Dr. Martin Summer

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Economic Research Section
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Personal

Born 19.6.1967 in Nenzing/Vorarlberg (Austria)

Austrian Citizen

Married with Gabriele Puschnigg, two children (Paul and Peter).

Education

Studies in Economics, Sociology and Philosophy at the University of Vienna. Magister in Economics, 1985-1991.

Postgraduate Program in Economics, Institute for Advanced Studies, Vienna, 1992-1994.

Ph.D. in Economics, University of Vienna, 1994-1997.

Publications

Google Scholar Scores

	All	Since 2021
Citations	4468	1139
h-index	21	16
i10-index	35	19

As of November 2026

In Refereed Journals

What can central bank digital currency designers learn from asking potential users? (with Svetlana Abramova, Rainer Böhme, Helmut Elsinger and Helmut Stix), *Nineteenth Symposium on Usable Privacy and Security (SOUPS 2023)*, USENIX Association, Anaheim, CA, 2023, pp. 151–170, https://www.usenix.org/conference/soups2023/presentation/abramova

Bank Solvency Stress Tests with Fire Sales (with Thomas Breuer and Branko Urošević), *Journal of Financial Stability*, 2023, 67, https://www.sciencedirect.com/science/article/pii/S157230892300061X

Systematic Stress Tests on Public Data (with Thomas Breuer), *Journal of Banking and Finance*, 2020, 118, pp. 1–8.

Endogenous Leverage and Asset Pricing in Double Auctions (with Thomas Breuer, Martin Jandačka and Hans-Joachim Vollbrecht), *Journal of Economic Dynamics and Control*, 2015, 53, pp. 144–160, DOI: 10.1016/j.jedc.2015.02.004

Credit Risk in General Equilibrium (with Klaus Rheinberger and Jürgen Eichberger), *Economic Theory*, 2014, 57, 407–435, DOI: 10.1007/s00199-014-0822-2.

Financial Contagion and Network Analysis, *Annual Review of Financial Economics*, 2013, 5, 277–297.

A Systematic Approach to Multi-Period Stress Testing of Portfolio Credit Risk (with Thomas Breuer, Martin Jandačka and Javier Mencía), *Journal of Banking and Finance*, 2012, 36, 332–340.

Does Adding Up of Economic Capital for Market- and Credit Risk amount to Conservative Risk Assessment? (with Thomas Breuer, Klaus Rheinberger and Martin Jandačka), *Journal of Banking and Finance*, 2010, 34, 703–712.

How to find Plausible, Severe and Useful Stress Scenarios (with Thomas Breuer, Klaus Rheinberger and Martin Jandačka), *International Journal of Central Banking*, 2009, 5, 3, 205–224.

Credit Portfolio Risk and Asset Price Cycles (with Klaus Rheinberger), *Computational Management Science*, 2008, 5, 4, 337–354.

Risk Assessment for Banking Systems (with Helmut Elsinger and Alfred Lehar), *Management Science*, 2006, 52, 9, 1301–1314.

Systemically Important Banks: An Analysis for the European Banking System (with Helmut Elsinger and Alfred Lehar), *International Economics and Economic Policy*, 2006, 3, 1, 73–89.

Using Market Information for Banking System Risk Assessment (with Helmut Elsinger and Alfred Lehar), *International Journal of Central Banking*, 2006, 2, 1, 137–165.

Arbitrage and Optimal Portfolio Choice with Financial Constraints (with Helmut Elsinger), *Investment Management and Financial Innovations*, 2005, 3, 95–109.

Bank Capital, Liquidity and Systemic Risk (with Jürgen Eichberger), *Journal of the European Economic Association*, 2005, 3 (2-3), 547–555.

Network Topology of the Interbank Market (with Michael Boss, Helmut Elsinger and Stefan Thurner), *Quantitative Finance*, 2004, 4, 6, 677–684.

Banking Regulation and Systemic Risk, *Open Economies Review*, 2003, 14, 1, 43–70.

Financial Markets, the Structure of Long Term Investments and Labor Income Risk, *Research in Economics*, 2002, 56, 265–298.

Does Mandatory Rotation Enhance Auditor Independence?, *Zeitschrift für Wirtschafts- und Sozialwissenschaften*, 1998, Heft 3, 327–359.

Under Review

Consumer Preferences for a Digital Euro: Insights from a Discrete Choice Experiment in Austria (with Helmut Elsinger and Helmut Stix), revise and resubmit, *International Journal of Central Banking*.

Contributions to Books

"Network Models and Systemic Risk Assessment", with Helmut Elsinger and Alfred Lehar, in: Fouque, Jean Pierre and Langsam, Joseph (eds.), Handbook of Systemic Risk, Cambridge University Press, 2013.

"An Integrated Approach to Stress Testing: The Austrian Systemic Risk Monitor", with Michael Boss, Gerald Krenn and Claus Puhr, in: Mario Quagliariello (ed.), Stress Testing the Banking System – Methodologies and Applications, Cambridge University Press, 2009.

"Hedge the Stress. Using Stress Tests to Design Hedges for Foreign Currency Loans", in: Daniel Rösch, Harald Scheule (eds.), Stress-testing for Financial Institutions – Applications, Regulations and Techniques, Risk Books, London, 2008.

"Compounding Effects between Market and Credit Risk: The Case of Variable Rate Loans" (with Thomas Breuer, Martin Jandačka and Klaus Rheinberger), in: Resti, Andrea (ed.), The Second Pillar in Basel II and the Challenge of Economic Capital, Risk Books, London, 2008.

"Modelling Instability of Banking Systems and the Problem of Macro Stress Testing", ECB conference proceedings, Modelling Financial Instability, ECB, September 2008.

"Quantitative Modelling of Systemic Risk in a Globalized Banking System: Methodological Challenges", Federal Reserve Bank of Chicago, Conference Proceedings "Globalisation and Systemic Risk", edited by Douglas Evanoff and George Kaufman, World Scientific Publishers, 2009.

"Contagion Flow through Banking Networks" (with Michael Boss and Stefan Thurner), in: Lecture Notes in Computer Science, Volume 3038, Computational Science – ICCS 2004: 4th International Conference, Krakow, Poland, June 6-9, 2004, Proceedings, Part III, Editors: Marian Bubak, Geert Dick van Albada, Peter M. A. Sloot, et al., Springer-Verlag, Heidelberg, 2004.

"Financial Regulation in the New Europe" (with Michael Würz), in: Masciandaro, D. (ed.), Financial Regulation in the New Europe, Routledge, 2004.

"Financial System Transition in Central Europe", in: Tumpel-Gugerell, G., Mooslechner, P. (eds.), Economic Convergence and Divergence in Europe: Growth and Regional Development in an Enlarged European Union, Edward Elgar, 2002.

"Income Tax Enforcement with a Self Interested Auditor" (with Muriel Niederle), in: Issues in Positive Political Economy, S. Mansoob Murshed (ed.), Routledge, London, 2002.

"Finanzmarktregulierung und Wettbewerbsfähigkeit" (with Gertrude Tumpel-Gugerell), Festschrift zum 60. Geburtstag von Univ.-Doz. Dr. Heinz Handler, Wien, 2001.

Other Publications

Stablecoins, Inflation and the Settlement Hierarchy, OeNB Working Paper 280, 2026.

Privacy by Design for Public Digital Money, OeNB Working Paper 278, 2026.

Designing a Digital Euro: Lessons from Austrian Consumers, with Helmut Elsinger and Helmut Stix, SUERF Policy Brief 1339, January 2026.

Consumer Preferences for a Digital Euro: Insights from a Discrete Choice Experiment in Austria, with Helmut Elsinger and Helmut Stix, BIS Working Paper 1302, November 2025.

Consumer Preferences for a Digital Euro: Insights from a Discrete Choice Experiment in Austria, with Helmut Elsinger and Helmut Stix, OeNB Working Paper 268, 2025.

What can CBDC designers learn from asking potential users? Results from a survey of Austrian residents, with Svetlana Abramova, Rainer Böhme, Helmut Elsinger and Helmut Stix, OeNB Working Paper 241, 2022.

A digital euro and the future of cash, with Hannes Hermanky, Monetary Policy and the Economy, Q1-Q2/22, 2022, pp. 91–108.

Bank solvency stress tests with fire sales, with Thomas Breuer and Branko Urošević, OeNB Working Paper 235, 2021.

Does digitalization require Central Bank Digital Currencies for the general public?, with Paul Pichler and Beat Weber, Monetary Policy and the Economy, Q4/19, pp. 40–56, 2019.

Systematic, Systemic Stress Tests, with Thomas Breuer, OeNB Working Paper 225, 2018.

Digital Money, with Alexander Schierlinger-Brandmayr and Paul Pichler, Monetary Policy and the Economy, Q3/18, 2018, pp. 23–35.

Digital Money, Cryptocurrencies and Central Banks, with Paul Pichler, SUERF Conference Proceedings, edited by Ernest Gnan and Donato Masciandaro, 2018, pp. 99–107.

The financial system of the future, with Christian Beer, Ernest Gnan and Manuel Mayer, Monetary Policy and the Economy, 2017, 10, pp. 34–42.

Solvency Stress Tests for Banks: Current Practice and Novel Options, Report for Sveriges Riksbank and Finansinspektionen, January 2017, published online, `https://homepages.fhv.at/tb/cms/?download=Riksbank-report-05072017-1.pdf`

Stress Test Robustness: Recent Advances and Open Problems, with Thomas Breuer, Financial Stability Report 25, June 2013, pp. 74–87.

Bank Supervision and Resolution: National and International Challenges. Summary of a Joint Workshop of CEPR, the University of Vienna and the OeNB, Financial Stability Report 22, 2011.

Analyzing the Macroeconomy: Dynamic Stochastic General Equilibrium Modeling versus Agent-Based Modeling, Monetary Policy and the Economy, 3, 2011, pp. 84–94.

The Economics of Bank Insolvency, Restructuring and Recapitalization. Joint Research Workshop of the OeNB and the Max Planck Institute for Research on Collective Goods, with Helmut Elsinger, Financial Stability Report 20, 2010, pp. 115–122.

Bank Recapitalization and Restructuring: An Economic Analysis of Various Options, with Helmut Elsinger, Monetary Policy and the Economy, 2010, 1, pp. 87–97.

Technological Change in the Field of Payment Instruments: Long-Term Implications for Monetary Policy and Competition Policy, with Helmut Stix, Monetary Policy and the Economy, 2010, 3, pp. 92–97.

Is Current Capital Regulation Based on Conservative Risk Assessment?, with Thomas Breuer, Martin Jandačka and Klaus Rheinberger, Financial Stability Report 15, 2008, pp. 112–118.

The Economics of Financial Stability: Research Workshop at OeNB, Monetary Policy and the Economy, 2008, 3, pp. 104–112.

The Financial Crises in 2007 and 2008 Viewed from the Perspective of Economic Research, Monetary Policy and the Economy, 2008, 4, pp. 85–100.

Planning Drinking Water for Airplanes (with Marco Bijvank, Menno Dobber, Quentin Botton, Eleonore de le Court, Jean Christophe Van den Schrienk, Moria de Viron, Maarten Soomer, Myriam Cisneros-Molina, Klaus Schmitz, Remco van der Hofstad, Ellen Jochemsz, Tim Musche, Maroeschka Hoekstra, Jeroen Mulder and Mark Paelinck), in: J. Hulshof (ed.), Proceedings of the fifty-second European Study Group with Industry, Centrum voor Wiskunde en Informatica, CWI Syllabus 55, 2006, pp. 53–73.

Systemic Risk Monitor: Risk Assessment and Stress Testing of the Austrian Banking System: Model Documentation (with Thomas Breuer, Michael Boss, Helmut Elsinger, Gerald Krenn, Alfred Lehar and Claus Puhr), Technical Report, OeNB, 2006.

Systemic Risk Monitor: A Model for Systemic Risk Analysis and Stress Testing of Banking Systems (with Michael Boss, Gerald Krenn and Claus Puhr), Financial Stability Report 11, 2006, pp. 83–95.

The Network Structure of the Austrian Interbank Market (with Michael Boss, Helmut Elsinger and Stefan Thurner), OeNB, Financial Stability Report 7, 2004, pp. 77–88.

A New Approach to Assess the Risk of Interbank Loans (with Helmut Elsinger and Alfred Lehar), OeNB, Financial Stability Report 3, 2002, pp. 75–87.

Work in Progress

Stablecoins, Inflation and the Settlement Hierarchy. A general equilibrium analysis of the price-level effects of widely adopted stablecoins and their place in the settlement hierarchy (OeNB Working Paper 280), in revision for journal submission.

Payments, Settlement and asynchronous exchange: towards a theory of monetary exchange economies

Teaching

Undergraduate-, graduate-, executive teaching

University of Vienna

Introductory Finance (undergraduate), 1993-1995.

Corporate Finance (undergraduate), 1993-1995.

Systemic Risk Measures (graduate), seminar joint with Professor Thomas Gehrig, 2017.

Sind Krypto Coins, wie Bitcoin und Co. Geld? (undergraduate), Ringvorlesung der OeNB und der Uni Wien für Lehramtstudenten Geographie und Wirtschaftskunde, 2019.

University of Birmingham

The Economics of Uncertainty, Information and Contracts (graduate, Master Program in Money, Banking and Finance), 1995-1996.

University of Regensburg

Microeconomics (undergraduate), 1996-2000.

International Economics (undergraduate), 1996-2000.

Industrial Organisation (undergraduate), 1996-2000.

Center for Central Banking Studies, Bank of England

Stress Tests for Interbank Linkages, 2004.

Modelling Credit Risk, 2006.

Joint Vienna Institute, Vienna

Systemic Risk Management and Stress Testing (executive), 2008.

Tools and Instruments in Financial Crisis Resolution (executive), 2009.

Solvency Stress Testing of Banks: Current Practice and Novel Options (executive), 2018.

Systemic and Systematic Stress Testing (executive), 2019.

Credit Risk Summit London

Stress Testing Macro Economic Scenarios (executive), October 2006.

3L3 Cross-sector Training, Test training seminar on Risk Models, Brussels

Regulatory Capital for Market and Credit Risk Interaction: Is Current Regulation always Conservative? (executive), 2008.

European Supervisor Education Initiative, Luxembourg

The thorny arithmetic of financial contagion (executive), 2011.

European Commission, IPA (Instrument for Pre-Accession Assistance) Serbia, Belgrade

Network Analysis Development (executive), 2013.

SAP executive summit, Vienna

Systemic Risk: Models, Data, Governance, 2018.

Union University, Master in Computational Finance (MFC), Belgrade

An introduction to probability theory with applications to computational finance using R (graduate), annually since 2020. Course manuscript:
`https://martin-summer-1090.github.io/Probability_Introduction/`

Jesuit Worldwide Learning

Statistics: The art and science of learning from data, 2022.

Outreach and Third Mission

Handelsakademie Bregenz

Was ist der digitale Euro?

Fachhochschule Vorarlberg

Warum Kryptowährungen und Blockchains mit Geld nichts zu tun haben, Crypto Finance – digitale Disruption im Finanzwesen?, 2022.

Joanneum Research

Digitales Anonymgeld und neue Bezahlsysteme, Wien, 2022.

Finanzplanerforum Austria

Der digitale Euro, 2021.

Waldviertler Denkwerkstatt, Sparkasse Horn

Welt ohne Geld. Wird das Bargeld abgeschafft?, 2019.

WU matters, WU talks, Panel on Systemic Risk

The Costs of Destroying the Death Star.

Blickpunkt Wirtschaft, Fachhochschule Vorarlberg, Dornbirn

Geld und Digitalisierung. Wie werden wir in Zukunft bezahlen?, 2018.

Panel Reinhard Selten Institute Köln

Narratives and Systemic Risk, 2018.

Panel Wirtschaftspolitisches Forum Graz, Schumpeter Center

"Staaten und Banken in der Krise. Zum Verhältnis von Mitgliedsstaaten, Finanzsystem und Zentralbank in der Europäischen Währungsunion", 2013.

Panel, Österreichischer Städtetag, Dornbirn

"Europa, Österreich und die Herausforderung durch die Schuldenkrise", 2012.

Austrian Research Association, Vienna

The Crisis of "2007/2008", 2012.

Landtagsclub der Grünen Vorarlberg, Bregenz

Von der Finanz- zur Staatsschuldenkrise: Ursachen, Perspektiven und wirtschaftspolitische Implikationen, 2012.

Panel Discussion Università Cattolica Milan

Monetary Policy During and After the Crisis, 2011.

Focus on Finance, Fachhochschule Vorarlberg, Dornbirn

Währungsrisiken im Kreditgeschäft, 2008.

Panel Institute for Advanced Studies, Vienna

The current Financial Crisis. Thoughts by economists for economists, 2008.

Positions

Central Bank Research Fellow, Bank for International Settlements, Basel, March - May 2025.

Head of Economic Research Section, Oesterreichische Nationalbank, since April 2007.

Academic Consultant, Systemic Risk Analysis Division, Bank of England, January - March 2007.

Visiting Researcher, London School of Economics Financial Markets Group, January - June 2004.

Secondment Financial Industry and Regulation Division, Bank of England, January - June 2004.

Research Economist, Economic Studies Division, Oesterreichische Nationalbank, 2000-2007.

Lecturer in Economics, University of Regensburg, Germany, 1996-2000.

Lecturer in Economics, University of Birmingham, U.K., 1995-1996.

Lecturer in Finance, Center for Business Studies, University of Vienna, 1993-1995.

Other Professional Activities

Refereeing

Referee for International Journal of Central Banking, Review of Finance, Journal of Economic Dynamics and Control, Management Science, Journal of Financial Intermediation, Journal of Banking and Finance, Journal of Money, Credit and Banking, Journal of Financial Stability, Journal of the European Economic Association, Econometrica, Journal of Finance, Economic Theory.

Organisation of Workshops and Conferences

"The Economics of Financial Stability" with Hyun Shin, July 2008, "Consumer Payment Choice and Money Demand" with Helmut Stix, Francesco Lippi, Fernando Alvarez and Ulf von Kalckreuth, July 2010, "The Economics of Bank Insolvency, Restructuring and Recapitalisation" with Martin Hellwig, September 2010, "Analyzing the Macroeconomy: DSGE versus Agent based Modelling", with Markus Knell, Peter Howitt, Liam Graham and Stefano Neri, June 2011, "Bank Supervision and Resolution: National and International Challenges", with Thomas Gehrig and Gyöngyi Lóránth, 2011, "Financial Markets and Real Economic Activity", with Burkhard Raunig and Johann Scharler, 2012, "The Optimal Structure of Taxation: Theoretical Perspectives and Empirical Evidence", with Margit Schratzenstaller, 2013, "Bank Regulation and Liquidity Risk in a Global Financial System", with Stefan Schmitz, 2013, "Banks and Governments in Globalised Markets", with Thomas Gehrig and Linda Tesar, 2013, "Macrofinancial Linkages and Current Account Imbalances" with Luis Catao, 2015, "Real Analysis versus Monetary Analysis: Does it Matter and What are its Main Implications for Macroeconomic Theory and Policy?", with Peter Bofinger, 2018, "Digital Currencies, Central Banks and the Blockchain: Policy Implications", with Raphael Auer (BIS), 2019, "The Measurement of Augmented Wealth: Concepts, Methods and Results", with Robert Holzmann, 2023, "Economics of Payments", with Helmut Elsinger and Helmut Stix, 2024, "Preparing for the AI Revolution: Strategies for European Countries", CEPR/CSH/OeNB conference with Anton Korinek and the Complexity Science Hub Vienna, June 2025, Panel on stablecoins at the Annual Conference of the Verein für Socialpolitik, Innsbruck, jointly with the Swiss National Bank and the Deutsche Bundesbank, September 2026, OeNB Economics Conference, annual policy conference, annually 2008-2020, with Ernest Gnan.

Other Activities

Editor, OeNB Working Paper Series.

Member of the High Level Task Force of the Eurosystem on Central Bank Digital Currency, 2020-2025.

Associate Editor, Mathematical Finance, since January 2020.

Project leadership OeNB Innovation Lab, March 2019 - July 2019. Automated document generation for recurrent reports with R, knitr, LaTeX and Git.

External expert for the evaluation of methods for stress tests of the banking system on behalf of the Riksbank and Finansinspektionen, 2016-2017.

Member of the program committee of the Policy Research Workshop of the European Banking Authority, annually since 2012.

Jury Chair Finance, Student Research Paper Competition, Value Day, FH Vorarlberg, 2010-2017.

Member of the macroprudential research network of the ECB, 2010-2013.

Member of the Research Task Force (RTF) of the Basel Committee. Activities in the RTF: Local organizer Research Task Force Workshop on Applied Banking Research in Vienna 2005, Program Chair of RTF Workshop on Applied Banking Research Washington DC 2007, Member of RTF subgroup "Modelling the integration of market and credit risk." Member of RTF subgroup "Messages from the academic literature on risk measurement for the trading book."

Member of an external expert panel on systemic risk modeling, Bank of England, 2006-2008.

Project Management: Software Project Systemic Risk Monitor, OeNB, 2003-2006.

Presentations

Invited Presentations

2016-2026

University of Vienna, 2016, University of Nottingham, 2017, Sveriges Riksbank and Finansinspektionen, 2017, Reinhard Selten Institute Cologne, 2018, University of Belgrade, 2018, SUERF-Bocconi University, 2018, Swiss National Bank, 2019, Serbian Academy of Sciences, 2019, Adam Smith Business School, 2020, University of Innsbruck, 2021, Data Science Europe, Belgrade, 2023, Bank of England, 2024, German Actuaries (DAV), Cologne, 2024, Bank for International Settlements, Basel, 2025, BIS September 2026.

2011-2015

LSE, February 2011, Deutsche Bundesbank, Eltville, October 2011, Luxembourg ESE, September 2011, Vienna Graduate School of Economics, March 2012, Swiss Banking Institute University of Zürich, May 2012, University of Vienna, May 2012, CRISIS Workshop London, June 2012, Austrian Research Association Vienna, October 2012, University of Linz, November 2012, National Bank of Serbia, March 2013, Vienna University of Economics and Business, April 2013, Czech National Bank, May 2013, 44th Konstanz Seminar, May 2013, University of Vienna, June 2013, Max Planck Institute Bonn, September 2013, European Banking Authority, London, November 2013, London School of Economics, November 2013, Schumpeter Center University of Graz, December 2013, Swiss National Bank, June 2014, MaRS conference ECB, June 2014, EBA policy research workshop, November 2014, Isaac Newton Institute, University of Cambridge, October and December 2014, University of Zürich, November 2014.

2006-2010

Bank of England, January 2006, Center for Central Banking Studies, February 2006, ECB High Level Conference, Modelling Financial Instability, July 2007, Sveriges Riksbank, June 2007, Fed Chicago International Banking Conference, September 2007, BIS, November 2007, Banco de España, April 2008, National Bank of Belgium, Brussels, May 2008, Fachhochschule Vorarlberg, Dornbirn, November 2008, Sveriges Riksbank, September 2009, Collegium Budapest, October 2009, Universität Heidelberg, November 2009, Czech National Bank, November 2009, IIASA, Vienna, March 2010, Risk Europe, Frankfurt, March 2010, Bulgarian National Bank, June 2010.

2001-2005

Economic Theory Seminar, Universität Wien, January 2001, Economics Seminar, HSG St. Gallen, January 2001, Deutsche Bundesbank Workshop, Eltville, May 2001, Joint Vienna Institute, November 2001, Institute of Social Studies, The Hague, March 2002, Workshop Deutsche Bundesbank and OeNB, Vienna, February 2002, Joint Seminar of JVI, World Bank and IMF, Vienna, June 2002, Board of Governors, Research Seminar,

Washington, June 2002, IMF, Washington, June 2002, Economics Seminar, Universität Mannheim, November 2002, Bank of England, January 2003, London School of Economics, January 2003, Financial Services Authority, London, January 2003, SUERF Seminar, Securing Financial Stability: Problems and Prospects for new EU members, March 2003, Bank of England, March 2004, University of Birmingham, May 2004, London School of Economics, May 2004, Tinbergen Institute, Erasmus University Rotterdam, 2004, London School of Economics, June 2004, Bank of England, June 2004, Universität Frankfurt, June 2004, European Central Bank, September 2004, Universität München, October 2004, IMF, April 2005, Collegium Budapest, September 2005, Deutsche Bundesbank, December 2005.

1995-2000

Research Seminar, University of Birmingham, October 1995, Workshop on Incentives, Information and Organization, IHS Wien, April 1996, Workshop on Employment, Distribution and Growth, Universität Regensburg, June 1998, Finance Seminar, Institut für Empirische Wirtschaftsforschung und Institut für schweizerisches Bankwesen, Universität Zürich, May 2000, Workshop Sveriges Riksbank, October 2000.

Conference Presentations

2016-2026

Bocconi University, 2018, EEA Cologne, 2018, University of Grenoble, 2019, University of Belgrade, 2019, University of Liechtenstein, 2019, AWG Graz, 2021, EEA Barcelona, 2023, EEA Bordeaux, 2025, EEA Dublin, 2026, Verein Für Socialpolitik Innsbruck 2026.

2011-2015

Brunnen, June 2011, ESEM Oslo, August 2011, Verein für Socialpolitik, Frankfurt, September 2011, Catholic University Milan, October 2011, RTF Istanbul, December 2011, Experimental Finance, SIAM Minneapolis, July 2012, Luxembourg, September 2012, Verein für Socialpolitik, Göttingen, September 2012, European Workshop on General Equilibrium Theory, University of Paris, 2014, Econometric Society World Congress, Montréal, 2015.

2006-2010

ASSA Meetings, Boston, 2006, C.R.E.D.I.T., Venice, Risks in Small Business Lending Conference, September 2006, Interaction of Market and Credit Risk, joint conference of Basel Committee Research Task Force, Deutsche Bundesbank and Journal of Financial Intermediation, Berlin, December 2007, Financial Stability Modeling, FMA Europe, Panel on Banking, June 2008, Panel Discussion: Financial Crises and Economic Research, Institute for Advanced Studies, October 2008, Panel Discussion: Finanzkrise: Lehren für die Zukunft für die Regulierung von Banken und Finanzmärkten, Verein für Socialpolitik, Magdeburg, September 2009, Swiss National Bank, C.R.E.D.I.T., Venice, September 2010.

2001-2005

Western Economic Association, San Francisco, July 2001, Econometric Society, European Meeting, Lausanne, August 2001, Verein für Socialpolitik, Magdeburg, September 2001, Western Economic Association, Seattle, 2002, How to Pave the Road to E(M)U: The Monetary Side of the Enlargement Process (and its Fiscal Support), Eltville, October 2001, Workshop CES/ifo: Banking Regulation and Financial Stability, Venice, 2002, European Meeting of the Econometric Society, Venice, 2002, Meeting of the European Economic Association, Venice, 2002, Annual Meeting of the Verein für Socialpolitik, Innsbruck, 2002, XI International Tor Vergata Conference, Rome, 2002, Workshop on Crises, Bubbles and the Financial System, Universität Mannheim, June 2003, Bankwissenschaftliche Tage, Universität Münster, June 2003, Bank of

England, Center for Central Banking Studies, Expert Forum, May 2004, European Central Bank, Workshop on Financial Stability, June 2004, European Economic Association, Madrid, August 2004, Sveriges Riksbank, Conference on Financial Stability, August 2004, Verein für Socialpolitik, Dresden, September 2004, International Atlantic Economic Association, London, March 2005.

1995-2000

Game Theory and Economics, St. Petersburg, June 1996, European Economic Association (EEA), Istanbul, September 1996, Econometric Society, European Meeting (ESEM), Toulouse, 1997, Verein für Socialpolitik, Bern, September 1997, Austrian Economic Association (NOEG), Vienna, 1998, International Economic Study Group, Easter Conference, Warwick, 1999, European Finance Association, London, August 2000, European Economic Association, Bolzano, September 2000.

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