

Research Seminar Series in Economic Sciences, 2025 – 2026

Speaker: Maria Iosifidi, Associate Professor in Finance @ Montpellier Business School



Title: "Green Lending"

Date & Time: Wednesday, November 19th, 2025, 14:00 - 15:30

Place: Grypario Megaro (Sofokleous 1) | 4th floor | Lecture Hall "Kosmas Psychopedis" (416)

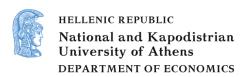
Live streaming of the event: https://delos.uoa.gr/opendelos/search-live
Url: https://www.econ.uoa.gr/ereynitika seminaria research seminars/

Abstract:

We develop a model of green lending to study its implications for monetary policy and environmental regulation. Banks finance firms' brown and/or green projects. The costs of brown projects increase with rising endogenous regulatory stringency or when endogenous monetary policy affects the cost of funds. Both policies can elevate the equilibrium share of green lending, resulting in greener output. Our findings remain consistent when we introduce central banks with an explicit green objective (e.g., differential interest rates based on project type), forward-looking bank behavior, and adjustment costs. We also demonstrate the relative impacts of regulatory and monetary persistent regime changes.

Organizers: Dimitris Kenourgios, *Professor*George Dotsis, *Professor*Frago Kourandi, *Assoc. Professor*

Thank you.



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