

Curriculum Vitae of Mikel Bedayo

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Personal Information

Date of birth: December, 1986
Citizenship: Spanish

Contact Information

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PROFESSIONAL EXPERIENCE

Bank of Spain. Madrid, Spain <i>Impact Analysis Unit. Directorate General Financial Stability, Regulation and Resolution</i> Member of the following FSB's or the BCBS's working groups:	July 2016 - Present
<ul style="list-style-type: none">Evaluation of the effects of financial regulatory reforms on infrastructure finance (available here)Evaluation of the effects of financial regulatory reforms on small and medium-sized enterprise (SME) financing (available here)Evaluation of the effects of too-big-to-fail reforms (available here)Task Force of Evaluation: Early lessons from the Covid-19 pandemic on the Basel reforms (available here)Task Force of Evaluation: Buffer usability and cyclical in the Basel framework (available here)	2018 2018-2019 2019-2020 2020-2021 2021-2022
RBB Economics. Brussels, Belgium	Oct. 2015 – May 2016
National Bank of Belgium. Brussels, Belgium	Jul. 2014 - Jul. 2015
Internship in a commercial bank (Banco Sabadell-Guipuzcoano). <i>Elgoibar, Spain</i>	Jul. 2008 - Sep. 2008

EDUCATION

PhD in Economics <i>Université catholique de Louvain, Center for Operational Research and Econometrics (CORE), Louvain-la-Neuve, Belgium.</i>	Sep. 2010 - Sep. 2015
Visiting researcher <i>European University Institute, Florence, Italy.</i>	Sep. 2012 - Dec. 2012
M. Phil. in Economics (Master en sciences économiques, orientation générale, à finalité approfondie) <i>Université catholique de Louvain, Louvain-la-Neuve, Belgium</i> Cum Laude	Sep. 2009 - Sep. 2010
M.A in Economics: Empirical Applications and Policies <i>Universidad del País Vasco, Bilbao, Spain</i> Magna Cum Laude	Sep. 2008 - Jul. 2009
B.A. in Business Administration and Management (Licenciado en Administración y Dirección de Empresas) <i>Universidad del País Vasco, Bilbao, Spain</i> Magna Cum Laude	Sep. 2004 - Jun. 2008
International Exchange student <i>North Carolina State University, Raleigh, North Carolina, U.S.A.</i>	Aug. 2007 - May 2008

RESEARCH INTERESTS

Banking, Business Cycles, Financial Stability

PUBLICATIONS AND WORK IN PROGRESS

- Bank capital, lending booms, and busts: Evidence from Spain over the last 150 years. (with A. Estrada and J. Saurina). *Latin American Journal of Central Banking*, 2020.
 - Screening and loan origination time: lending standards, loan defaults and bank failures (with G. Jiménez, J.-L. Peydró and R. Vegas). *Bank of Spain working paper*, 2020
 - Bargaining in endogenous trading networks. (with V. Vannetelbosch and A. Mauleón). *Mathematical Social Sciences*, 2016.
 - Creating associations to substitute banks' direct credit. Evidence from Belgium. *Working paper of Bank of Spain and National Bank of Belgium*, 2016
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SUMMER/WINTER SCHOOLS/COURSES ATTENDED

BIS-IMF Supervisory and Regulatory Online Course (SROC) for Banking Supervisors Multiple online courses about the Basel Core Principles organized by the BIS and IMF	Sep 2020 – Jan 2021
Treatment Effects and the Econometrics of Program Evaluation <i>CEMFI, Madrid, Spain</i> Five days of intensive courses taught by Alberto Abadie	September 4-8, 2017
Winter School and Workshop on Networks in Economics and Finance <i>Université catholique de Louvain, Louvain-la-Neuve, Belgium</i> Four days of intensive courses taught by Eric Kolaczyk and Michaël König on economic networks and finance followed by a day of workshops.	December 1-5, 2014
Summer School in Social Economics <i>University of Cambridge, Cambridge, United Kingdom</i> Five days of intensive courses taught by Steven N. Durlauf, Sanjeev Goyal, Lawrence Blume, Armin Falk, Shachar Kariv, Kaivan Munshi and Rachel Kranton on social economics	June 16-20, 2014
Statistics and Econometrics of Networks School <i>ENSAE ParisTech, Paris, France.</i> Three days of intensive courses taught by Laurent Ménard, Sanjeev Goyal and Eric Kolaczyk on economics of networks, followed by two days of conferences.	November 18-22, 2013
ECORE Summer School <i>University of Leuven, Leuven, Belgium.</i> Three days of intensive courses taught by Alessandro Lizzeri, Tom Palfrey and Matthew Rabin on governance and economic behavior.	May 27-30, 2013
Winter Lecture in Economics and Finance: Economics of Networks <i>Université du Luxembourg, Luxembourg</i> Three days of intensive courses taught by Yvez Zenou on economics of networks.	February 15-17, 2011

CONFERENCE AND WORKSHOP PRESENTATIONS

• International Finance and Banking Society in Medellín, Colombia	5 th December, 2019
• Use of credit register data for financial stability purposes in Copenhagen, Denmark	24 th October, 2019
• 17 th international conference on credit risk evaluation in Venice, Italy	27 th September, 2018
• Annual Meeting of the Central Bank Research Association, Frankfurt, Germany	21 st August, 2018
• CEMLA, Madrid	5 th July, 2017
• Public Economic Theory in Luxembourg	3 rd July, 2015
• Banking and Capital markets in Alghero, Italy	21 st June, 2015
• European Economics and Finance Society in Brussels, Belgium	13 th June, 2015
• Internal seminar at the National Bank of Belgium	27 th April, 2015
• European Doctoral Program in Quantitative Economics' jamboree in Paris School of Economics in Paris, France	12 th July 2014
• European Economics and Finance Society in Thessaloniki, Greece	14 th June, 2014
• Financial Complex Systems seminar in Louvain-la-Neuve, Belgium	10 th June, 2014
• Belgian Financial Research Forum in Louvain-la-Neuve, Belgium	27 th May, 2014
• CIREQ conference at the Concordia University in Montreal, Canada	23 rd May, 2014
• Doctoral Workshop in Université Saint Louis – Bruxelles in Brussels, Belgium	29 th January, 2014
• Stats in Paris – Statistics and Econometrics of Networks at ENSAE ParisTech in Paris, France	20 th November, 2013
• Annual Meeting of the Association of Southern European Economic Theorists (ASSET) in Bilbao, Spain	8 th November, 2013
• Doctoral Workshop in Université catholique de Louvain in Louvain-la-Neuve, Belgium	23 rd May, 2013
• European Doctoral Program's jamboree in the European University Institute in Florence, Italy	10 th November, 2012
• Game theory and networks working group in the European University Institute in Florence, Italy	16 th October, 2012
• Doctoral Workshop in Université catholique de Louvain in Louvain-la-Neuve, Belgium	27 th January, 2012
• Doctoral Workshop in Université catholique de Louvain in Louvain-la-Neuve, Belgium	31 st May, 2011

COMPUTER SKILLS

Stata, Latex

AWARDS, FELLOWSHIPS AND GRANTS

• Grant to conduct PhD studies awarded by the Belgian Fund for Scientific Research ("FNRS bourse d'aspirant")	Sep. 2013 - Sep. 2015
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- Grant to conduct graduate studies awarded by the Basque Government (“Beca para formación y perfeccionamiento de personal investigador”) Sep. 2009 - Sep. 2013
- Grant to conduct Master studies awarded by the Basque Government. Sep. 2008 - Jul. 2009
- Financial support provided to conduct international exchange student programs, awarded by commercial bank KutxaBank. Aug. 2007 - May 2008
- Financial support provided to conduct international exchange student programs, awarded by the Basque Government (“Ayuda para el programa de intercambio internacional de estudiantes”) Aug. 2007 - May 2008
- Tuition in North Carolina State University covered and financial support provided by Universidad del País Vasco Aug. 2007 - May 2008

LANGUAGES

Spanish, Basque, English, French and Italian