





The Western Balkans: 15 Years of Economic Transition

Short Biographies of Moderators, Presenters, Panelists, Discussants

(In alphabetical order)

AHMETAJ, ARBEN

Mr. Arben Ahmetaj has been Minister of Economic Development, Tourism, Trade and Entrepreneurship since 2013. He has been an elected Member of the Albanian Assembly in the 18th and 19th Legislature and represents Korca and Gjirokastra constituency. He is a member of the parliamentary group of the Socialist Party and member of the Committee of Economy and Finance. Previously, he held important offices, including that of the Deputy Minister of European Integration (2004-2005) and Deputy Minister of Energy and Industry (2003-2004).



He used to be Director General of the General Directorate of Taxes of Albania and was in charge of drafting new taxation policies and the

new tax legislation (New Fiscal Code, excises and the new legal package on direct taxation). In the period between 1992 and 1993, he was Advisor to the Minister of Finance and US treasury assistant.

Additionally, Mr. Ahmetaj attended fellowship research programmes with Georgetown University, Edmund Walsh School of Foreign Service, Washington, United States, Harvard University, and Conflict Management in the Era of Information Technology (Athens). He is author of a series of research papers.

Mr. Ahmetaj holds a PhD degree in Energy Security and National Security from Bucharest University (2005-2009). He has a Bachelor's Degree in English Language, British and American Literature, from the University of Tirana (1991). In 1996, he obtained a Master's Degree in International Trade and Diplomacy from Kentucky University, United States.

BECKMANN, ELISABETH

Ms. Elisabeth Beckmann has been working at the Oesterreichische Nationalbank since 2010. Being an economist in the Foreign Research Division, she is in charge of the OeNB Euro Survey of households in Central, Eastern and Southeastern Europe and conducts research in household finance.

Before joining the Oesterreichische Nationalbank, Elisabeth Beckmann worked for various non-government organizations in Germany and Russia. She studied at the universities of London, Munich and Glasgow and is currently finishing her PhD in Economics at the Vienna University of Economics and Business.









BEKX, PETER

Mr. Peter Bekx, a Belgian national, is the Director of International Economic and Financial Affairs in the European Commission's Directorate General for Economic and Financial Affairs. Prior to that, he was the Director of Business Statistics in Eurostat.

Peter Bekx graduated in Economics from the Free University of Brussels (VUB), where he also obtained an MSc in Statistics and Econometrics and a doctorate in Economics. He was Professor of Economics at the Free University of Brussels for six years.

In 1985, he joined the European Commission, where he held a number of posts in the Directorate General for Economic and Financial Affairs, including a four-year period as the Head of the Economic and Financial section of the Commission's Delegation in Washington DC.



From 2002 to 2006, Mr. Bekx was the deputy head of cabinet of the European Commissioner for Economic and Monetary Affairs.

Peter Bekx has published extensively on various topics related to monetary integration, exchange rate regimes, and econometric modelling.

BOGOV, DIMITAR

Mr. Dimitar Bogov, Governor of the National Bank of the Republic of Macedonia, has 21 years of work experience including nine years in government sector management positions, one year in business consultancy and four years in a senior position in the largest Macedonian bank. He has held managerial posts in the State Statistical Office and Ministry of Finance involving the production of macroeconomic statistics. economic analysis. macroeconomic forecasting, economic policy proposals and negotiations with the IMF. For a brief period of time he worked with the Macedonian Business Resource Center dealing with financial analysis and preparation of investment projects and business plans for small private sector companies. From 2002 to January 2007 he worked as chief economist in Stopanska Banka AD Skopje, a member of NBG Group, where he was responsible for economic and market analysis, business planning,



management accounting and risk management. From February 2007 till May 2011 he was Vice Governor of the National Bank of Republic of Macedonia responsible for financial markets, f/x reserves management and payment systems. He holds an MBA degree from Sheffield University.







DJELIĆ, BOŽIDAR

Mr. Božidar Djelić is Managing Director of Lazard Sovereign Group. He advises countries around the world on their economic development programs, financing options and strategic transactions. He is a member of the EBRD's "Transition to Transition" high level task force for Arab Spring countries.

Mr. Djelić has more than 25 years of experience in the public and private sectors, including eight years as a senior member of the Serbian Government. He was Deputy Prime Minister of Serbia between 2007 and 2011. Between 2005 and 2007, Mr. Djelić served as Crédit Agricole's Director for Eastern Europe and the former Soviet Union and was the head of its Ukrainian (Index Bank) and Serbian (Meridian) subsidiaries. Prior to 2001, he was a Partner of McKinsey & Company in



the Paris and Silicon Valley offices, specializing in financial institutions, media and technology.

Mr. Djelić holds an MBA from the Harvard Business School, an MPA from the J.F. Kennedy School of Government at Harvard University and an MA in Economics from the School of High Social Studies in Paris. He is a graduate of the French business school HEC and the Institute of Political Studies (summa cum laude). He visited the Fiscal Affairs Department of the IMF and consulted for the World Bank.

FUNKE, NORBERT

Mr. Norbert Funke was appointed Director of the Joint Vienna Institute (JVI) in September 2012. He has been a staff member of the International Monetary Fund (IMF) since 2000. Most recently, he headed the Global Partnerships Division of the Institute for Capacity Development, overseeing the IMF's donor relations. Previously, he was an Advisor in the Office of Technical Assistance Management and a Division Chief in the African Department.

Before joining the IMF he worked mostly on advanced and transition economies, as head of the financial institutions research group at McKinsey & Company in Frankfurt, and as economist at the Organisation for Economic Cooperation and Development (OECD) in Paris, the Kiel Institute of World Economics, and in the banking sector. Mr. Funke, a German national, holds a doctorate from the University of Cologne.









GOLDSTEIN, ELLEN

Ms. Ellen Goldstein has spent over thirty years as development practitioner, specializing in results-based management, monitoring and evaluation systems and science of delivery.

She was the founding manager of the World Bank's Results Secretariat and co-chairperson of the OECD/DAC Joint Venture on Managing for Development Results. She played a leading role in development of methodology for results-based country strategies and in defining the results measurement system for monitoring use of the World Bank's concessional resources. Ms. Goldstein also established the Quality Assurance and Results Department at the African Development Bank. In her current position, Ms. Goldstein is the World Bank's Country Director for Southeast Europe. She is responsible for leading economic



dialogue, managing the World Bank portfolio, ensuring timely delivery, coordinating with partner organizations and engaging in outreach on economic growth and poverty reduction in the Western Balkans. Prior to this position, Ms. Goldstein was the World Bank's Country Director for Bangladesh and Nepal.

Ms. Goldstein has a Master's Degree in Public Policy from the Woodrow Wilson School of Public and International Affairs at Princeton University and a Master's Degree in Public Health from the Johns Hopkins School of Public Health.

HOTI, AVDULLAH

Mr. Avdullah Hoti has been Minister of Finance of the Republic of Kosovo since 2014. During the period 2006-2007, he was Senior Advisor to the Minister of Education, Science and Technology of Kosovo. During 2008-2009, he was Counselor for Economics of the Mayor of Pristina. For one mandate (2010-2013) he was Deputy Mayor of Pristina. He joined the General Council of the Democratic League of Kosovo in 2006. Since 2010 he has been a member of the Democratic League of Kosovo. From 2011, he has chaired the Council of Experts of the Democratic League of Kosovo. In June 2014, he was elected a Member of Parliament of the Republic of Kosovo.

Dr. Avdullah Hoti is Associate Professor in the Faculty of Economics at the University of Pristina. He has published sixteen scientific articles



in international journals related to the labor market, economic development and transition, education, migration and remittances and other areas. He participated in many local and international scientific conferences.

He studied Management and Informatics at the Faculty of Economics of the University of Pristina during the years 1994-1998. He completed his Master's studies (2001-2002) and PhD (2003-2007) in economics at Staffordshire University, UK. In 2008 he was certified by Staffordshire University for research methods and mentoring doctoral students.







HUSAIN, AASIM M.

Mr. Aasim M. Husain is currently Deputy Director in the European Department (EUR) of the IMF, where he supervises the department's regional work on Central, Eastern, and Southeastern Europe and on many of the countries in the region. Prior to joining EUR in late 2011, Mr. Husain served in the Strategy, Policy, and Review Department, where he led the Fund's policy development work on capital flows and reviewed country work on many of the large emerging market economies. Previously, Mr. Husain served as IMF mission chief for Italy, Egypt, Jordan, and Kazakhstan, and headed the Fund's work on commodity and energy issues.

Mr. Husain is from Pakistan. He received his Bachelor of Arts degree in Economics and Mathematical Sciences from Rice University and his Doctor of Philosophy in Economics from the University of Pennsylvania. He joined the IMF in 1990.



ILAHI, NADEEM

Mr. Nadeem Ilahi is a Deputy Chief in the Southeastern Division in the IMF's European Department that covers Serbia, Albania and Montenegro. He is currently the Mission Chief for Albania, and has previously also served as Mission Chief for Montenegro. His earlier work experience in the IMF has been in the Middle East and Central Asia Department, where he worked on Egypt, Kazakhstan, Azerbaijan and Kyrgyz Republic. Nadeem's research and analytical work has focused on the nature and implications of international spillovers, and the macroeconomic role of oil funds. Prior to joining the IMF in 2000, Nadeem was a visiting faculty member at McGill University in



Canada and Lahore University of Management Sciences in Pakistan. Nadeem holds undergraduate and doctoral degrees from the University of California, Berkeley and Davis, respectively.

IVANOVIĆ, MAJA

Ms. Maja Ivanović works as a special advisor to the Director for the Financial Stability, Statistics and Research Department in the Central Bank of Montenegro. She is responsible for the projections of the main macroeconomic indicators in the Central Bank. Before assuming this position, she worked as a senior examiner in the Bank's Supervision Department, where she focused on the analyses of banks and stress testing in the banking sector.

Her primary expertise and research interests are in the areas of macroeconomics, applied macroeconometrics, banking, finance and financial econometrics. She holds a Master's degree in Finance and Banking from the Faculty of Economics at the Montenegrin State University and a Ph.D. in Economics from the Staffordshire University, UK.









IVANYNA, MAKSYM

Mr. Maksym Ivanyna has been an Economist at the Joint Vienna Institute since June 2012. Prior to joining the JVI, he did a number of consultancy jobs at the IMF, World Bank, German Institute for Development, European Centre for Minority Issues, and Centre for EU Enlargement. Mr. Ivanyna holds a Doctor's degree in Economics from Regensburg University (Germany). He also obtained a Master's degree in Mathematics from Lviv National University (Ukraine), M.A. degrees in Economics from the Central European University (Hungary) and Michigan State University (USA). His research portfolio includes publications and working papers in the fields of fiscal policy, development, growth, corruption, governance, fiscal federalism, taxation, technology adoption and innovation.



JAEGER, JOHANNA

Ms. Johanna Jaeger is a financial sector specialist at the Finance and Markets Global Practice of the World Bank. She works primarily in the Western Balkans and Belarus covering the following topics: SME finance, consumer protection and financial literacy, financial safety nets, development banking and market infrastructure. Prior to this position, she was responsible for the World Bank's financial consumer protection agenda including work in Armenia, Belarus, Bulgaria, Kosovo, Mongolia, Mozambique, Peru, Tanzania and Ukraine.

Before joining the World Bank, Ms. Jaeger was a financial sector specialist at the Austrian Ministry of Finance working primarily in the areas of financial market integration, financial sector recapitalization measures and related EU state aid procedures and financial consumer



protection. She holds a master's degree in international business administration and a degree in law.

JAZBEC, BOŠTJAN

Mr. Boštjan Jazbec was appointed Governor of the Bank of Slovenia in July 2013. He graduated from the Faculty of Economics, University of Ljubljana, and continued his studies at the Central European University in Budapest and Prague. After completing his Ph.D. studies in Economics at the Institute for Advanced Studies in Vienna he defended his doctoral thesis on real exchange rate determination in transition economies at the Faculty of Economics, University of Ljubljana. His research interests focussed on macroeconomic topics including the impact of structural reforms on the exchange rate determination and the convergence of the transition countries to the European Union (EU). Mr. Boštjan worked as a short-term consultant for the European Bank for Reconstruction and Development (EBRD) and the World Bank in Washington DC. In July 2003 he was appointed



to the Board of the Bank of Slovenia and continued his post until 2008. After 2008, he worked as a consultant to the International Monetary Fund at the Central Bank of Kosovo and the Central Bank of Suriname.







LANDESMANN, MICHAEL

Prof. Michael Landesmann is Scientific Director of wiiw and Professor of Economics at the Johannes Kepler University, where he is also department head of economic theory and quantitative economic research. His research focuses on East-West economic integration, structural change, economic growth, general topics in international economic relations, globalisation and labour markets and migration. He was a member of the Group of Economic Policy Advisors under the chairmanship of former EU Commission President Romano Prodi and participated in and coordinated a wide range of EU projects on different aspects of European integration. He has a D.Phil. from Oxford University, was a Lecturer, Fellow and Senior Research Officer at Cambridge University and held visiting Professorships at Harvard University (where he was J. Schumpeter and Pierre Keller Visiting



professor) and a wide range of other universities (Brandeis, Basel, Osaka, Padova, Jerusalem, Central European University, CERGE-EI, Mumbai, etc.).

MODER, ISABELLA

Ms. Isabella Moder has been working at the Oesterreichische Nationalbank (OeNB) since 2012. As an economist in the Foreign Research Division, she conducts research in the areas of international macroeconomics and European integration. Additionally, she is in charge of the country desk for Bosnia and Herzegovina, Croatia and Serbia.

Before joining the OeNB, Isabella Moder worked for a commercial bank, where she analyzed macro- and micro-level risks of large infrastructural projects.

She holds a master's degree in Economics and a bachelor's degree in International Affairs, both obtained from the University of St. Gallen (Switzerland).



MOOSLECHNER, PETER

Mr. Peter Mooslechner became a member of the Governing Board of the Oesterreichische Nationalbank in 2013. He studied economics at the Johannes Kepler University Linz, where he also received his doctoral degree in 1981. After having worked at the JKU, he held a research position at the Austrian Institute of Economic Research, before he joined the OeNB in 1996, where he became Director of the Economic Analysis and Research Department in 1999.

Mr. Mooslechner represents the OeNB in numerous national and international bodies, has taught economics at a number of Austrian universities and has published extensively on a broad spectrum of economic policy issues.









MURGASOVA, ZUZANA

Ms. Zuzana Murgasova is an Advisor in the IMF's European Department (EUR), where she heads the Serbia team. She previously served as a mission chief for Croatia and the Czech Republic, and worked on Poland and euro adoption in Central Europe. She also led missions to African countries and worked on policy development and review with an emphasis on program countries. Ms. Murgasova joined the IMF in 1995.

A Slovak national, Ms. Murgasova holds an undergraduate degree in Mathematical Economics from the Economics University in Bratislava, as well as a Master's Degree in Public Policy and a PhD in Economics from Georgetown University.



NOWOTNY, EWALD

Mr. Ewald Nowotny is the Governor of the Oesterreichische Nationalbank (OeNB) and a Member of the Governing Council of the European Central Bank (ECB).

Before taking on his current position in September 2008, Governor Nowotny held a number of high-level positions in financial institutions. He was CEO of the Austrian BAWAG P.S.K. banking group from 2006 to 2007, served as Vice-President and Member of the Management Committee of the European Investment Bank (EIB) in Luxembourg from 1999 to 2003, and, between 1971 and 1979, was first a Member and then President of the Governing Board of Österreichische Postsparkasse (P.S.K.). Moreover, from 1992 to 2008, Ewald Nowotny served on the supervisory boards of several banks and corporations and was a member of the OeNB's General Council from 2007 to 2008.



Mr. Nowotny studied law and political science at the University of Vienna and economics at the Institute for Advanced Studies (IHS) in Vienna. In 1967, he received his doctorate in law from the University of Vienna.

RAMON-BALLESTER, FRANCISCO

Mr. Francisco Ramon-Ballester is a Principal Economist in the EU Candidate and Potential Candidate Countries team of the ECB's International Department. In that role, he leads the ECB's annual assessment of prospective EU members' National Economic Reform Programmes, chairs the ESCB Expert Group on Financial Stability Challenges in such countries, and coordinates the regular macro-financial surveillance activities of a small group of staff. Prior to his current assignment, Mr. Ramon-Ballester worked as a Senior Economist in the ECB's Monetary Policy Strategy and International Policy Analysis divisions, as well as in the ECB office at the International Monetary Fund, dealing with a number of advanced economy and emerging market issues. Before joining the ECB in 2000, he was an Economist at Oxford Economic Forecasting, a UK economic consultancy. Mr. Ramon-Ballester holds an MA in International Economics from the Kiel Institute of World Economics and a BA in Economics and Political Science from Georgetown University.







RITZBERGER-GRÜNWALD, DORIS

Ms. Doris Ritzberger-Grünwald has been the OeNB's chief economist (Director of the Economic Analysis and Research Department) since May 2013.

She obtained her Master's degree in social and economic sciences from the University of Vienna in 1985, completed the Program in Economics at the Institute for Advanced Studies (IAS) in Vienna in 1987 and obtained her Doctoral degree in social and economic sciences from the University of Vienna in 1991. Following a period as research assistant at the IAS from 1987 to August 1988, she joined the Oesterreichische Nationalbank in 1988, where she started as an



economist in the Economic Analysis Division and then moved to the Foreign Research Division. After an interim position as assistant to a Member of the Governing Board she returned to the Foreign Research Division as special adviser, to be promoted in 2000 to the post of Deputy Head of Division. From June 2002 to April 2013 she served as Head of the Foreign Research Division. Her fields of policy-oriented research include monetary policy, economic growth, convergence issues, inflation, the enlargement of the European Union and the European Monetary Union, with a special focus on Central, Eastern and South-Eastern European Countries. She is a member of the Monetary Policy Committee of the European Central Bank and an Executive Board Member of the Joint Vienna Institute.

SACHS, JEFFREY D.

Prof. Jeffrey Sachs is the Director of The Earth Institute, Quetelet Professor of Sustainable Development, and Professor of Health Policy and Management at Columbia University.

Prof. Sachs is widely considered to be the world's leading expert on economic development and the fight against poverty. He has been pivotal in many of the key junctures of globalization during the past thirty years.

Prof. Sachs is Special Advisor to United Nations Secretary-General Ban Ki-moon on the Millennium Development Goals, having held the same position under former UN Secretary-General Kofi Annan. He is Director of the UN Sustainable Development Solutions Network. He is co-founder and Chief Strategist of Millennium Promise Alliance, and is director of the Millennium Villages Project. Prof. Sachs is also one of the Secretary-General's MDG Advocates, and a Commissioner



of the ITU/UNESCO Broadband Commission for Development. He has authored three New York Times bestsellers in the past seven years: The End of Poverty (2005), Common Wealth: Economics for a Crowded Planet (2008), and The Price of Civilization (2011). His most recent book is To Move the World: JFK's Quest for Peace (2013). His upcoming book The Age of Sustainable Development will be published by the Columbia University Press on March 10, 2015.







SANFEY, PETER

Mr. Peter Sanfey is Deputy Director for Country Strategy and Policy within the Office of the Chief Economist at the European Bank for Reconstruction and Development (EBRD) in London. He is responsible for the analysis of economic developments and reforms in South-Eastern Europe, and he engages in research and publications on a range of topics covering the whole transition region. He is also a Senior Common Room member at St. Antony's College and an associate of SEESOX (South East European Studies at Oxford).

Dr. Sanfey graduated from Trinity College Dublin in 1985 with a B.A. (first class honours) in Economics, and received his Ph.D. in Economics from Yale University in 1992. He has published widely in academic journals and is the co-author (with Christopher Cviić) of: In Search of the Balkan Recovery: the Political and Economic Remergence of South-Eastern Europe, published by C. Hurst & Co. publishers (UK) and Oxford University Press (US).



STAVRESKI, ZORAN

Mr. Zoran Stavreski has been Minister of Finance and Vice Prime Minister of Macedonia since July 2009. He had previously served as Vice Prime Minister in charge of economic affairs from February 2006. In that capacity, he chaired the World Bank and the IMF Annual Meetings 2008.

Prior to joining the government, he spent five years at the World Bank serving both on the Bank's operations and policies (2005-2006) and as Advisor to the Executive Director in the Netherlands Constituency (2001-2004). Before joining the World Bank he was Undersecretary in the Ministry of Finance (2000-2001). Mr. Stavreski began his career at the Research department of the national central bank (1993-2000), including as Director (1997-2000). He earned a Master of Economic Science from the Ss. Cyril and Methodious University in 1997.









THOMSEN, POUL

Mr. Poul Thomsen, a Danish national who holds a Master's degree from the University of Copenhagen, has been Director of the European Department at the International Monetary Fund since November 2014. Prior to taking up his current position he had a leading role in directing the Fund's program to European countries affected by the global financial crisis and the subsequent crisis in the Euro Zone. He was mission chief for Iceland, the first advanced country to suffer the consequences of the crisis. He then led the IMF's program for Greece and Portugal as well as with Romania and Ukraine.

Before the financial crisis, Mr. Thomsen gained extensive knowledge of the economic and social problems facing the countries in Central and Eastern Europe through multiple assignments in the region. This



included serving as the IMF's Senior Resident Representative and Head of the Moscow Office during the period 2001-04. He was appointed Deputy Director of the European Department in 2008, a position he held until his appointment as Director.

VINCELETTE, GALLINA

Ms. Gallina Vincelette works as a Lead Economist and Program Leader for the Western Balkans at the World Bank's Europe and Central Asia region. She is a macroeconomist, focusing on economic growth, debt, fiscal and macro vulnerability issues.

Ms. Vincelette joined the Bank in 2001 and since then she has worked on a range of low, middle and high income countries in Africa, the Caribbean, East Asia, Middle East and North Africa, South Asia, and the EU new member states. Prior to joining the Bank, Ms. Vincelette conducted research as a fellow at the Woodrow Wilson Center for International Scholars, among others. She holds a PhD.



VLADKOVA HOLLAR, IVANNA

Ms. Ivanna Vladkova Hollar is a Deputy Unit Chief in the IMF's European Department (EUR), where she heads the FYR Macedonia team. She previously worked on the IMF's team for Portugal, covering structural issues under the program. Prior to joining EUR in 2010, Ms. Vladkova Hollar worked on Mexico, and Central America, and served in the Strategy, Policy, and Review Department, where she contributed to the IMF's Emerging Market Vulnerability Exercise. Ms. Vladkova Hollar joined the IMF in 2002.

A Bulgarian national, Ms. Vladkova Hollar holds an undergraduate degree in Economics and Business and International Affairs from Lafayette College, as well as a PhD in Economics from the George Washington University.









Vujčić, Boris

Mr. Boris Vujčić, Governor of the Croatian National Bank, graduated in 1988 and received his doctor's degree in 1996, both from the Zagreb Faculty of Economics. He worked as assistant lecturer at the Faculty of Economics in Zagreb from 1989 to 1997 when he was appointed assistant professor. As a Fulbright fellow he attended doctoral studies at the Department of Economics, Michigan State University, USA, in the period between 1994 and 1995. From December 1996 till his appointment as Deputy Governor of the CNB he worked as Director of the CNB Research Department. Mr. Vujčić was appointed Deputy Governor of the Croatian National Bank on July 15, 2000. On July 13, 2006 the Croatian Parliament reappointed Deputy Governor Vujčić for a second six-year term of office. From 2005 Mr. Vujčić was also a Deputy Chief Negotiator in Republic of Croatia's negotiations with the European Union.



Since 2003 Mr. Vujčić has been professor at the Zagreb Faculty of Economics. At the Zagreb Faculty of Science he has lectured as a visiting professor since 2004. He is the author of numerous scholarly papers on economic issues. Pursuant to the decision of the Croatian Parliament, Mr Vujčić assumed office as Governor of the Croatian National Bank on July 8, 2012.

VUJOVIĆ, DUŠAN

Mr. Dušan Vujović has been Minister of Finance of the Republic of Serbia since August 2014. He was Minister of Economy from the appointment of the new Government in April 2014 through July 2014. Dr. Vujović is a professor at FEFA (Faculty of Economics, Finance and Administration) at the Singidunum University, Belgrade and affiliate MOC faculty member of the institute for Strategy and Competitiveness of the Harvard Business School. He was a World Bank consultant in the areas of R&D for innovation, macroeconomic policy, and fiscal and governance reform, and a USAID consultant on the issues of budget and fiscal reform. He is a research fellow at CASE Institute, Warsaw. Dr. Vujović's past career includes various positions at the World Bank, including Country Manager for Ukraine, and Co-Director of the Joint Vienna Comprehensive program for



government officials from the Former Soviet Union and transition economies from Eastern Europe and Asia.

Professor Vujović has authored and co-authored a number of publications on macroeconomic policy, development, and institutional reform and transition issues, which were published as papers in international and domestic journals and chapters in books published by The World Bank, Oxford University Press, North Holland, Edward Elgar, etc.