



DEPARTMENT OF ECONOMIC SCIENCES
THE SCHOOL OF ECONOMICS & BUSINESS ADMINISTRATION
UNIVERSITY OF PADOVA



WORKSHOP

Small Banks Efficiency and Competitiveness Studies: Theoretical Approaches and Managerial Implications.

Padova, School of Economics & Business Administration
26th November 2009

PRESENTATION

The workshop aims at resuming the state of art of the studies about banks efficiency and competitiveness, with particular attention to “small” banks, characterised by a deep territorial rootedness, and by an activity specifically focused on retail customers and small and medium enterprises (SME).

The reasons for this kind of topic are strictly connected with two main causes: the comparison “big bank”-“small bank” and the explanations of their coexistence represent relevant and recurrent issues among the banking and finance scholars; moreover, the recent financial crisis seems to have definitively legitimised the small banks, by recognising the role and the importance for the efficiency of the whole economic system.

This workshop aims at overlapping the mere academic dimension of the discussion, by involving the practitioners of the local banking system and, more widely, of the small banks. Several researcher and practitioners, in fact, think that it is necessary to understand if the economic researches are coherent with the managerial background and if the banks’ managers really consider them useful for their operational and strategic decisions.

The general program includes two parts: the presentation of some of the most recent and important analysis about the efficiency, productivity and competitiveness of the small banks (section 1); the second part (section 2) consists of a round table during which scholars and practitioners will discuss about the previously highlighted questions. By means of the comparison and the relationship between academy and local banking system we would like to gather the linking issues and other feasible actions, in order to augmenting the connection between two complementary contexts that too often seem divided and even opposing.



**SMALL BANKS EFFICIENCY AND COMPETITIVENESS STUDIES:
THEORETICAL APPROACHES AND MANAGERIAL IMPLICATIONS**
PADOVA, 26TH NOVEMBER 2009



DETAILED PROGRAM

10.30 - 10.45 (ROOM 42, 4TH FLOOR)

WELCOME ADDRESS

Francesco Zen, *Chairman, University of Padova, School of Economics & Business Administration*

Nunzio Cappuccio, *Dean of Department of Economic Sciences*

Enrico Rettore, *Dean of the School of Economics & Business Administration*

Bruno Maria Parigi, *Dean of Graduate Program in Economics and Finance, University of Padova, School of Economics & Business Administration*

10.45 - 11.30

INVITED SPEAKERS' SESSION

Meryem Duygun-Fethi (University of Leicester) – Fotios Pasiouras (University of Bath)

Assessing Bank Performance with Operational Research and Artificial Intelligence Techniques: a Survey.

Leigh Drake (Nottingham University Business School), Maximilian J.B. Hall, and Richard Simper (Loughborough University)

Bank modelling methodologies: A comparative non-parametric analysis of Efficiency in the Japanese banking sector.

Donald G. McKillop, Anne-Marie Ward (University of Belfast), John O.S. Wilson (University of St Andrews), John Goddard (Newcastle University)

Capital Adequacy and Capital Regulation of US Credit Unions.

11.30 – 11.45 (ROOM “LIVIO PALADIN”, 5TH FLOOR)

COFFEE BREAK

11.45 – 13.00 (ROOM 42, 4TH FLOOR)

INVITED SPEAKERS' SESSION

Rym Ayadi (Centre for European Policy Studies, CEPS), Reinhard H. Schmidt (University of Frankfurt), Santiago Carbó Valverde (Universidad de Granada), Emrah Arbak (CEPS & University of Lyon II), Francisco Rodriguez Fernandez

Investigating Diversity in the Banking Sector in Europe: The Performance and Role of Savings Banks.

Emili Tortosa-Ausina (Universitat Jaume I and IVIE), Emili Grifell-Tatje (Universitat Autònoma de Barcelona), Carmen Armero, and David Conesa (Universitat de Valencia)

Sensitivity analysis of efficiency and Malmquist productivity indices: An application to Spanish savings banks.

Bootstrapping profit change: An application to Spanish banks.

Discussion about the works presented



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13.00-14.30 (ROOM "LIVIO PALADIN", 5TH FLOOR)

BUFFET LUNCH

14.30-16.00 (ROOM 14, 1ST FLOOR)

INVITED SPEAKERS' SESSION

Franz Hahn (Austrian Institute of Economic Research), Peter Egger (Institute for Economic Research and University of Munich)

Domestic mergers in the Austrian banking sector: a performance analysis.

Endogenous bank mergers and their impact on banking performance. Some evidence from Austria.

Franco Fiordelisi (University of Roma III)

Shareholder Value and Efficiency of Cooperative Banks in Europe.

Francesca Battaglia (Parthenope University of Napoli) – Vincenzo Farina, Ornella Ricci (University of Roma, Tor Vergata)

L'importanza delle condizioni ambientali per un'analisi dell'efficienza nelle banche locali.

16.00 – 17.00

ROUND TABLE SESSION

Do the studies on small banks efficiency really meet the needs of banks' managers? What are the operational implications of the economic researches? (Chairman: Francesco Cesarini, Catholic University, Milano)

Concluding remarks (**Francesco Zen, University of Padova**)

Scientific Committee:

Francesco Zen (University of Padova); Paolo Biffis (University Ca' Foscari Venezia); Alessandro Carretta (University of Roma Tor Vergata); Francesco Cesarini (Catholic University, Milano); Luciano Munari (University of Parma).

Workshop attendance is free. Please, kindly confirm Your participation by e-mail to the following address, within **November, 6th** : elena.sapienza@unipd.it

For any further queries, please contact: cinzia.baldan@unipd.it (Via del Santo, 33 – 35123 Padova Italy; phone: +39.049.827.4047; fax: +39.049.827.4211)