

CONTACT INFORMATION	<div>Banco de España DG Financial Stability, Regulation and Resolution C. de Alcalá 48, 28014 Madrid</div> <div><i>E-mail:</i> alejandro.casadom@bde.es <i>Webpage:</i> www.alejandrocasado.com</div>
INTERESTS	Bank Specialization, Credit Risk, Credit Supply Shocks, Bank Private Information, Deposit and Lending Competition, Monetary Policy, Debt Contracting
CURRENT POSITION	<div>Banco de España, Madrid, Spain</div> <div>Research Economist Sep 2023 - Present</div> <div><ul style="list-style-type: none">Stress Test Unit at the Financial Stability and Macroprudential Policy Department</div>
EDUCATION	<div>Universidad Carlos III de Madrid, Madrid, Spain</div> <div>Ph.D. in Finance Sep 2019 - Jul 2023</div> <div><ul style="list-style-type: none">Thesis: “Three Essays on Banking and Finance”Graduated with <i>Sobresaliente Cum Laude</i> (highest distinction in Spain)Award: <i>Outstanding Thesis Award 2022-2023 of the Ph.D. program</i>Advisor: David Martínez-MieraPre-doctoral Fellowship awarded by Universidad Carlos III de Madrid</div> <div>Banco de España, Madrid, Spain</div> <div>Research Visit May 2021 - May 2023</div> <div><ul style="list-style-type: none">Sponsor: Carlos Pérez Montes</div> <div>Universidad Carlos III de Madrid, Madrid, Spain</div> <div>M.Res. in Business and Finance Sep 2017 - Jul 2019</div> <div><ul style="list-style-type: none">Scholarship for Master’s Studies</div> <div>B.A. in Economics Sep 2012 - Jul 2016</div> <div><ul style="list-style-type: none">Internship in the Banco de España (Feb 2016 - Jun 2016)</div>
WORKING PAPERS	<div>Estimating the Impact of Loan Supply Shocks <i>with Nittai K. Bergman, Rajkamal Iyer and Itay Saporta-Eksten</i></div> <div>Local Lending Specialization and Monetary Policy <i>with David Martinez-Miera</i></div> <div>Revise & Resubmit, Review of Finance Best Doctoral Paper Award at the Financial Management & Accounting Research Conference (2023)</div> <div>Banks’ Specialization and Private Information <i>with David Martinez-Miera</i></div> <div>Digitalization and Credit Markets: Evidence from EInvoicing <i>with Marco Giometti, Jose E. Gutierrez, David Martinez-Miera, Alexandra Matyunina, and Tamaro Terracciano</i></div> <div>Revise & Resubmit, Review of Finance, special issue on “The Future of Payments”</div>

Firms' Financial Reporting Quality and Banks' Shock Transmission

with Antonio Moreta López, Irene Pablos, Nadia Lavín San Segundo and David Martínez-Miera

SELECTED CONFERENCES & SEMINARS	BIS-ECB-CEPR Conference on Technological Innovations in Financial Markets	(Germany)	2025
	2025 Federal Reserve Stress Testing Research Conference at the Boston FED	(U.S.)	2025
	Conference on the Future of Banking Deutsche Bundesbank-IWH-CEPR	(Germany)	2025
	IBEFA-FUNCAS 2025 Workshop on Frontier Research in Financial Intermediation	(Spain)	2025
	32nd Finance Forum	(Spain)	2025
	5th Conference on Financial Stability Banco de España-CEMFI	(Spain)	2025
	IFABS 2025 Oxford Conference	(United Kingdom)	2025
	16th Research Workshop Banco de España-CEMFI	(Spain)	2025
	Workshop on Financial Stability and Regulation U.Glasgow-ECB-IBRN	(United Kingdom)	2025
	European Winter Meeting of the Econometric Society	(Spain)	2024
	9 th Emerging Scholars in Banking and Finance	(United Kingdom)	2024
	Bank of Spain	(Spain)	2024
	European Financial Management Association Conference	(Italy)	2024
	Financial Management & Accounting Research Conference	(Cyprus)	2023
	CUNEF	(Spain)	2023
	Bank of Spain	(Spain)	2023
	ESCP Business School	(France)	2023
	University of the Balearic Islands	(Spain)	2023
	Erasmus School of Economics	(Netherlands)	2023
	Bank of Spain	(Spain)	2022
	38th GdRE International Symposium on Money, Banking and Finance	(France)	2022
	29th Finance Forum	(Spain)	2022
	29th PhD Mentoring Day of the Spanish Financial Association	(Spain)	2022
DISCUSSIONS	“Banking Crises, Credit Supply, & Firms’ Leverage”	(Spain)	2025
	By Kariya and Thampy at the 32nd Finance Forum		
	“Relationship Lending and Monetary Policy Pass-Through”	(Italy)	2024
	By Cao, Dubuis, and Liaudinskas at the European FMA Conference		
	“Buy-and-Hold Individual Investors in Housing Markets”	(Cyprus)	2023
	By Garriga, Gete, and Tsouderou at the FMARC		
ADDITIONAL EDUCATION	“Paying Banks to Lend? Evidence from the Eurosystem’s TLTRO and the Euro Area Credit Registry”	(France)	2022
	By Da Silva, Grossmann-Wirth, Nguyen, and Vari at the GdRE International Symposium		
	“Raising Household Leverage: Evidence from Co-Financed Mortgages”	(Spain)	2022
	By Colonnello and Dal Borgo at the 29th Finance Forum		
	Cemfi Summer School 2024: Local Projection Methods for Time Series and Panel Data		
	with Professor Òscar Jordà from the Federal Reserve Bank of San Francisco and UC Davis		
ADDITIONAL EDUCATION	UC3M PhD Course 2023: Applied Microeconometrics		
	with Professor Manuel Bagues from the University of Warwick		
	Cemfi Summer School 2020: Empirical Financial Intermediation		
	with Professor Daniel Paravisini from the London School of Economics		
	Cemfi Summer School 2019: Causal Inference in Corporate Finance		
	with Professor Jose María Liberti from Northwestern University and DePaul University		
ADDITIONAL EDUCATION	UC3M PhD Block Course 2019: Textual Analysis		
	with Professor Diego García from Leeds School of Business, University of Colorado Boulder		

UC3M PhD Block Course 2019: Empirical Corporate Finance

with Professor Andrés Almazán from Austin McCombs School of Business, University of Texas

REFeree SERVICE	Journal of Corporate Finance, International Journal of Central Banking, and International Review of Finance		
SCIENTIFIC COMMITTEES	32nd Finance Forum	(Spain) 2025	
	31st Finance Forum	(Spain) 2024	
LANGUAGES	English: Professional Spanish: Native Speaker		
TEACHING EXPERIENCE	Universidad Carlos III de Madrid, Madrid, Spain		
	Bank Management (Instructor)	Fall 2021	
	Teaching Survey: 4.96/5		
	Outstanding Teaching Award		
	Bank Management (Instructor & online teaching to 90 students)	Fall 2020	
	Teaching Survey: 5/5 and 4.79/5		
	Outstanding Teaching Award		
	Bank Management (Instructor)	Fall 2019	
	Teaching Survey: 4.77/5 and 4.48/5		
	Outstanding Teaching Award		
	Financial Management (Teaching Assistant)	Spring 2019	
	Teaching Survey: 4.71/5 and 4.67/5		
	Outstanding Teaching Award		
	Additional Teaching Experience	Fall 2020/2021	
	Advisor of 4 students in the “care for students with disabilities and special educational needs” program		
ADDITIONAL WORK EXPERIENCE	Consejería de Educación e Investigación de la Comunidad de Madrid, Madrid, Spain		
	Research Consultant Work	Oct 2017	
	<ul style="list-style-type: none">• Contributed to empirical work for the “Results of PIRLS for students in bilingual studies” report• With Almudena Sevilla from University College London and María Luengo from the Federal Reserve Bank of Boston		
	Decathlon UK, Southampton, United Kingdom		
	Leader Sport Advisor and Delivery Manager	Oct 2016 - Jul 2017	
	<ul style="list-style-type: none">• Managed advisor trainings, tracked new inventories and received department manager training		
	Banco de España, Madrid, Spain		
	Research Assistant (Internship)	Feb 2016 - Jun 2016	
	<ul style="list-style-type: none">• Worked on data cleaning, index update, development and implementation of econometric analysis		

- Publication in the Economic Bulletin of September 2016: S. Puente y A. Casado (2016). “Desajuste en competencias entre la oferta y la demanda de trabajo en España”, Economic Bulletin, September 2016, Central Bank of Spain, pp. 75-84
- Contribution to the Annual Report of the Central Bank of Spain 2015

Funespaña S.A., Madrid, Spain

Financial Department Assistant (Internship)

Oct 2015 - Jan 2016

- Managed financial accounting transactions and performed administrative tasks

Decathlon S.A., Madrid, Spain

Operator

Oct 2014 - Mar 2015

- Responsible for product acquisition, material handling, storage, packing and inventory control

REFERENCES

David Martínez Miera

Professor of Finance

Department of Business Administration

Universidad Carlos III de Madrid

Phone: (34) 91 624 96 13

Email: david.martinez@uc3m.es

Pablo Ruiz Verdú

Professor of Finance

Department of Business Administration

Universidad Carlos III de Madrid

Phone: (34) 91 624 58 01

Email: pablo.ruiz@uc3m.es

Anna Toldrà Simats

Professor of Finance

Department of Business Administration

Universidad Carlos III de Madrid

Phone: (34) 91 624 96 50

Email: anna.toldra@uc3m.es