14th LaBS International Banking Workshop

Laboratory for Banking Studies

October 31st, 2025

Room T-510, 11, Pokrovsky blvd, and online

Faculty of Economic Sciences, HSE University, Moscow

9.45-10.00 Registration

10:00-10:10 **Welcome address**, Maria Semenova (HSE University)

10:10-11:30 **Session I**

Chair: Maria Semenova (HSE University)

1. **Invoice Digitization and Credit Availability: Hard-Information Effects in Small Business Lending**

   Yunyue Chen (Ghent University)

   Discussant: **Madina Karamysheva** (HSE University)

2. **Political Connections Matter: How Russian Banks Engage in Government Credit Support Programs**

   Nikita Kozlov (HSE University), Maria Semenova (HSE University)

   Discussant: **Lucy Chernykh** (Clemson University)

11:30-12:00 Coffee break (T-624)

12:00-13:00　**Keynote speech**

Lucy Chernykh (Clemson University)

Regulatory Intervention and Depositor Discipline

13:00-14:00　Lunch for participants

14:30-15:50　**Session II**

Chair: Vladimir Sokolov (HSE University)

1. **Heterogeneous Macroprudential Policies and Corporate Financing Decisions**

   Yassine Bakkar (Queen's University Belfast), Michael Machokoto (African Development Bank Group and University of South Africa)

   Discussant: **Kirill Anikeev** (Bank of Russia and HSE University)

2. **Does Banks' Managerial Ability Mitigate ESG Washing?**

   Jaber Islam (University of Edinburgh)

   Discussant: **Sedki Zaiane** (HSE University)

15:50-16:15　Coffee break (T-624)

16:15-18:15　**Session III**

Chair: Maria Semenova (HSE University)

1. **Measuring Bank Regulations: A Text-Based Approach**

   Sami Mahmood (National University of Singapore)

   Discussant: **Philipp Kartaev** (Moscow State University)

2. **The Impact of Peer-to-Peer Lending on Small Business Loans**

   Jin-Hyuk Kim (University of Colorado), Frank Stähler (University of Tübingen)

   Discussant: Alexey Ponomarenko (Bank of Russia and HSE University)

3. **Lender Specialization in Small Business Lending**

   Jun Yoo (City University of New York)

   Discussant: **Vladimir Sokolov** (HSE University)

18:15-18:20　**Concluding remarks and Farewell**