

# Laura Álvarez Román

## Office contact information

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## Professional Positions

2021 –	<b>Banco de España, <i>Economist.</i></b> – Macrofinancial Analysis and Monetary Policy Department. ADG Economics and Research.
2020 – 2021	<b>Gobierno de España, <i>Economist.</i></b> – National Office of Foresight and Strategy.
2018 – 2020	<b>Banco de España, <i>Research Assistant.</i></b> – Financial Analysis Division. ADG Economics and Research.
2017 – 2018	<b>BBVA Research, <i>Economist.</i></b> – Global Modelling and Long-Term Analysis Division.

## Education

2015 – 2016	<b>Master in Economics, <i>Universidad Carlos III de Madrid, Spain.</i></b> – Research Internship: Banco de España, Modelling and Macroeconomic Analysis Division.
2011 – 2015	<b>BSc in Economics, <i>Universidade de Vigo, Spain.</i></b> – Erasmus+ (2014), Universitetet i Oslo, Norway

## Publications

### Refereed Journal Articles

“Distressed firms, zombie firms and zombie lending: A taxonomy” (with Miguel García-Posada and Sergio Mayordomo), *Journal of Banking and Finance*, Volume 149, 2023.

“Are house prices overvalued in Spain? A regional approach.” (with Miguel García-Posada), *Economic Modelling*, Volume 99, 2021.

### Policy-Oriented Publications

“Recent developments in financing and bank lending to the non-financial private sector: first half of 2022” (with Pana Alves and Francisco Delgado), Banco de España’s *Economic Bulletin*, Analytical Article, July 2022.

“The balance of payments and international investment position of Spain in 2021” (with Pana Alves, Roberto Badás and César Martín), Banco de España’s Economic Bulletin, Analytical Article, July 2022.

“Fund raising in the international capital markets in 2021” (with Alberto Fuertes, Luis Molina and Emilio Muñoz de la Peña), Documentos Ocasionales Banco de España, No. 2211, 2022.

“The balance of payments and international investment position of Spain in 2020” (with Pana Alves, Esther López and César Martín), Banco de España’s Economic Bulletin, Analytical Article, June 2021.

“International capital markets during the COVID-19 crisis” (with Alberto Fuertes, Luis Molina and Emilio Muñoz de la Peña), Banco de España’s Economic Bulletin, Analytical Article, April 2021.

“Developments in the collective investment industry in Spain between 2008 and 2019” (with Sergio Mayordomo), Banco de España’s Economic Bulletin, Analytical Article, October 2020.

“Foreign investment in the residential real estate market in Spain between 2007 and 2019,” (with Roberto Blanco and Miguel García-Posada), Banco de España’s Economic Bulletin, Analytical Article, May 2020.

“Property price dynamics: domestic and international drivers”, Committee on the Global Financial System, CGFS Papers, No 64, 2020. Report prepared by a Study Group chaired by Paul Hilbers (Netherlands Bank).

“The housing market in Spain: 2014-2019,” Documentos Ocasionales Banco de España, No. 2013, 2020.

## Awards, Grants and Scholarships

2015	Merit-based <b>scholarship granted by the Bank of Spain</b> to pursue postgraduate studies in the economic field.
2014	<b>NILS Science and Sustainability EEA Grant.</b>

## Certifications and Courses

2023	<b>Sustainability and Climate Risk (SCR<sup>®</sup>) Certificate</b> , <i>Global Association of Risk Professionals</i> <b>Data Analyst with SQL</b> , <i>DataCamp</i> .
2019	<b>Macroeconomics and Climate Change</b> , <i>CEMFI Summer School</i> .

## Programming

Stata, SQL, R, L<sup>A</sup>T<sub>E</sub>X.

## Languages

Spanish (Mother), Galician (Mother), English (Fluent).