



WORKSHOP ON BANKING AND INSTITUTIONS

June 2-3, 2025
University of Strasbourg
7 rue de l'Ecarlate, Strasbourg

Organized by LaRGE Research Center (University of Strasbourg),
Bank of Finland Institute for Emerging Economies (BOFIT)
and Fordham University (New York)

Monday (June 2, 2025)

Registration and Coffee (8.30 – 9.00)

Session 1: BANK OWNERSHIP (9.00 – 10.30)

Chair: Laurent Weill (LaRGE, EM Strasbourg Business School)

Bank Ownership and Brown Lending: Do State-Owned Banks Impede the Green Transition?

Marcin Borsuk (University of Oxford), Aneta Hryckiewicz-Gontarczyk (Kozminski University), Martin Melecky (World Bank)

Discussant: Zuzana Fungáčová (Bank of Finland)

The Evolution and Economic Impact of African American Banks The USA from 1900 to Present

Mintra Dwarkasing (University of Bonn), Narly Dwarkasing (The Forum on Economic and Fiscal Policy), Yashvir Gangaram Panday (Erasmus University Rotterdam), Lucia Gomez Llactahuamani (Harvard University)

Discussant: Koen Schoors (Ghent University)

Coffee Break (10.30-11.00)

KEYNOTE SPEECH (11.00-12.00)

Chair: Iftexhar Hasan (Fordham University and Bank of Finland)

PAOLA SAPIENZA (Stanford University, Hoover Institution)

Embedded Culture as a Source of Comparative (Dis)Advantage: People, Financial Markets, and Firms

☞ Lunch : 12.00-13.00 ☞

Session 2: BANK LENDING (13.00-14.30)

Chair: Iikka Korhonen (Bank of Finland)

Loan Recoveries and the Financing of Zombie Firms over the Business Cycle

Asli Demirgüç-Kunt (Center for Global Development), Bálint Horváth (University of Arizona), Harry Huizinga (Tilburg University)

Discussant: Orkun Saka (City University of London)

Heterogeneous Monetary Policy Pass-Through to Consumer Credit Along the Income Distribution

Sean Lavender (University of Cambridge), Leonardo S. Alencar (Banco Central do Brasil), Antonia Tsang (University of Cambridge)

Discussant: Jiří Slačálek (European Central Bank)

Coffee Break (14.30-15.00)

Session 3: (GEO) POLITICS AND BANKING (15.00-16.30)

Chair: Jin Cao (Norges Bank)

Political Accountability during Crises: Evidence from 40 years of Financial Policies

Orkun Saka (City University of London), Yuemei Ji (University College London), Clément Minaudier (City University of London)

Discussant: Ata Bertay (Sabanci Business School)

Violent Conflict and Cross-Border Lending

Ralph De Haas (EBRD), Mikhail Mamonov (TBS Business School), Alexander Popov (European Central Bank), Iliriana Shala (Deutsche Bundesbank)

Discussant: Laura Solanko (Bank of Finland)



Gala Dinner

Tuesday (June 3, 2025)

Registration and Coffee (8.30 – 9.00)

Session 4: EFFECTS OF REGULATION (9.00 – 10.30)

Chair: Zuzana Fungáčová (Bank of Finland)

The Financial Origins of Regional Inequality

Anne Beck (World Bank), Sebastian Doerr (BIS)

Discussant: Martin Götz (Deutsche Bundesbank)

The Effects of Open Banking on Fintech Providers: Evidence from using Microdata

Andrés Alonso-Robisco (Banco de España), José Manuel Carbó (Banco de España), Pedro Jesús Cuadros-Solas (CUNEF Universidad), Jara Quintanero (Banco de España)

Discussant: Olena Havrylchuk (University Paris 1 Panthéon-Sorbonne)

Coffee Break (10.30-11.00)

Session 5: LOAN MARKET (11.00-12.30)

Chair: Eeva Kerola (Bank of Finland)

Pay Transparency, Bank and Non-bank Employment, and Loan Performance
Piotr Danisewicz (Tilburg University), Steven Ongena (University of Zurich)

Discussant: Laurent Weill (LaRGE, EM Strasbourg Business School)

Banking on Deposit Relationships: Implications for Hold-Up Problems in the Loan Market

Jin Cao (Norges Bank), Emilia Garcia-Appendini (Norges Bank), Cédric Huylebroek (KU Leuven)

Discussant: Denis Davydov (Hanken School of Economics)

☞ Lunch : 12.30-13.30 ☞

Session 6: BANKING IN EUROPE (13.30-15.00)

Chair: Laura Solanko (Bank of Finland)

The Expert's Edge? Bank Lending Specialization and Informational Advantages for Credit Risk Assessment

Mathieu Simoens (Ghent University), Fabio Tamburrini (European Central Bank)

Discussant: Eeva Kerola (Bank of Finland)

The Use of Collateral and Credit Dynamics

Hans Degryse (KU Leuven), Olivier De Jonghe (National Bank of Belgium), Luc Laeven (European Central Bank), Tong Zhao (KU Leuven)

Discussant: Théo Nicolas (ACPR-Banque de France)

