

ALPER KARA

Curriculum Vitae, October 2016



CURRENT POST & CORRESPONDENCE

Senior Lecturer (Associate Professor) in Finance

Loughborough University, School of Business and Economics, Loughborough, LE11 3TU, United Kingdom

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EDUCATION, AWARDS & QUALIFICATIONS

EDUCATION

PhD in Economics, 2007, Bangor University, UK

MBA in Banking & Finance (Distinction), 2002, Bangor University, UK

BSc in Economics, 1998, Middle East Technical University, Ankara, Turkey

SCHOLARSHIPS AWARDED

Full Time Scholarship from Bangor University for PhD studies, 2003-2007

British Council Chevening Scholarship for Master studies, 2001-2002

OTHER QUALIFICATIONS & TRAINING

Fellow of Higher Education Academy, 2011/06

Certified Broker of Istanbul Stock Exchange Bills and Bonds Market, 2000/11

Istanbul Stock Exchange Broker Qualification Programme, 2000/10-2000/11

Management Trainee Program of Dışbank, Istanbul (now BNP Paribas), 1999/09-1999/12

EMPLOYMENT & EXPERIENCE

ACADEMIC EMPLOYMENT

Senior Lecturer in Finance, Loughborough University, School of Business and Economics, UK, 2015/06 - *present*

Senior Lecturer in Accounting and Finance, Hull University Business School, UK, 2010/08-2015/05

Lecturer in Business Economics, Loughborough University, School of Business and Economics, UK, 2007/12-2010/07

Lecturer in Economics, Aberdeen Business School, Robert Gordon University, UK, 2007/02-2007/11

Teaching Fellow in Financial Economics, Economics Department, University of Leicester, UK, 2005/10-2007/01

Teaching Assistant in Banking and Finance, Business School, University of Wales, UK, 2004/05-2005/09

INDUSTRIAL & OTHER EMPLOYMENT

Manager/Trader, Dışbank (now BNP Paribas) Head Office, Treasury Department, Istanbul, Turkey, 2002/10-2004/04

Assistant Manager/Trader, Dışbank (now BNP Paribas) Head Office, Treasury Department, Istanbul, Turkey, 1999/08-2001/09

Compulsory Military Service, 1998/11-1999/07

ADMINISTRATIVE ROLES AT UNIVERSITY LEVEL

Research Co-ordinator for Accounting and Financial Management Subject group, 2016/08 - *present*

Academic Lead - Trading Room and TR Eikon, School of Business and Economics, Loughborough University, 2015/06 - *present*

Director of MSc Programmes, Hull University Business School, 2011/07-2014/11

Deputy Director of Centre for International Accounting and Finance, Hull University Business School, 2011/08-2012/06

Accreditation Panel Member for EQUIS, AACSB and AMBA, Hull University Business School, 2010-2014

EXTERNAL APPOINTMENTS & CONSULTANCY

External Examiner, Finance modules (UG&PG), Bradford Business School, Bradford University, UK, 2015/08 - *present*

External Examiner, MSc Finance modules, Keele Management School, Keele University, UK, 2014/08 - *present*

PhD External Examiner, Robert Gordon University, UK, 2016/01

PhD External Examiner, University of Surrey, UK, 2015/04

External Adviser, MSc Banking and Finance Programme development, Newcastle University Business School, UK, 2015/03

External Examiner, BSc/BA Banking and Finance, Bangor Business School, Bangor University, UK 2012/07-2016/06,

Research Consultant, European Central Bank, Financial Research Division, Frankfurt, Germany, 2012/10-2012/11

Visiting Lecturer, School of Business and Economics, Loughborough University, UK, 2010/08-2015/02

Visiting Fellow, School of Business and Economics, Loughborough University, UK, 2010/11-2013/11

Visiting Lecturer, Bangor Business School, Bangor University, UK, 2007/02-2007/06

RESEARCH OUTPUT & ACTIVITIES

ACADEMIC JOURNAL ARTICLES PUBLISHED

- 12) Kara, A and Molyneux, P (2016) Household Access to Mortgages in the UK, *Journal of Financial Services Research*, forthcoming.
- 11) Kara, A, Marques-Ibanez, D, Ongena, S (2016) Securitization and lending standards: Evidence from the European wholesale loan market, *Journal of Financial Stability*, 26, pp. 107–127.
- 10) Deku, SY, Kara, A, Molyneux, P (2016) Access to consumer credit in the UK, *European Journal of Finance*, 22(10), pp.941-964.
- 9) Kara, A, Altunbaş, Y, Ozkan, A (2016) Securitisation and banking risks: what do we know so far? *Review of Behavioural Finance*, 8(1), pp. 2-16.
- 8) Howcroft, B, Kara, A, Marques-Ibanez, D (2014) Determinants of syndicated lending in European banks and the impact of the financial crisis, *Journal of International Financial Markets, Institutions and Money*, 32(1), pp.473-490.
- 7) Kara, A, Molyneux, P, Marquez-Ibanez, D (2012) Asymmetric information among lending syndicate members and the value of repeat lending, *Journal of International Financial Markets, Institutions and Money*, 22(4), pp.913-935.
- 6) Altunbaş, Y, Donoso, S, Kara, A (2011) The rationale behind Informal Finance: Evidence from Roscas in Bolivia, *Journal of Developing Areas*, 45, pp.191-209.
- 5) Altunbaş, Y and Kara, A (2011) Why do banks join loan syndications? The case of participant banks, *Service Industries Journal*, 31(7), pp.1063-1074.
- 4) Altunbaş, Y, Kara, A, Marques-Ibanez, D (2010) Large debt financing: Syndicated loans versus corporate bonds, *European Journal of Finance*, 16(5), pp.437-458.
- 3) Altunbaş, Y, Kara, A, Gadanecz, B (2007) The Evolution of Syndicated Loan Markets, *Service Industries Journal*, 26(6), pp.689-707.
- 2) Altunbaş, Y, Kara, A, Chakravarty, S (2006) Do credit markets have faith in IMF imprimatur? *Journal of World Economic Review*, 1(2), pp.221-239.
- 1) Kara, A, Altunbaş, Y, Gadanecz, B (2005) Key factors affecting internationally active banks' decisions to participate in loan syndications, *Applied Economic Letters*, 12(4), pp.249-253.

BOOKS

- 2) Altunbaş, Y, Kara, A, Olgu, O (2009) Turkish Banking: Banking under High Political Instability and Chronic High Inflation. Palgrave Macmillan, New York, 218 pp.
- 1) Altunbaş, Y, Kara, A, Gadanez, B (2006) Syndicated Loans: A Hybrid of Relationship Lending and Publicly Traded Debt. Palgrave Macmillan, New York, 256 pp.

OTHER REFEREED PUBLICATIONS

- 1) Altunbaş, Y, Kara, A, van Rixtel, A (2007) Corporate governance and corporate ownership: The investment behaviour of Japanese institutional investors. Central Bank of Spain Occasional Papers, 54 pp., No 0703.

WORKING PAPERS

- 1) Securitization and credit quality. The Federal Reserve Board, 2015, International Finance Discussion Papers 1148. Co-authors: David Marques-Ibanez and Steven Ongena. Submitted to a journal.
- 2) Securitization and financial stability in Europe. Working paper. Co-authors: David Marques-Ibanez and Solomon Y Deku.
- 3) Trustee reputation in securitization: Does it matter? Working paper. Co-authors: David Marques-Ibanez and Solomon Y Deku.
- 4) Bank governance and risk taking in Europe. Working paper. Co-authors: Yifan Zhou and Philip Molyneux.
- 5) Bank governance and performance. Working paper. Co-authors: Yifan Zhou and Philip Molyneux.

RESEARCH FUNDING

- 1) 2009. £6412. Nuffield Foundation. Principal Investigator. Project title: The choice of syndicated lending over bilateral lending: participant banks versus arrangers. Project period: 02/2009 – 02/2010
- 2) 2010. £5200. British Academy. Principal Investigator. Project title: Securitisation and the financial crisis. Project period: 03/2010 – 09/2012
- 3) 2015. £732. Banco Central do Brasil Annual Seminar - Financial Assistance for conference presentation.

CONFERENCE & OTHER RESEARCH PRESENTATIONS*

ECOBATE 2016 | BAFA NAG 2016 | Portsmouth-Fordham, 2016 | Wolpertinger, 2016 | Salford 2016 | Loughborough University, 2016 | Loughborough University, 2015 | Banco Central do Brasil - Sao Paulo, 2015 | IFABS, 2014 | Wolpertinger, 2014 | Financial Engineering and Banking Society, 2014 | European Central Bank, 2013 | University of East Anglia, 2013 | IFABS, 2012 | Management and Development Centre - Bahrain, 2012 | LSE for Association of British Turkish Academics – invited speaker, 2011 | European Central Bank, 2011 | University of Hull, 2010 | European Central Bank, 2010 | EFMA, 2009 | Wolpertinger, 2008 | Australasian Finance and Banking Conference - Sydney, 2007 | Bangor Business School, 2006. *Including co-authors presentations

JOURNAL REFEREEING

Journal of Banking and Finance, Journal of Financial Stability, European Journal of Finance, British Accounting Review, Service Industries Journal, Journal of Developing Areas, Emerging Markets Finance and Trade, Revue Finance

PRESS COVERAGE

Not all emerging markets are in the same QE boat, The Conversation, 23.09.2013
 Financially excluded households include a high number of ethnic minorities, Yorkshire Post, 17.08.2013
 Are our banks racist? Moneywise, 30.07.2013
 Bank lending blow for businesses, Yorkshire Post, 21.06.2013
 Warning bank levy could lead to job losses, Yorkshire Post, 21.10.2010

TEACHING, SUPERVISION & TUTORING

MODULES TAUGHT

Postgraduate: International Financial Management (MSc), Financial Trading (MSc), International Banking (MSc), Corporate Performance Analysis (MSc), Principles of Banking (MSc), Research Methods (MSc), Corporate Finance (MBA).

Undergraduate: Corporate Finance and Derivatives (3rd year), International Finance (3rd year), Principles of Finance (1st year), Money and Banking (2nd year), International Economics (2nd year), Introductory Economics, (1st year FT and 1st year PT mature students), Economics of Sports and Leisure Market (1st year), Quantitative Methods (2nd year).

Overseas: International Financial Management (3rd year - Singapore), International Financial Management (MSc - Kazakhstan), Current issues in Finance (3rd year - Hong Kong), Independent Study (3rd year - Hong Kong).

Executive Education: Financial Management (MSc), Accounting and Finance for Managers (MBA - Singapore, Hong Kong and Bahrain).

RESEARCH SUPERVISION

PhD: Hull and Loughborough. One completion and currently supervising three students

Internal PhD Examiner: Loughborough and Hull – examined five candidates

Postgraduate: Bangor, Leicester, Aberdeen and Hull – more than 100 MA, MSc and MBA dissertations

Undergraduate: Leicester and Hull – more than 50 dissertations

CURRICULUM DESIGN & DEVELOPMENT

Programme level: Restructuring of MSc Programme Portfolio, Hull University Business School

Module level: Financial Trading (MSc) | International Financial Management (MSc) | Financial Markets, Institutions and Instruments (MSc) | International Banking (MSc) | International Financial Management (3rd year) | Introduction to Banking (1st year) | Bank Financial Management (MSc) | Financial Systems, Markets and Institutions (Overseas BSc)

PASTORAL CARE & TUTORING

Warden: Hall of Residents comprised of 1500 students, 2004/05, Bangor University

Personal Tutor: Tutored over 100 students in Loughborough, Hull, Leicester and Robert Gordon

Industrial Placements Tutor: Robert Gordon and Loughborough