



## 13th MoFiR Workshop on Banking

**Venue: Day 1:** European Bank for Reconstruction and Development, E14 4BG, London

**Day 2:** Queen Mary University of London, E1 4NS

**Date:** 27-28 June 2024 | to attend please [REGISTER here](#)

**Organisers:** Ralph De Haas, Thomas Mosk, Andrea Presbitero and Alberto Zazzaro

### Thursday 27 June | Boardroom, 14<sup>th</sup> floor, EBRD

10:00-10:30 Registration and coffee

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10:30-10:40 Welcome by Ralph De Haas (EBRD, KU Leuven and CEPR)

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10:40-12:20 **Session 1**

**Session chair:** Ralph De Haas (EBRD, KU Leuven and CEPR)

**Paper 1:** The Effects of Big Data on Commercial Banks

Xiao Yin (University College London)

**Discussant:** Thomas Mosk (Queen Mary University London)

**Paper 2:** Distortive Effects of Deposit Insurance: Administrative Evidence from Deposit and Loan Accounts

Stefano Pica (Bank of Italy)

**Discussant:** Francesc Rodriguez Tous (Bayes Business School)

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12:20-13:20 Lunch

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13:20-15:00	<p><b>Session 2</b></p> <p><b>Session chair:</b> Thomas Mosk (QMUL)</p> <p><b>Paper 1:</b> The Political Economy of Financial Regulation Rainer Haselmann (Goethe University Frankfurt, CEPR)</p> <p><b>Discussant:</b> Thomas Lambert (Erasmus University Rotterdam, CEPR)</p> <p><b>Paper 2:</b> The Effect of Minority Bank Ownership on Minority Credit Agustin Hurtado (University of Maryland)</p> <p><b>Discussant:</b> Larissa Schäfer (Frankfurt School, CEPR)</p>
15:00-15:20	Coffee break
15:20-17:00	<p><b>Session 3</b></p> <p><b>Session chair:</b> Cevat Giray Aksoy (EBRD, King's College London and CEPR)</p> <p><b>Paper 1:</b> The Disciplining Effect of Bank Supervision: Evidence from SupTech Hans Degryse (KU Leuven, CEPR)</p> <p><b>Discussant:</b> Rainer Haselmann (Goethe University Frankfurt, CEPR)</p> <p><b>Paper 2:</b> Climate Risk, Bank Lending and Monetary Policy Andrea Polo (Luiss University, EIEF and CEPR)</p> <p><b>Discussant:</b> Giorgia Barboni (University of Warwick)</p>
17:00-17:20	Coffee break
17:20-18:50	<p><b>Keynote lecture:</b> The Role of Financial Markets in Optimal Taxation and Enforcement: Evidence from the Mumbai Real Estate Market <b>Professor Tarun Ramadorai</b> (Imperial, CEPR)</p> <p>Introduction by Thomas Mosk (QMUL)</p>
19:30	Drinks and Dinner ( <i>by invitation only</i> )

## **Friday 28 June | Graduate Centre, Room 601, QMUL**

08:40-09:00	Registration and coffee
09:00-10:00	<b>Session 4   PhD Student Presentations</b> <b>Session chair:</b> Thomas Mosk (QMUL) Siema Hashemi (Center For Monetary And Financial Studies) Gianmarco Ruzzier (Universitat Pompeu Fabra) Cem Soner (Bangor University) Yasmine Van der Straten (University of Amsterdam) Tong Zhao (KU Leuven)
10:00-10:20	Coffee break
10:20-12:00	<b>Session 5</b> <b>Session chair:</b> Antoine Uettwiller (QMUL) <b>Paper 1:</b> Decomposing Employment Effects of a Government Support Program: Hires, Exits and Reallocation Diana Bonfim (Banco de Portugal, ECB, Católica Lisbon and CEPR) <b>Discussant:</b> Tim Eisert (Nova School of Business and Economics, CEPR)  <b>Paper 2:</b> Algorithmic Underwriting in High Risk Mortgage Markets David Zhang (Rice University) <b>Discussant:</b> Ansgar Walther (Imperial, CEPR)
12:00-13:00	Lunch
13:00-14:40	<b>Session 6</b> <b>Session chair:</b> Alberto Zazzaro (University of Naples Federico II) <b>Paper 1:</b> Failing Banks Emil Verner (MIT, CEPR) <b>Discussant:</b> Daniel Ferreira (LSE, CEPR)  <b>Paper 2:</b> Intermediary Balance Sheet Constraints, Bond Mutual Funds' Strategies, and Bond Returns Martin Waibel (Stockholm School of Economics) <b>Discussant:</b> Barbara Casu (Bayes Business School)
14:40-14:50	Closing remarks by the Organisers