# Daniel Dejuan-Bitria

Curriculum Vitae | November 2026

## Contact Information


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## Research Positions

**Research Economist**, Banco de España — 2025–present
Financial Stability and Macroprudential Policy Department

**Research Economist**, Banco de España — 2024–2025
Macrofinancial Analysis and Monetary Policy Department

## Education

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|---|---|
| Ph.D. in Economics, Universitat Pompeu Fabra, Barcelona, Spain | 2020–2024 |
| Visiting Graduate Student, University of North Carolina at Chapel Hill, US | 2022–2023 |
| M.Res. in Economics, Universitat Pompeu Fabra, Barcelona, Spain | 2019–2020 |
| M.Sc. in Finance, Barcelona School of Economics, Barcelona, Spain | 2018–2019 |
| M.Sc. in Economics, London School of Economics, London, UK | 2015–2016 |
| B.Sc. in Economics, Universidad Carlos III de Madrid, Madrid, Spain | 2011–2015 |

## Published Papers

**Which Legal Procedure Affects Business Investment Most and Which Companies Are Most Sensitive? Evidence from Microdata**
with Juan S. Mora-Sanguinetti
*Economic Modelling* (2021), 94, 201–220.

**Economic Policy Uncertainty and Investment in Spain**
with Corinna Ghirelli
*SERIEs* (2021), 12, 351–388.

## Working Papers

**How Do Changes in Financial Reporting Standards Affect the Role of Bank-Firm Relationships in Facilitating Access to Credit?**
with Wayne Landsman, Sergio Mayordomo and Irene Roibás
R&R, *Journal of Banking & Finance.*

**Net Charge-Offs in Loan Loss Provision Models: An Examination of Opposing Views and Empirical Proposals**
with Javier Gómez-Biscarri

**Expected Credit Loss Accounting and Investors' Processing of Bank Earnings**

## Work in Progress

**Misreporting and Public Guarantees**
with Mircea Epure, Ozan Güler and Dmitry Khametshin

**Business Group Affiliation and the Transmission of Monetary Policy**
with Martin Farias

## Policy Articles

**El proceso de desapalancamiento de las sociedades no financieras españolas en el período 2007–2024**
*Banco de España Occasional Papers*, No. 2619 (2026).

**Can survey-based information help assess investment gaps in the EU?**
with Pana Alves and Laurent Maurin
*Banco de España Occasional Papers*, No. 1908 (2019).

**Investment and financing of Spanish non-financial corporations: An analysis using firm-level data**
with Álvaro Menéndez and Maristela Mulino
*Banco de España Analytical Articles* (2018).

**Economic and financial performance of Spanish non-financial corporations during the economic crisis and the first years of recovery: a comparative analysis with the Euro Area**
with Álvaro Menéndez and Anna Gorris
*Banco de España Analytical Articles* (2017).

## Research Experience

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| **Banco de España**, Research Assistant, Madrid, Spain | 2017–2018 |
| **Banco de España**, Undergraduate Intern, Madrid, Spain | Spring 2015 |
| **Universidad Carlos III de Madrid**, Research Assistant, Madrid, Spain | 2014–2015 |

## Teaching Experience

**Graduate level**

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|---|---|
| Quantitative and Statistical Methods I (M.Sc. in Economics of Public Policy) | 2023–2024 |
| Econometrics (M.Sc. in Finance) | 2018–2021 |

**Undergraduate level**

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|---|---|
| Cost Accounting (B.Sc. in Business) | 2021–2022 |
| Financial Statement Analysis (B.Sc. in Business) | 2021–2022 |

## Scholarships and Awards

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|---|---|
| Fulbright Scholarship | 2022–2023 |
| AGAUR Grant (FI-2022), Generalitat de Catalunya | 2022–2024 |
| Banco de España Ph.D. Scholarship | 2019–2021 |
| Fundació La Caixa Fellowship | 2015–2016 |
| Excellence Award, Universidad Carlos III de Madrid | 2014 |

## Conferences and Seminars

**2026** Universidad Carlos III de Madrid; Journal of Law, Finance, and Accounting (JLFA) 2026 Conference (Padova); 33rd Finance Forum – Spanish Finance Association (Alicante); 12th Research Workshop of the MPC Taskforce on Banking Analysis for Monetary Policy (Helsinki)*; International Corporate Governance Society Conference (Montréal)*; Warwick

Business School*; Oslo Business School*.

**2025** 47th EAA Annual Congress (Rome); Università di Padova*.

**2023** Accounting Summer Camp (VI) – Emerging Research Consortium (Padova); 45th EAA Annual Congress (Helsinki); IE Doctoral Consortium (Madrid); IE Talent Workshop (Madrid).

**2022** University of North Carolina at Chapel Hill; 8th Research Workshop Taskforce on Banking Analysis for Monetary Policy (Athens)*; 2022 PRICIT Doctoral Workshop (Castellón).

* Presented by a co-author.

## Referee Service

*European Accounting Review*, *Economic Modelling*, *The British Accounting Review*.

## Other Information

**Software** Stata, Python, R, LaTeX

**Languages** Spanish (native), English (fluent)

**Citizenship** Spanish