FRANCESCO MAZZOLA

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Education

Erasmus University Rotterdam

Ph.D. Candidate in Finance, Rotterdam School of Management, 2018-2022 (expected) Research Focus: Financial Intermediation; Non-bank lending (e.g., FinTech); Macro-Prudental Policies; Market Liquidity;

Supervisory Team: Dion Bongaerts and Wolf Wagner;

Summer Schools: Systemic risk (ERIM, 2018), Banking (Barcelona GSE, 2019), Fintech (ERIM, 2019), Banking (University of Limoges, 2019), Panel Data (ERIM, 2020)

Nova School of Business and Economics - LUISS

M.Sc., Finance, Double Degree, cum laude and "special acknowledgment", 2015-2017

LUISS Guido Carli University

B.Sc., Economics, 1-year visiting student at Utrecht School of Economics, 2012-2015

Working Papers

Fire Sale Risk and Mortgage Origination, Bongaerts, Mazzola and Wagner, 2020. Short Abstract: Using individual application data, we find that lenders anticipate the future risk of a disorderly liquidation in their ex-ante credit supply decisions. These incentives make markets less exposed to fire sales going forward.

Presentations: ERIM seminar series, 2020 PhD Finance Forum (AEFIN), 2020 EEA, 7th Emerging Scholars in Banking and Finance Conference.

Coverage: World Bank - All About Finance Blog.

Closed for Business, Bongaerts, Mazzola and Wagner, CEPR Discussion Paper No. DP14814, 2020.

Short Abstract: Using a diff-in-diff methodology across Italian municipalities over time, we find that business shutdowns reduce Covid-19 deaths. These effects exhibit rapidly diminishing returns, differ across sectors, and create positive geographical spillovers, suggesting that an efficient containment policy require centralization and coordination.

Coverage: BlueSky, BizEd AACSB International, Growth Hub, lavoce (in Italian).

Work in Progress #fincap

#fincap is the first crowd-sourced empirical paper in Economics/Finance, 2021.

Macroprudential Tax on Debt, Mazzola and Silva, 2018.

The Drivers of Digital Innovation in Banking, Servizio Stabilità Finanziaria,

Bank of Italy, 2018.

Other Positions Tortuga

Contributor to the Italian policy-oriented think-tank of young researchers, 2021.

European Central Bank

DG Macroprudential Policies and Financial Stability, Traineeship, Frankfurt, 2017-2018

UniCredit Group

Risk Management, Internship, Milan, 2016

Teaching Rotterdam School of Management

Workshops: Corporate Finance (MSc), Corporate Finance, Microeconomics (BSc), 2019-2021

Thesis Supervision: Corporate Finance, Corporate Treasury, Banking (MSc), 2018-2021

Refereeing Food Policy (IF: 3.788)

Awards ANP Lazio - "Note di merito", 2018

Capital 4.0 - Feb/Mar 2018, n. 451-452, "Top 30 Italians under 30", 2018

Bank of Italy, Bonaldo Stringher Fellowship: "Particolarmente Meritevole", 2017

PubbliTesi - MIUR, 2017

UniCredit&Universities, International Internship program Scholarship, 2016

Languages and Softwares

Italian (Native); English (Fluent); Dutch, Portuguese (Basic)

STATA, R, LATEX, Matlab, Tableau, SQL, Python.

References Wolf Wagner Dion Bongaerts

Finance Department Finance Department

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