" ("sexenios"). The last in the 2011-2016 period.
- Supervisor of two doctoral dissertations in the last 10 years (Nuria Suárez Suárez and Elena Cubillas Martín)
- Publications (using the impact factor of the publication year):
 - Q1: Nine publications in Journals in the first quartile of the *Business/Finance* Category. The Journals are the following: *Journal of Financial Intermediation* (1 Q1), *Journal of Banking and Finance* (2 Q1); *Journal of Corporate Finance* (2 Q1); *Journal of Financial Stability* (3 Q1); *International Review of Economics and Finance* (1 Q1).
 - Q2: Six publications in journals in the second quartile of the *Business/Finance* category. The Journals are the following: *Journal of Banking and Finance* (2 Q2); *Journal of Corporate Finance* (1 Q2); *Journal of Money, Credit, and Banking* (1 Q2); *Journal of International Money and Finance* (1 Q2); *Journal of Multinational Financial Management* (1 Q2).
 - Q3: Four publications in journals in the third quartile: three in the *Business/Finance* category: *Journal of Banking and Finance* (1 Q3); *Journal of Business, Finance and Accounting* (1 Q3); *The North American Journal of Economics and Finance* (1 Q3). One publication in the *Economics* category: *Applied Economics* (1 Q3).
 - Q4: Two publications in journals in the fourth quartile: one in the *Business/Finance* category: *Spanish Journal of Finance and Accounting* (1 Q4). One publication in the *Economics* category: *International Review of Law and Economics* (1 Q4).

Additionally, there are publications in the main Spanish journals: *Investigaciones Económicas* (3 articles), *Revista de Economía Aplicada* (1 article), *Revista Española de Financación y Contabilidad* (2 articles), *Cuadernos de Economía y Dirección de Empresas* y

(1 article), Spanish Review of Finance and Accounting (2 artículos) y Moneda y Crédito (1 artículo).

- Citations:

- *Google Scholar*: A total of 2,476 citations and 1,521 in the last 5 years (304.2 per year). The H index in Google Scholar is 19. The i10 index is 28.
- *Scopus*: The H index in Scopus is 13 with total citations of 803. There are 460 citations in the last 5 years (2015-2019) and the average per year is equal to 92.
- *Research Gate*: total citations are 1,390 and the R-score is 21.47.

Part B. CV SUMMARY (*max. 3500 characters, including spaces*)

Francisco González has been Professor of Finance at the University of Oviedo since 2006. He was President of the Spanish Finance Association between January 2014 and July 2016, Executive Editor of the Spanish Review of Financial Economics (SRFE), Associate Editor of *Cuadernos de Economía y Dirección de la Empresa* (CEDE), and Associate Editor of the *Universia Business Review* (UBA). Francisco González's main interests are banking and corporate finance. His research analyzes the relevance of financial regulation and institutions for banking development and stability, and the links between banking systems and the investment and capital structure of industrial firms. Recent papers have analyzed the effects of banking crises on economic growth and market discipline and the relevance of bank size and market structure for future financial stability.

Part C. RELEVANT MERITS (in the last 10 years)

C.1. Publications (including books)

Only publications in JCR Journals (Business/Finance and Economics categories):

1. **González, F.**, (2020): "Bank development, competition, and entrepreneurship: International evidence". **Journal of Multinational Financial Management**, Vol. 56, 100642
2. **González, F.**, (2020): "Creditor rights, financial health, and corporate investment efficiency". **The North American Journal of Economics and Finance**, Vol. 51, 100873.
3. Abascal, E., **González, F.**, (2019): "Shareholder protection and bank executive compensation after the global financial crisis". **Journal of Financial Stability**, Vol. 11, pp. 32-48.
4. Fernández, A.I., **González, F.**, Suárez, N., (2018): "Bank supply shocks and the substitution between bank and nonbank debt", **Journal of Corporate Finance**, Vol. 48, pp. 122-147.
5. Cubillas, E., Fernández, A.I., **González, F.**, (2017): "How credible is a too-big-to-fail policy? International evidence from market discipline", **Journal of Financial Intermediation**, Vol.29, pp.46-67.
6. **González, F.**, (2016): "Creditor rights, bank competition, and corporate investment during the global financial crisis". **Journal of Corporate Finance**, Vol. 37, pp. 249-270.
7. Fernández, A.I., **González, F.**, Suárez, N., (2016) "Banking Stability, Competition, and Economic Volatility", **Journal of Financial Stability**, Vol. 22, pp.121-120.
8. Cubillas, E., **González, F.**, (2014): "Financial liberalization and moral hazard in banking: International evidence". **Journal of Financial Stability**, Vol. 11, pp. 32-48.
9. González, V. M., **González, F.**, (2014): "Banking liberalization and firms' debt structure: International evidence". **International Review of Economics and Finance**, Vol.29, pp. 466-4828.
10. Fernández, A.I., **González, F.**, Suárez, N., (2013): "The real effect of banking crises: Finance or asset allocation effects? Some international evidence", **Journal of Banking and Finance**, Vol.37, pp. 2419-2433.

11. Fernández, A.I., **González, F.**, Suárez, N., (2013): "How do bank competition, regulation, and institutions shape the real effect of banking crises? International evidence". **Journal of International Money and Finance**, Vol. 33, pp. 19-40.
12. Fernández, A.I., **González, F.**, Suárez, N., (2013): "Banking crises and the lending channel: Evidence from industrial firms in developing countries", **Spanish Journal of Finance and Accounting**, Vol. XLII, pp. 137-163.
13. Cubillas, E., Fonseca, A. R., **González, F.**, (2012): Banking crises and market discipline: International evidence. **Journal of Banking and Finance**, Vol. 36, pp. 2285-2298
14. González, V. M., **González, F.**, (2012): "Firm size and capital structure: Evidence using dynamic panel data", **Applied Economics**, Vol. 44 (36), pp. 4745-4754.
15. Fonseca, A. R., **González, F.**, (2010): How bank capital buffers vary across countries: The influence of cost of deposits, market power, and bank regulation. **Journal of Banking and Finance**, 2010, Vol. 34 (4), pp. 892-902.
16. Fernández, A.I., **González, F.**, Suárez, N., (2010): "How institutions and regulation shape the influence of bank concentration on economic growth: International evidence", **International Review of Law and Economics**, Vol. 30 (1), pp. 28-36.
17. **González, F.**, (2009): "Determinants of bank market structure: Efficiency and political economy variables". **Journal of Money, Credit, and Banking**, Vol. 41 (4), pp. 735-754.
18. Fonseca, A. R., **González, F.**, (2008): Cross-country determinants of bank income smoothing by managing loan loss provisions. **Journal of Banking and Finance**, Vol. 32, pp. 217-228.
19. González, V. M., **González, F.**, (2008): "Influence of bank concentration and institutions on capital structure: New international evidence". **Journal of Corporate Finance**, Vol. 14, pp. 363-375.

C.2. Research projects and grants

1. Reference: ECO2015-66184-R. Title: Endeudamiento, Inversión valoración empresarial y crisis financiera. **Financing entity:** Ministerio de Economía y Competitividad. **Main researcher:** Víctor M. González Méndez y Francisco González Rodríguez. **Research center:** Universidad de Oviedo. **Start date:** 01/01/2013. **Ending date:** 31/12/2015. **Amount granted:** 32,428 euros
2. **Reference:** ECO2012-31772. **Title:** Liberalización financiera, crisis bancarias y crecimiento económico: la influencia del tamaño bancario, la disciplina de mercado y del entorno legal e institucional. **Financing entity:** Ministerio de Economía y Competitividad. **Main researcher:** Francisco González Rodríguez. **Research center:** Universidad de Oviedo. **Start date:** 01/01/2013. **Ending date:** 31/12/2015. **Amount granted:** 58,500 euros.
3. **Reference:** ECO2009-11758. **Title:** Creación de valor de las fusiones y adquisiciones empresariales en diferentes entornos institucionales. **Financing entity:** Ministerio de Ciencia e Innovación y FEDER. **Main researcher:** Víctor Manuel González Méndez. **Research center:** Universidad de Oviedo. **Start date:** 01/01/2010. **Ending date:** 31/12/2012. **Amount granted:** 92,565.01 euros.
4. **Reference:** SEJ2006-15040-C02-01. **Title:** Valoración de los procesos de crecimiento empresarial en diferentes entornos institucionales y su relación con el desarrollo económico. **Financing entity:** Ministerio de Ciencia e Innovación y FEDER. **Main researcher:** Ana Isabel Fernández Álvarez. **Research center:** Universidad de Oviedo. **Start date:** 01/10/2006. **Ending date:** 30/09/2009. **Amount granted:** 43,560 euros.
5. **Reference:** FC-05-IB-183. **Title:** Valoración de los procesos de crecimiento a través de fusiones, adquisiciones y alianzas estratégicas: influencia del entorno institucional. **Financing entity:** Consejería de Educación y Ciencia del Gobierno del Principado de Asturias (año 2005). **Main researcher:** Susana Menéndez Requejo. **Research center:**



Universidad de Oviedo. **Start date:** 01/12/2005. **Ending date:** 31/12/2007 **Amount granted:** 97,328 euros.

C.3. Contracts

1. Title: "Policy Options for Reforming Capital Requirements after the Global Financial crisis", funded by the World Bank. January-May 2010. Joint with Ana Rosa Fonseca. Amount: 5,500 \$ (USA)

C.4. Patents

C.5. Editorial work:

- January 2011-December 2013: Executive Editor, Spanish Review of Financial Economics.
- January 2012- June 2014: Associate editor, Universia Business Review.
- 2007-present: Associate Editor, Anales de Estudios Económicos y Empresariales
- 2007-December 2009: Member of the Editorial Board, Revista de Economía Financiera.
- 2006-December 2009: Associate Editor and Coordinator of Editorial Board, Cuadernos de Economía y Dirección de la Empresa (CEDE).

C.6. Referee of the research activity

- Referee for 19 scientific journals: Applied Economics, Cuadernos de Economía y Dirección de Empresas (CEDE), European Review of Economics and Finance, International Review of Economics and Finance, International Review of Financial Analysis, Journal of Banking and Finance, Journal of Corporate Finance, Journal of Financial Services Research, Journal of Financial Stability, Journal of the Asia Pacific Economy, Journal of Financial Services Research, Journal of International Financial Markets, Institutions & Money, Review of Financial Economics, Revista Asturiana de Economía, Revista de Economía Aplicada, Revista de Economía Financiera, Revista Española de Financiación y Contabilidad, Revista Europea de Dirección y Economía de la Empresa, Universia Business Review.
- Member of the "Comité Asesor en la Comisión Nacional Evaluadora de la Actividad Investigadora (CNEAI). Comité Asesor 8. Ciencias Económicas y Empresariales (January 2012-December 2014).
- Member of the "panel de expertos" in the field of Economics for the National Research Plan in 2010 and 2014.
- Referee for the "Agencia Nacional de Evaluación y Prospectiva (ANEP).
- Referee for the "Agencia Andaluza de conocimiento (AAC)" in 2011, 2012, and 2013.
- Referee for the "Agency for Assessment and Accreditation of Higher Education - A3ES- in Portugal.

C.7. Presentations and committee member in conferences

- Forty one (41) presentations in international conferences: The Financial Management Association (FMA-USA), European Financial Management Association (EFMA), European Association of University Teachers of Banking and Finance, International "Tor Vergata" Conference on Banking and Finance, Annual Symposium on Finance, Banking, and Insurance, Annual International Risk Management Conference, INFINITI Conference on International Finance, Annual International Banking and Finance Society-IFABS Conference and SUERF (Société Universitaire Européenne de Recherches Financières) Conference.
- Forty two (42) presentations in national conferences: Asociación Científica de Economía y Dirección de la Empresa (ACEDE), Asociación Española de Dirección y Economía de la Empresa (AEDEM), Spanish Finance Association (AEFIN), and the Asociación Española de Contabilidad y Administración de Empresas (AECA).



C.8. Institutional responsibilities

- January 2014- June 2017: President of the Spanish Finance Association.
- October 2006-June 2010: Dean of the School of Economics and Business, Oviedo University.
- June 2000-June 2004: Director of Postgraduate Courses, Oviedo University.
- June 1994-June 1998: Secretary of the School of Economics and Business, Oviedo University.

C.9. Other academic activity

- January 2014- June 2017: President of the Spanish Finance Association.