



**Rossella Locatelli**

 UNIVERSITY OF INSUBRIA



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## Contact data

### Full Professor of Financial Intermediaries

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## Biography

Degree in Economic and Banking Sciences with Honors - Università Cattolica del S. Cuore, Milano;

Grant for Advanced Studies "M. Liguori", Università Cattolica del S. Cuore di Milano - Istituto di Studi Superiori "G. Toniolo" in academic years 1984/1985 and 1985/1986.

Researcher in Banking, Faculty of Banking, Finance and Insurance Sciences from 1986 to 1998.

Associate Professor of Financial Intermediaries, University of Insubria, from 1998 to 2001.

## Qualifications and awards

Full Professor of Financial Intermediaries  
Dean of the School of Economics since 2000.

## Research interests

Analysis of the Structure of Financial and Banking Systems with particular interest on models of banking systems and banks. Some specific items of banking management: labor productivity, labor organization and management, profitability and productivity. Prudential regulation of banks and insurance companies. Risk Management in Banks and Insurance Companies and the possible integration between their management areas. Management problems and solutions in Financial Conglomerates. Ethics in Banking. Banking Foundations and their role in social and economic environment.

## Teaching experience and appointments

Teaches "Financial Intermediaries", "Banking Management", has taught "Insurance Operations".

-1 Tutor of the group "Credit Intermediaries" for the Monetary Analysis Laboratory (Università Cattolica del S. Cuore- Association for Studies in Banking and Financial Markets - ASSBB); collaborates with "Osservatorio Monetario".

-2 Member of the Scientific Committee of the Research Center on Internationalization of Local Economies (CRIEL);

-3 Member of the Scientific Committee of the Interdepartmental

Research Center for Innovation, Health and Local Economies (Cresit);

-4 Director of the Research Center on Ethics and Corporate Social Responsibility (CreaRes).

-5 Member of Scientific Board of Master in “Ethics and Social Responsibility in affairs and professional activities”, organized by Faculty of Economics and Faculty of Law, University of Insubria, academic year 2004-05

-6 Member of Advisory Board of training course “International tax issues in financial consulting”, organized by School of Economics, University of Insubria, with Banking Studies Centre of Vezia (Lugano, Switzerland)

-7 Has coordinated the research group on Professional Needs in the Credit Sector (Regional Banks) (Enbicredito) supported by the Welfare Minister of Italy.

-8 Member of the Senate of the University;

-9 Member of the University Financial Commission;

-10 Member of the Commission for University Buildings.

-11 Assistant of the Rector for Local Institutional Relations.

## Representative publications

European Commission and Financial System, in “Rivista italiana di diritto pubblico comunitario”, n 3-4, 2005 (IT)

“Bankassurance: the Areas of Integration and risks” in “Evoluzione Bancassicurazione”, Società Cattolica di Assicurazione – Italian Banking Association ABI, n. 6, 2004 (IT)

Economics, Finance and solidarietà, in “Cooperazione di Credito”, n. 179, January-March 2003 and working paper n. 4/2003, Department of Economics, Università dell’Insubria (IT)

The integration between banks and insurance companies and the model of financial conglomerates (co-authors: C. Morpurgo e A. Zanette), working papers of Ente per gli Studi Monetari e Finanziari Luigi Einaudi, n. 34, 2002 and in F. Cesarini (ed), The Strategies of Large Banks in Europe, Bancaria Editrice, Roma, 2003 (IT).

Organizational Models and Professional Needs in Medium Size Banking Groups (ed), in Ministero del Lavoro e delle Politiche Sociali – Ente Bilaterale per il Credito - Enbicredito, “Professional and Cultural Needs in the Credit Sector”, M. Messori (ed) , Il Mulino, Bologna, 2003 (IT)

Profitability and Value Creation in Banking management, Il Mulino, Bologna, 2001 (IT)

Financial Operations. Financial Instruments and Insurance Contracts, Il Mulino, Bologna, 2001 (co-author, Mario Anolli), (IT)

The regulation on Asset Management and Grants in Banking Foundations, in "Banca Impresa Società", n.1, 2000 (IT)

Savings Banks between Local Interests and Despecialization. An International Analysis (ed), Italian Savings Banks Association ACRI, Giuffrè Editore, Milano, 1998, (IT)

The Role of Private Insurers in the Prevention of Personal Damages: Opportunities and Problems", in "Assicurazioni", n. 5-6/1997 (IT)

Risk and Intermediation in Banks and Insurers, Il Mulino, Bologna, 1995 (IT)

The German Financial System (ed), Il Mulino, Bologna, 1994 (IT)

Productivity in Banks (co-author Luigi Prosperetti), Nomisma Report to CNEL, Edizioni del Sole 24 Ore, Milano, 1987 (IT)