

# SILVIA DEL PRETE

## CURRICULUM VITAE

### PERSONAL INFORMATION

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### WORK EXPERIENCE

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Dec. 2018 – to date	Bank of Italy, Florence Branch <i>Head of the Economic and Research Analysis Division</i> <ul style="list-style-type: none"><li>■ Economic Research and Analysis Division</li></ul>	Florence
2007 – Dec. 2018	Bank of Italy, Florence Branch <i>Senior Economist</i> <ul style="list-style-type: none"><li>■ Economic Research and Analysis Division</li></ul>	Florence
Oct. 1999 – 2006	Bank of Italy, Genoa Branch <i>Junior Economist</i> <ul style="list-style-type: none"><li>■ Economic Research Unit</li></ul>	Genoa
1997 – Sept.1999	University of Pisa, Department of Economics and Management <i>Teaching Assistant in “Economics of Financial Intermediation”</i> <ul style="list-style-type: none"><li>■ Supervisors: Prof. Roberto Caparvi; Prof. Giuliana Birindelli</li></ul>	Pisa

### EDUCATION

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1998 – 2001	University of Pisa <i>PhD in Financial Institutions and Business</i> <ul style="list-style-type: none"><li>■ Final Dissertation: “<i>I processi aggregativi d’impresa. Un’analisi delle peculiarità delle concentrazioni bancarie</i>” (Consolidation among Firms: an Analysis of the Special Features of Bank Mergers and Acquisitions); Committee members: Franco L. Tutino (“La Sapienza”-Roma), Antonio Dell’Atti (University of Bari), Roberto Barontini (University of Milan – “Cattolica–Sacro Cuore” &amp; University of Pisa – “Scuola Superiore S. Anna”)</li><li>■ Performance: Distinction</li></ul>	Pisa
1993 – 1997	University of Pisa <i>Degree in Economics – Laurea in Economia e Commercio</i> <ul style="list-style-type: none"><li>■ Final Dissertation: “<i>Le nuove opportunità operative delle banche alla luce delle</i></li></ul>	Pisa

*mutate regole di vigilanza*" (Business Opportunities for Italian Banks in the Framework of New Rules of Supervision)

- Performance: 110/110 cum laude and "Encomio"

#### STAGES, SCHOLARSHIPS AND VISITING

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2009 (June-July)	- <i>Universitat Pompeu Fabra</i> Summer School in Banking & Visiting, Graduate School of Economics, Barcelona
2006 (September)	- <i>CIDE (Bari University, Campus of Lecce)</i> Summer school on "Panel Data Analysis"
2004 (September)	- <i>CIDE (Bertinoro, Italy)</i> Summer School on "Time series and vector analysis"
2001 (Sept.-Dec.)	- <i>Bank of Italy – visiting researcher</i> Research Department – Rome, to study "The Causes and Consequences of Initial Public Offers. Evidence from Twelve European Countries" (with Fabio Panetta and Andrea Generale)
1999 (May)	- <i>Bank of Italy, Rome</i> Scholarship for the qualification in the banking sector and credit markets
1992 (September)	- <i>University of Milan, "L. Bocconi"</i> Stage and scholarship to attend the course "Verso l'anno 2000: sfide e risposte per le nuove generazioni" (Towards the year 2000: challenges and answers for the younger generations)
1991 (September)	- <i>University of Pisa, "Scuola Normale Superiore"</i> "Corso di orientamento universitario" (University orientation course; Cortona - Arezzo; scholarship)

#### MANAGERIAL & COORDINATION SKILLS

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Sept. 2017 – Dec. 2018	- <i>Deputy Chief Economist</i> Regional Economic Research Division, Bank of Italy – Florence Branch
2016 – to date	- <i>Coordinator of the Bank of Italy Task-force on "Regional Bank Lending Survey"</i> , in cooperation with Regional Economic Research Divisions, Structural Economic Research Directorate and Financial Stability Directorate (Economic Research Department)
2014 – 2021	- <i>Coordinator of the Bank of Italy Task-force on "Households' wealth at regional level"</i> , in cooperation with Regional Economic Research Divisions, Structural Economic Research Directorate and Statistics Directorate (Economic Research Department)
2014 – to date	- <i>Recruitment Committee for Research Internships at the Bank of Italy</i> – Member of the Florence Committee; Tutorship: 2015-16, 2018-19

#### ECONOMETRIC AND COMPUTER SOFTWARES

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Microsoft Office, SAS, SQL/QMF, Stata, E-views, Latex

#### LANGUAGE SKILLS

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English: fluent - speaking and writing (C2.1)

French: good - good speaking and writing

Italian: mother tongue

## RESEARCH INTERESTS

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Banks and credit markets; Regional economics; Industrial districts; Corporate and household finance; Trade, trade finance and firms' competitiveness and innovation; Gender economics.

## PUBLICATIONS AND WORKING PAPERS

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- Del Prete S., Papini G. and Tonello M. (2022), "Gender Quotas, Board Diversity and Spillover Effects. Evidence from Italian Banks", *Temi di Discussione*, Bank of Italy, n. 1395, December.
- Del Prete S., Demma C., Garrì I., Piazza M. and Soggia G. (2022), "The Heterogeneous Effects of Bank Mergers and Acquisitions on Credit to Firms: Evidence from Italian Macro-Regions", *Temi di Discussione*, Bank of Italy, n. 1382, October.
- Casolaro L., Del Prete S., Papini G. (2022), "Propensione a investire e apertura internazionale: il caso della Toscana", *Economia Italiana*, vol. 2022/1.
- Arnaudo D., Del Prete S., Demma C., Manile M., Orame A., Pagnini M., Rossi C., Rossi P., Soggia G. (2022), "The Digital Transformation in the Italian Banking Sector", *Questioni di Economia e Finanza*, Bank of Italy, n. 682, April.
- Del Prete S. and Stefani M. L. (2021), "Women as 'gold dust': gender diversity in top boards and the performance of Italian banks", *Economic Notes*, Wiley, vol. 50, n. 2; also published with the same title in *Temi di Discussione*, Bank of Italy, n. 1014, June 2015.
- Del Prete S., Demma C. and Rossi P. (2021), "The supply side of product differentiation in the Italian mortgage market", *International Journal of Housing Markets and Analysis*, vol. 14, n. 2; also published with the title "From Few to Many: Product Differentiation in the Italian Mortgage Market", *Questioni di Economia e Finanza*, Bank of Italy, n. 383, July 2017.
- Del Prete S. and Federico S. (2020), "Do links between banks matter for bilateral trade? Evidence from financial crises", in *Review of World Economics*, v. 156, 4; also published with the title "Does trust among banks matter for bilateral trade? Evidence from shocks in the interbank market" in *Temi di Discussione*, Bank of Italy, n. 1217, April 2019.
- Benvenuti M. and Del Prete S. (2019), "A Profit Elasticity Approach to Measure Banking Competition in Italian Credit Markets", *Temi di Discussione*, Bank of Italy, n. 1237, October 2019.
- Del Prete S., Pagnini M., Rossi P. and Vacca V. (2017), "Lending Organization and Credit Supply during the 2008-09 Crisis", *Economic Notes*, Wiley, vol. 46, n. 2; also published with the same title in *Temi di Discussione*, Bank of Italy, n. 1108, April 2017.
- Benvenuti M., Casolaro L., Del Prete S. and Mistrulli P.E. (2017), "The right to decide and the effective control over small business lending decisions: a look into loan officers' real authority", in *Economic Notes*, Wiley; vol. 46, n. 2, 2017; also published with the title "Loan Officer Authority and Small Business Lending. Evidence from a Survey", in Cannari L., Pagnini M. and Rossi P. (eds., 2010), *Banks, Local Credit Markets and Credit Supply*, Seminari e Convegni, n. 5, Bank of Italy, August.
- Del Prete S. et al. (2016), "Le banche locali e il finanziamento dei territori: evidenze per l'Italia (2007-2014)" (Local banks and the financing of territories: evidence for Italy, 2007-2014), *Questioni di Economia e Finanza*, Banca d'Italia, n. 324, March.

- Del Prete S. and Federico S. (2014), "Trade and finance: is there more than just 'trade finance'? Evidence from matched bank-firm data", *Temi di Discussione*, Bank of Italy, n. 948, January.
- Del Prete S., Pagnini M., Rossi P. and Vacca V. (2014), "Organizzarsi per prestare in tempo di crisi. Risultati di un'indagine sulle banche" (Lending in crisis period. Evidence from a survey), *Bancaria*, vol. 70, n. 1; also published with the same title in *Questioni di Economia e Finanza*, Banca d'Italia, n. 154, April 2013.
- Del Prete S. and Stefani M. L. (2013), "Women on Italian Bank Boards: Are They "Gold Dust"?", *Questioni di Economia e Finanza*, Bank of Italy, n. 175, June.
- Del Prete S. et al. (2013), "Le normative e le politiche regionali per la partecipazione delle donne al mercato del lavoro" (Regional rules and policies to facilitate women's access to labour market), *Questioni di Economia e Finanza*, Banca d'Italia, n. 189, June.
- Beretta E. and Del Prete S. (2013), "Banking Consolidation and bank-firm credit relationships: the role of geographical features and relationship characteristics", *Review of Economics and Institutions*, vol. 4, n. 3; also published with the same title in *Temi di Discussione*, Bank of Italy, n. 901, February 2013.
- Del Prete S. and Stefani M. L. (2012), "Women in Bank Boardrooms: Evidence from Italian Data", *Rivista di Politica Economica*, n. 4-6, April/June.
- Beretta E. and Del Prete S. (2012), "Bank Acquisitions and Decentralization Choices", *Economic Notes*, vol. 41, n. 1-2.
- Del Prete S. et al. (2011), "I confidi e il credito alle imprese durante la crisi" (Mutual guarantees and small business lending during the crisis), *Questioni di Economia e Finanza*, Bank of Italy, n. 105, October.
- Benvenuti M., Casolaro L., Del Prete S. and Mistrulli P.E. (2010), "Loan Officer Authority and Small Business Lending. Evidence from a Survey", in Cannari L., Pagnini M. and Rossi P. (eds.), *Banks, Local Credit Markets and Credit Supply*, Seminari e Convegni, n. 5, Bank of Italy, August.
- Beretta E. and Del Prete S. (2010), "Bank Acquisitions and Decentralization Choices", in Cannari L., Pagnini M. and Rossi P. (eds.), *Banks, Local Credit Markets and Credit Supply*, Seminari e Convegni, n. 5, Bank of Italy, August.
- Birindelli G. and Del Prete S. (2010), "The Internationalization of Italian Banks: Direction and Organizational Reshaping", *Journal of Money, Investment and Banking*, vol. 18, n. 8, December.
- Del Prete S. (2008), "Banche e imprese multinazionali nelle regioni italiane: due fenomeni territorialmente congiunti? (Multinational Banks and Firms in Italian Regions: Are They Two Correlated Phenomena?)", *Bancaria*, n. 10.
- Birindelli G. and Del Prete S. (2008), "Direzione e forme organizzative dell'internazionalizzazione delle banche italiane: un'analisi panel" (Direction and Organizational Forms of Italian Banks Going Abroad: a Panel Analysis), *Banca Impresa Società*, n. 2.
- Beretta E. and Del Prete S. (2007), "Aggregazioni bancarie e specializzazione nel credito alle PMI: peculiarità per area geografica" (Bank Consolidations and Lending Policies to Small Firms: Differences across Geographical Areas), *Temi di Discussione*, Bank of Italy, n. 644, November.
- Del Prete S. and Federico S. (2006), "L'alta tecnologia in Liguria: aspetti strutturali e finanziari" (The High-Technology Industry in Liguria: Structural and Financial Issues), *Economia e diritto del terziario*, n. 2.
- Beretta E. and Del Prete S. (2005), "Aggregazioni bancarie e flussi di credito alle imprese in Liguria", (Bank Consolidation and Credit Flows to SMEs in Liguria), *Economia e diritto del terziario*, n. 2.
- Beretta E., Del Prete S. and Federico S. (2005), "Internazionalizzazione del sistema bancario e propensione a esportare delle province italiane" (Bank Internationalisation and Export Propensity

in Italian Provinces), in Signorini L. F. and Omiccioli M. (eds.), *Economie locali e competizione globale. Il localismo industriale italiano di fronte a nuove sfide* (in Italian), Il Mulino, Bologna.

Beretta E., Del Prete S. and Federico S. (2004), “Internazionalizzazione del sistema bancario e propensione all’export delle province italiane” (Bank Internationalisation and Local Export Propensity in Italian Provinces), in *Economie di agglomerazione, modelli di sviluppo locale e apertura internazionale: Atti del Convegno Banca d’Italia e Università di Bologna* (in Italian); also published in *Economia e diritto del terziario*, n. 4, 2004.

Beretta E. and Del Prete S. (2002), “Un’analisi dei prezzi nelle acquisizioni bancarie in Italia (1995-1999)” (An Analysis of Prices paid for Acquisitions of Italian Banks), *Banca Impresa Società*, n. 1.

Beretta E. and Del Prete S. (2001), “La situazione patrimoniale, economica e finanziaria delle imprese liguri: un’analisi basata sui dati Cerved”, *Prospettive dell’economia*, ed. Banca Carige, n. 1.

Del Prete S. (2002), “I processi aggregativi d’impresa. Un’analisi delle peculiarità delle concentrazioni bancarie” (Consolidation among Firms: an Analysis of the Special Features of Bank Mergers and Acquisitions), Giuffrè, Milano.

Birindelli G. and Del Prete S. (2000), “La creazione di valore nelle banche italiane. Profili teorici ed evidenze empiriche” (The Economic Value Added of Italian Banks: Theory and Evidence), FrancoAngeli, Milano.

Del Prete S. (1999), “Le problematiche concernenti l’individuazione e l’attuazione della struttura finanziaria ottima d’impresa” (Issues concerning the identification and implementation of the firm’s optimal financial structure), *Banche e Banchieri*, n. 4.

#### WORK IN PROGRESS

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- 2021-22            Innovative banks and innovative firms: are they twins? (with S. Schiaffi and G. Soggia - Bank of Italy).
- 2022-23            Changing Skin in Local Banking: Evidence from the Italian Mutual Bank Reform (with L. Casolaro - Bank of Italy).

#### CONFERENCES, WORKSHOPS AND SEMINARS

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- 2022                - “World Finance Conference”, University of Turin, 1-3 August.  
- “IFABS Conference”, University of Naples “Federico II”, 7-9 September.
- 2021                - “World Finance Conference”, Norway (virtual), 3-6 August.  
- “Associazione Italiana Economisti del Lavoro - AIEL Conference”, University of Salerno, 25-26 November.  
- Workshop on “Gender Economics”, Bank of Italy, Rome, 13-14 December.
- 2019                - “IFABS Conference”, University of Angers, 27-29 June.
- 2018                - Seminar “Credit shocks and trade”, University of Torino, 10 April.  
- The Rimini Conference in Economics and Finance (RCEF2018), Rimini Centre for Economic Analysis, 14-15 June.  
- 7<sup>th</sup> Network on Economics and Finance 2018 – NETEF, IMT – Institute for Advanced Studies, Lucca, 14-15 September.  
- 4<sup>th</sup> Workshop “Banking Research Network”, Bank of Italy, Rome, 25-26 September.  
- “Finance and Management Conference”, Paris, 19-20 December.

- 2017
- “World Finance Conference”, University of Cagliari, Department of Economics, 26-28 July.
  - 3<sup>rd</sup> Workshop “Banking Research Network”, Bank of Italy, Rome, 21-22 September.
  - Workshop on “Un altro genere di leadership?”, University of Florence, 3 October.
  - Seminar “Le banche locali e il finanziamento dei territori: teorie ed evidenze”, University of Bologna, Rimini Campus, 26 October.
  - Seminar “Does trust among banks matter for bilateral trade? Evidence from shocks in the interbank market”, University of Florence, 21 November.
- 2016
- 2<sup>nd</sup> Workshop “Banking Research Network”, Bank of Italy, Rome, 15-16 September.
  - Conference of the Italian Trade Study Group (ITSG), IMT – Institute for Advanced Studies, Lucca, 28 October.
- 2015
- Workshop “Agglomerazione e riconfigurazione territoriale del sistema bancario”, Bank of Italy, Rome, 30 January.
  - 1<sup>st</sup> Workshop “Banking Research Network”, Bank of Italy, Rome, 24-25 September.
  - Seminar “Le banche locali e il finanziamento dei territori: evidenze per l’Italia (2007-2014)”, University of Bologna – Rimini, 29 October.
  - “56<sup>a</sup> Riunione scientifica della Società Italiana degli Economisti (SIE)”, University of Napoli, 23-24 October.
- 2014
- Conference “Donne che fanno la differenza”, University of Udine, 14 May.
  - Workshop “ECB-CompNet”, European Central Bank, Bank of Italy, Rome, 13-14 March.
  - “World Finance Conference”, University of Venezia, Department of Economics, 2-4 July.
  - “55<sup>a</sup> Riunione scientifica della Società Italiana degli Economisti (SIE)”, University of Trento, 23-24 October.
- 2013
- Workshop “Prestare in tempo di crisi”, Bank of Italy, Rome, 20 February.
  - Conference “Prestare in tempo di crisi: economie locali e credito nella grande recessione del 2008-09”, University of Modena and Reggio Emilia, Modena, 21-22 March.
  - Workshop “Internazionalizzazione delle imprese italiane”, Bank of Italy, Sadiba, Perugia, 3-4 June.
- 2012
- Conference “Le donne e l’economia italiana”, Bank of Italy, Rome, 7 March.
  - “4th International Finance and Banking Society (IFABS) Conference” - “Rethinking Banking and Finance: Money, Markets and Models”, University of Valencia and Fundacion Universidad Empresa (ADEIT), Valencia, 18-20 June.
  - Conference “Donne protagoniste della vita economica e politica pavese: dalla conoscenza alla partecipazione”, Fondazione Romagnosi and University of Pavia, Pavia, 5 October.
  - “53<sup>a</sup> Riunione scientifica della Società Italiana degli Economisti (SIE)”, University of Matera, 18-20 October.
  - Seminar “Women on Italian Bank Boards: Are They ‘Gold Dust’?”, University of Udine, Udine, 28 November.
  - Workshop “Internazionalizzazione delle imprese italiane”, Bank of Italy, Rome, 13 December.

- 2011
- Workshop “Il genere entra nell’economia”, Bank of Italy, Rome, 2 March.
  - Workshop “Bank organization and credit supply”, European University Institute, Fiesole (Florence), 20 September.
  - Workshop “Le donne e l’economia italiana”, Bank of Italy, Rome, 26 September.
  - Workshop “Economie locali e credito nella grande recessione”, Bank of Italy, Rome, 6 October.
- 2010
- Conference “Banche, mercati territoriali, offerta di credito”, Bocconi University and Centro Paolo Baffi, Milano, 24 March.
  - International Workshop “The Pro-Development Role of Banking and Finance in the Economic Periphery”, Bellagio (CO), 8-9 October.
  - “51<sup>a</sup> Riunione scientifica della Società Italiana degli Economisti (SIE)”, University of Catania, 15-16 October.

#### SEMINARS AND LECTURES

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- 2010 – to date
- Bank of Italy, University of Genoa, University of Bologna, University of Modena and Reggio Emilia, University of Florence, University of Pisa, IMT Lucca, University of Udine, University of Torino.

#### REFEREEING ACTIVITY

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- 2013 – to date
- Member of the *Editorial Committee of the Bank of Italy-Occasional Papers*, to publish studies and analysis provided by Regional Economists.
- 2005 – to date
- Referee for: *Temì di discussione* and *Questioni di Economia e Finanza* (Bank of Italy), *Economic Notes*, *CESifo Economic Studies*, *Rivista di Politica Economica*, *Review of World Economics*, *Women’s Studies International Forum*.