

ESCP - Paris 1 Panthéon-Sorbonne
Banks and the Financing of the Real Economy

December 3, 2025
Université Paris 1 Panthéon Sorbonne - Centre Panthéon, Paris
Salle 6

Wed., December 3, 2025

9.00 - 9.40 am	Breakfast
9.40 - 9.45 am	Welcome
9.45 - 10.30 am	Scoping Out Borrowers: The Role of Credit Products in Relationship Lending <i>By Paul Beaumont, and Mathias Lé</i> Presenter: Mathias Lé, Banque de France Discussant: Michael Troege, ESCP
10.30 - 11.00 am	Break
11.00 - 10.45 am	Some Don't Like it Hot: Bank Depositors and NGO Campaigns Against Brown Banks <i>By Clément Mazet-Sonilhac, Jean-Stéphane Mésonnier</i> Presenter: Jean-Stéphane Mésonnier, Banque de France Discussant: Pat Akey, ESSEC
11.45 - 12.30 pm	Mortgage Moratoria as Fiscal-free Stimulus: Evidence from Belgium <i>By Bulent Guler, Julia Jesionek, Yasin Kürşat Önder, Koen Schoors , and Milan van den Heuvel,</i> Presenter: Koen Schoors, Ghent University Discussant: Thomas David, ESCP
12.30 - 2.00 pm	Lunch
2.00 - 2.45 pm	Bank branch retrenchment and radical voting: Evidence from EU-mandated closures <i>By Jose M. Martin-Flores, Alfredo Martin-Oliver, Anna Toldra-Simats, and Sergio Vicente</i> Presenter: José Martin-Florès, CUNEF Madrid Discussant: Victor Saint-Jean, ESSEC
2.45 - 3.30 pm	Mutual-to-Stock Conversions and Customer Welfare: Evidence from U.S. Savings Banks <i>By Mattia Girotti, and Richard Meade</i> Presenter: Mattia Girotti, Paris Dauphine University - PSL Discussant: Dorota Skala, University of Szczecin
3.30 - 4.00 pm	Break
4.00 - 4.45 pm	A Biodiversity Stress Test of the Financial System <i>By Sophia Arlt , Tobias Berg, Xander Hut, Daniel Streitz</i> Presenter: Sophia Arlt, Bundesbank / Goethe University Frankfurt Discussant: Axel Buchner, ESCP

Organizers: Thomas David (ESCP), Olena Havrylchyk (Université Paris 1 Panthéon Sorbonne)

Timing: Presentations: 25 min / Discussion: 10 min / Q&A with the audience: 10 min
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