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Xavier FREIXAS, (Ph D. Toulouse 1978) is Emeritus Professor at Universitat Pompeu Fabra in Barcelona (Spain) and Research Fellow at CEPR. He is past president of the European Finance Association and has previously been Chairman of the Risk Based Regulation Program of the Global Association of Risk Professionals (GARP), Deutsche Bank Professor of European Financial Integration at Oxford University, Houblon-Norman Senior Fellow of the Bank of England, Professor at Montpellier and Toulouse Universities.

He has published a number of papers in the main economic and finance journals (*Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Econometrica, Journal of Political Economy...*).

He has been a consultant for the European Investment Bank, the New York Fed, the European Central Bank, the World Bank, the Interamerican Development Bank, and the European Investment Bank.

He is well known for his research work in the banking area that has been published in the main journals in the field, as well as for his book *Microeconomics of banking* (MIT Press, 1997), co-authored with Jean-Charles Rochet.