

Paul E. Soto

CONTACT INFORMATION	Federal Deposit Insurance Corporation Center for Financial Research 550 17th Street NW 20429 Washington, D.C.	<i>E-mail:</i> psoto@fdic.gov <i>Office:</i> (+202) 898-6810 <i>Website:</i> https://pesoto.github.io/ <i>Citizenship:</i> United States of America
CURRENT EMPLOYMENT	Federal Deposit Insurance Corporation , Washington, D.C. Center for Financial Research, Financial Modeling and Research Section Financial Economist	September 2018 - Present
	University of Maryland , College Park, MD Robert H. Smith School of Business Adjunct Professor, <i>Financial Analytics</i> and <i>Text Mining for Economics and Finance</i>	January 2019 - Present
RESEARCH INTERESTS	Primary Fields: Empirical Banking, Financial Economics Secondary Fields: Applications of Machine Learning and Natural Language Processing	
EDUCATION	Universitat Pompeu Fabra , Barcelona, Spain PhD, Economics, July 2018 MRes, Economics, June 2014 Barcelona Graduate School of Economics , Barcelona, Spain MSc, Economics, June 2013 University of California, Berkeley , Berkeley, California USA BA, Applied Mathematics, December 2011	
RESEARCH PUBLICATIONS	“Breaking the Word Bank: Measurement and Effects of Bank Level Uncertainty”, Journal of Financial Services Research , 2020.	
	WORKING PAPERS “Stressed Banks? Evidence from the Largest-Ever Supervisory Review” (with Puriya Abbassi, Rajkamal Iyer, José Luis Peydró) “Capital Controls, Corporate Debt and Real Effects” (with Andrea Fabiani, Martha López Pinerós, José Luis Peydró)	
ACADEMIC EXPERIENCE	ADJUNCT PROFESSOR Smith School of Business, University of Maryland , College Park, MD <i>Text Mining for Economics and Finance</i> Spring 2020, Spring 2019, Undergraduate, 3.7/4.0 average rating from student evaluations Fall 2019, MS Finance, 3.5/4.0 average rating from student evaluations	

TEACHING ASSISTANT

Barcelona Graduate School of Economics, Barcelona, Spain

Text Mining for Social Science

Spring 2017, MSc Data Science, Received 4.7/5.0 average rating from student evaluations

Systemic Risk, Crises and Policy

Spring 2016-2017, MSc Finance, Received 4.05/5.0 average rating from student evaluations

ESADE Business School, Barcelona, Spain

Financial Modelling

Fall 2015-2016, MSc Finance

Universitat Pompeu Fabra, Barcelona, Spain

Probability; Financial Economics; Corporate Finance

Fall 2013- Spring 2017, Undergraduate

REFEREEING

Financial Management, IMF Economic Review, Journal of Financial Services Research

PRESENTATIONS

2020

Federal Deposit Insurance Corporation (May 2020)

2019

Rensselaer Polytechnic Institute (November 2019), 19th Annual FDIC/JFSR Bank Research Conference (September 2019), University of Maryland (May 2019)

2018

Modelling with Big Data and Machine Learning (November 2018) Federal Deposit Insurance Corporation (February 2018) Securities and Exchange Commission (February 2018) Federal Reserve Board of Governors (January 2018) Banco de España (January 2018) Deutsche Bundesbank (January 2018)

::2017

Deutsche Bundesbank (November 2017) Simposio of the Spanish Economic Association (December 2017) UPF Finance Seminar (October 2017) Barcelona GSE Jamboree (May 2017) CREI International Lunch (2016) Barcelona GSE Jamboree (April 2015) European School on New Institutional Economics (May 2014)

PROFESSIONAL EXPERIENCE

Research Intern, *Deutsche Bundesbank*, Frankfurt, Germany

January 2016 - August 2016

Credit Intern, *Moody's Analytics*, West Chester, PA

June 2014 - September 2014

Trade Intern, *Alpha Cubed Investments*, Newport Beach, CA

January 2012 - August 2012

Intern, *Morgan Stanley Smith Barney*, San Francisco, CA

December 2010 - June 2011

AWARDS

Individual STAR Award, *Federal Deposit Insurance Corporation*, 2020, 2019

Mission Award, *Federal Deposit Insurance Corporation*, 2020

Distinguished Teaching (Top 15%) Award, *University of Maryland*, 2020

SKILLS

Languages: Fluent in English and Spanish; Proficient in French; Basic in Portuguese and German

Computer Languages: Python, R, MATLAB, MongoDB, VBA, L^AT_EX, Basic Unix/Linux

Applications: Amazon AWS, Stata, common Windows programs