

PERSONAL INFORMATION

Simona Cosma



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Sex Female | *Italian*

WORK EXPERIENCE

- From November 2022 to present **Full-time Associate Professor (confirmed) of Economics of Financial Intermediaries**
University of Bologna, Department of Management, Bologna, Via Capo di Lucca 34
- From 2014 to 2022 **Full-time Associate Professor (confirmed) of Economics of Financial Intermediaries**
University of Salento, Faculty of Economics, Lecce, via per monteroni
- From 30 April 2018 **National scientific qualification First level (Full professor)**
- From 2017 to present **Independent Board Director**
2020-2023 MONRIF group, Bologna (Listed firm)
From 2018 (May) to present Banca Popolare Pugliese, Matino (LE)
From May 2023, member of the risk committee and Board delegated for ESG
2017 Banca Popolare San Felice Sul Panaro 1893
- From 2011 to 2014 **Full-time Associate Professor of Economics of Financial Intermediaries**
University of Salento, Faculty of Economics, Lecce, via per monteroni
- From 2011 to 2018 **SDA Bocconi Professor**
Financial Intermediation and Insurance Area, Bocconi School of Management, Bocconi University
Lecturer in several executive training courses
- From 2005 to 2011 **SDA Bocconi external collaborator**
Lecturer and researcher
- From 2008 to 2009 **Lecturer of Economics of Financial Intermediaries**
University of Lecce, Faculty of Economics, specialist degree course "Business Administration and Control" class LS-84
- From 2005 to present **Full-time researcher (confirmed) in Economics of Financial Intermediaries**
University of Salento, Faculty of Economics, Lecce, via per monteroni
- From 2004 to 2010 **Lecturer of the Economics of Financial Intermediaries course (advanced course).**
University of Salento, Faculty of Economics, Master's Degree in Economics, Finance and Insurance
- From 2003 to 2005 **Lecturer of the Economics of Financial Intermediaries course**
University of Lecce, Faculty of Economics, three-year degree course in Economics of markets and innovation
- From 2002 to 2011 **Full time lecturer in banking and finance**
University of Salento, Faculty of Economics, Lecce, via per monteroni

EDUCATION AND TRAINING

- 2008 **Summer School on Econometric Analysis and Methods for Social Research**
University of Calabria - Arcavacata Campus, July
- July 2004 **PhD in Banking and Finance (XVI cycle)**
University of Rome "Tor Vergata"
Thesis: Operational risk measurement techniques: critical aspects and open questions
- May 2000 **University College Northampton**
Study and research activities (3 months)
- April 2000 **Degree in Economics and Commerce, specialization in mathematics and statistics**
University of Lecce
Thesis in banking technique: The customer satisfaction in the bank: theoretical and applicative aspects
Final mark: 110 cum laude / 110

PERSONAL SKILLS

- Mother tongue(s) Italian
Other language(s) English, B2

OTHER ATTENDED COURSES AND TRAINING EXPERIENCES

- September 2013 ADEIMF research quantitative methodology summer school, Lecce
- January 2012 TEP - Teaching excellence program (SDA Bocconi), Bocconi University
- July 2008 Summer School on Econometric Analysis and Methods for Social Research, University of Calabria - Arcavacata Campus, July
- June 2006 Summer school in "Quantitative Research Methods in Banking and Finance " LUM University of Casamassima (BA) and University of Lecce
- September 2002 Summer School of Research Methodology, AIDEA, Terrasini (Pa)

AFFILIATION TO ACADEMIES AND AWARDS FOR SCIENTIFIC ACTIVITY

- 2022 Winner of the Research Award - TARGAADEIMF 2022 , conferred by the Association of Professors of Economics, Intermediaries and Financial Markets (ADEIMF) at the conference held in Bari
- From 2018 Member of NedCommunity (Italian association of non-executive and independent directors)
TEP - Teaching excellence program (SDA Bocconi), Bocconi University
- 2010-2016 Member of the Board of Auditors ADEIMF (Association of Teachers of Economics of Markets and Financial Intermediaries), two mandates
- From 2010 Member of AIFIRM - Italian Financial Industry Association Risk Managers
- 2008 Winner of the Research Award - TARGAADEIMF 2008 , conferred by the Association of Professors of Economics, Intermediaries and Financial Markets (ADEIMF) at the conference held in Capri

- From 2005 Ordinary member of ADEIMF (Association of economics teachers of financial intermediaries)
- 2002-2004 Member of AIDEA GIOVANI (Italian Association of the Academy of Business Economics)

PARTICIPATION IN THE TEACHING BOARD IN THE FIELD OF RESEARCH DOCTORATES

- 2021-today Member of the teaching staff of the PhD In digital transition and sustainability . Businesses and public administrations in the globalized economy, 37th cycle, proposed by the Economics Sciences, University of Salento.
- 2013 Member of the Competition Commission for admission to the PhD exam in "Economic Sciences and Mathematics-Statistics", Ph.D. XXVIII cycle, Faculty of Economics, University of Salento, April
- 2012 Participation in the teaching staff proposing university: University of SALENTO Title: "ECONOMICS AND MATHEMATICS-STATISTICS" Academic year of beginning: 2012 - Cycle: XXVIII - Duration: 3 years
- 2011-2013 Participation in the teaching staff. Proposing University: University of ROME "Tor Vergata", Title: "BANK AND FINANCE" Academic year of beginning: 2011 - Cycle: XXVII - Duration: 3 years
- 2010-2012 Participation in the teaching staff University proposing: University of ROME "Tor Vergata" Title: "BANK AND FINANCE" Academic year of beginning: 2010 - Cycle: XXVI - Duration: 3 years
- 2009-2011 Participation in the teaching staff University proposing: University of ROME "Tor Vergata" Title: "BANK AND FINANCE" Academic year of beginning: 2009 - Cycle: XXV - Duration: 3 years
- 2008-2010 Participation in the teaching staff University proposing: University of ROME "Tor Vergata" Title: "BANK AND FINANCE" Academic year of beginning: 2008 - Cycle: XXIV - Duration: 3 years
- 2008-2012 Referee and discussant at the " Doctorate Day ", Days of presentation and discussion of the partial or final results of the research conducted by the PhD students.
PhD in banking and finance, University of Tor Vergata.
- 2006 Participation in the teaching staff. Proposing university: University of SALENTO, Title: " Governance systems for local and environmental development", Starting academic year: 2006 - Cycle: XXII - Duration: 3 years

TITLES AND POSITIONS IN THE UNIVERSITY FIELD

- September 2021 President of the Commission of the public competition, for exams, for admission to the PhD course in "Digital transition and sustainability. Businesses and public administrations in the globalized economy "37th cycle, established with DR n. 330, dated 8/06/2021
- From July 2021 Referent for outgoing orientation for the CDS economic-quantitative area (appointment of the didactic council of 27 July 2021)
- From July 2021 Member of the Steering Committee - CDS economic-quantitative area (appointment of the didactic council of 27 July 2021)
- From March 2021 Member of the University Quality Presidium, Area 13 Coordinator, University of Salento
- From 2011 to 2018 SDA Bocconi Professor
Financial Intermediation and Insurance Area, Bocconi School of Management , Bocconi University

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| 2002-2010 | <u>SDA Bocconi External collaborator</u> Financial Intermediation and Insurance Area, Bocconi School of Management , Bocconi University |
| 2016-2017 | <u>Professor of Economics of Financial Intermediaries - module 2</u> , School of Economics, Management and Statistics, <u>University of Bologna</u> , Cds Emi |
| 2017 | Member of the Commission for the evaluation of the three-year shots of associate professors, University of Salento |
| From 2017 | Member of the Steering Committee of Re-code , a university laboratory for Big Data analysis |
| 2013, 2014, 2015 | Coordinator and member of the scientific committee and organizer of the summer school of quantitative research methodology ADEIMF (three editions) Faculty of Economics, University of Salento |
| 2013 | Member of the organizing committee of the ADEIMF summer conference – University of Salento, Lecce, 20-21 September |
| 2013 | Member of the organizing committee of the ADEIMF Conference - "The restructuring of the Italian banking system in the difficult market context and in the new regulatory framework", Alma Graduate School, Bologna, 8 February |
| 2013 | President of the jury for the awarding of 1 grant for collaboration in research activities SS.SS.DD. SECS P / 11 (Economics of financial intermediaries) and SECS S / 06 (mathematical methods of economics and actuarial and financial sciences) at the headquarters of the Department of Economics for the needs of the project "Hidden convexity and global optimization of Value at Risk "- scientific director: Prof. Simona Cosma (March 22 and April 3, 2013). |
| 2012 | Member of the organizing committee of the ADEIMF Conference - "Corporate governance and risk management: lessons from the crisis". Milan, February 3, 2012; |
| 2012 | Member of the Commission for the evaluation of qualifications and publications for the assignment of the teaching of Economics of Financial Intermediaries (degree course in Business Economics) for the academic year 2012-2013 at the University of Bari, 23 October . |
| From 2011 | Member of Erasmus staff mobility , Lecturer in charge of credit recognition Area contact teacher for recognition ((Tourism Area - L15 and LM49) |
| From 2011 | Chairman of the examination committees of the courses of Economics of financial intermediaries (Bachelor's degree course: Economics and Finance) and of the Risk Management course (Master's degree: Economics, Finance and Insurance). |
| 2011-2014 | Member of the examination committees of Corporate Financing-course A / L LM-77 Master's Degree - Business Management and Economics of Financial Intermediaries, Class L-18 Degree Course in Business Economics (NO) Professional curriculum (prof. Vittorio Boscia); Degree Course: Economics and Finance (L-33), Teaching: Management of Financial Intermediaries (prof. Pietro Marchetti). |
| From 2001 to 2006 | Member of various committees of the exams in the courses of Economics of financial intermediaries, Economics of the securities market, Financing of companies, Economics of markets and financial intermediaries, Economics of insurance companies |
| From 2001 to 2004 | Lecturer / trainer in the Banking Technique course (Professor Paola Schwizer), University of Lecce, Faculty of Economics, degree course in Economics and Commerce |

**COORDINATION AND TEACHING
ACTIVITIES IN UNIVERSITY
MASTERS**

- 2008 Coordinator and scientific manager of the module "Partnership and financing of local and territorial development" in the Second Level Master in Management and Governance of the Territory, established with DR 2887 of 31/12/2007. University of Salento.
- 2008-2009 Coordinator, manager and teacher of the course "Methods and techniques for the economic analysis of alternative choices", Level I Pre Graduate Course (2nd year), ISUFI High School, 70 hours, Head: Prof. Fabrizio Quarta. University of Salento.
- 2007-2008 Coordinator, manager and teacher of the course "Methods and techniques for the economic analysis of alternative choices", Level I Pre Graduate Course (1st year), 70 hours, Head: Prof. Fabrizio Quarta. ISUFI High School. University of Salento.
- 2007-2008 Lecturer at SSIS - Puglia. Course of "Lessons and exercises in Banking Economics".
- 2004 Coordinator and teacher of the modules : "Bank development models" (21 hours) and " E-banking" (70 hours) in the Master in "Net banking and innovation finance" as part of the national operational training program "Research science, technological development, advanced training ". University of Lecce and Tor Vergata.
- From 2001 to 2005 Lecturer in the classroom and online in the Master in Savings Management E -Mgierre and author of case studies and teaching material
Thematic area: Institutional structures, organization and distribution
Thematic area: Management of customer relations
University of Lecce and University of Tor Vergata
- OFFSITE:
- From 2007 to 2010 Lecturer at the Master in Economics and Banking "MEBS", Faculty of Economics, module: Risk management. University of Siena.
- From 2009 to 2011 Lecturer at the "Banking Risk Management Training Course", SESSION "Operational risk: management techniques and operational aspects", LUISS Business School, division of Luiss Guido Carli .
- 2008-2010 Lecturer at the Master GINTS (Management of financial institutions and new information technologies), specific sector : "Banking risks: assets liability management, value-at-risk and capital allocation. " University of Siena
- From 2002 to 2005 Coordinator and Lecturer of the Master in Banking, Insurance and Financial Management. Specialist path: Insurance; module: "Organizational and management aspects of insurance companies", University of Rome, "La Sapienza ".

**TEACHING ACTIVITIES CARRIED
OUT IN EXECUTIVE TRAINING
COURSES**

- 2018-2019 Lecturer on the course "THE EFFECTIVE BOARD (TEB)" MILAN, AIDC Conference Room - Milan Section
- 2015 Lecturer on the Compliance Master Class course ", Module:" Compliance Risk and Compliance Culture ", INTESA SAN PAOLO.
- 2013 Lecturer on the "Basel 3" course, COFACE, Milan, December .
- 2013 Lecturer on the seminar " Compliance program and risk assessment in factoring activities", client:

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| | ASSIFACT, Milan, April |
| 2013 | Lecturer on the "Regulatory supervision" module in the "Corporate Course" training course, client: BANCO POPOLARE (January and February); |
| 2012-2014 | Lecturer on the catalog course "Capital management and value creation in banks", SDA Bocconi, November |
| 2012-2014 | Lecturer and author of didactic material on the seminar "UniCredit: Capital management and value creation in banks", Cologno Monzese (MI), November 2012, February and March 2013. UNICREDIT |
| 2011-2012 | Author of didactic material for the Unicredit Risk Academy training project (certification of risk management skills in Italy and Europe), module: Risk management. |
| 2011-2012 | Author of didactic material for the Banco Popolare training project on the topic: "Credit guarantees". |
| 2011 | Lecturer on the seminar "Operational risks in factoring", at the ASSIFACT headquarters, Milan. Client: ASSIFACT, November |
| 2010-2011 | Teacher and Author of teaching material for the Risk Management module within the ABI banking Diploma, commissioned by ABI Formazione. |
| 2008-2009 | Lecturer at the "UGF Executive Master", Marketing module, "Distribution channels and customer relationship management", LUISS Business School, division of Luiss Guido Carli . |
| 2008 | Teacher and author of teaching material in the context of the training plan: "Certificate on banking core competence ", Unicredit Banca, on the topic: "The payment system". |
| From 2007 | Lecturer on the SDA Bocconi training course: "Operational risk in banks: measurement and management", SDA Bocconi School of Management |
| 2005 | Lecturer in the context of the training plan financed by For.te : "Basel 2: main innovations and reflections in the relationship with customers", Banca Monte dei Paschi di Siena. |
| 2005 | Lecturer in the training plan financed by For.te : "Sella Group in training", training course: "Sales and customer loyalty" (1st and 2nd edition), and " Basel II: how the relationship between financial market - business ", 1st edition. |
| 2005 | Teacher of the training course "Factoring: technical and market characteristics", for IBM Italia Financial Services Spa, within the educational activities of ASSIFACT, Milan, February . |
| From 2001 to 2005 | Author of case studies and teaching material in the " Assifact educ @ tional " ASSIFACT - Italian Association for Factoring |

RESPONSIBILITY AND PARTICIPATION IN STUDIES AND RESEARCH

RESPONSIBILITY

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| 2022 | Scientific MANAGER of the RIPARTI project, PUGLIA REGION, entitled "Financing of Apulian oil and wine companies: Big Data Analytics for the Life Cycle Sustainability Assessment (LCSA)", admitted to financing with deed No. 52 of 04/04/2022 of the Register of Determinations, CIFRA Code: 162/DIR/2022/00052- of 04/04/2022. SUBJECT: POC Puglia 2014-2020 – Action 10.4 "Interventions aimed at promoting research and university education". Public notice No. 3/FSE/2021 "RIPARTI: Research Grants To Restart With Businesses", approved with Management Act No. 126 of 10/19/2021 - Approval of the results of the Merit Evaluation Unit: final rankings. |
| From 2018 to 2020 | HEAD, together with Prof. Paola Schwizer and Livia Piermattei (coordinator), of the research conducted in the NEDCOMMUNITY / ECODA area, on the topic: Board leadership and sustainability. |

- 2018-2019 Coordinator of the AIFIRM commission (Italian Financial Industry Association Risk Managers) on the theme "Business model and SREP" - Joint Working Group
- From 2015 CO-HEAD, with Prof. Andrea Venturelli, at the University of Salento, of a non-formalized research group made up of prof. Fabio Caputo, Rossella Leopizzi , Simona Cosma, Simone Pizzi and Andrea Venturelli on the topic of Corporate Social Responsibility and sustainability reporting in companies (financial and non-financial). The results of the independently funded research have been presented at conferences and published in national and international journals.
- 2012-2013 SCIENTIFIC DIRECTOR of the annual research project "Hidden Convexity and Global Optimization of Value at Risk", winner of the 2012 "5x1000 per la ricerca" call, December 2012
- 2011-2012 MANAGER of the project entrusted by Unipol Gruppo Finanziario SpA, with registered office in Bologna, via Stalingrado 45, 40128, Tax Code no. 00284160371 to support the collection of loss data relating to operational risk in the UNIPOL Group; - understanding of the stochastic dynamics of the severity and frequency of operational risk events; - construction of a methodology aimed at estimating the VAR (Value at risk) starting from operational risk self - assessment data .
- 2011-2015 RESPONSIBLE, together with Prof. Paola Schwizer of the periodic drafting of research reports in the context of the GRIFO project - Management of operational risks in factoring. The research assignment is entrusted by ASSIFACT, the Italian Association for factoring, Via Cerva 9, 20122 Milan (MI).
- 2008 Research MANAGER: carrying out an analysis on the models of identification and assessment of reputational risk within the "Observatory on bank reputation" in the period September -October 2008 commissioned by the ISB (Istituto Studi Bancari Lucca)
- 2008-2009 HEAD of the clusterization project and analysis of operational losses of the DIPO Observatory (Italian Database of Operational Losses): Update of the Peer Group

PARTECIPATION IN RESEARCH/WORK GROUP

- May 2023 February 2023 Participant in the project group (reference person) for the call for the ERASMUS Plus, Higher Education, Project Title: Equipping Social Scientists with Text Mining Technique, Project Acronym ESSTMT 24 months - Project lump sum €400,000.00 (in phase of evaluation)
- From May 2022 Participant in the European COST Action project "FinAI: Fintech and Artificial Intelligence in Finance", working group 3: Transparency into Investment Product Performance for Clients.
- Feb 2022 – Nov 2022 Participation in the research group of the Department of Economic Sciences of the University of Salento at the National Biodiversity Center, as part of spoke 4 "Terrestrial ecosystems, including inland and transition water ecosystems" which deals with the ecological aspects of biodiversity and ecosystems, coordinated by prof. Basset.
- 2018-2020 Participant in the research group for the drafting of the CONSOB report: Non-financial information as a driver of transformation. Evidence from Italy (3 years/3 annual reports)
- From 2017 Member of the Steering Committee of the Research Center for Open data and Evaluations - ReCODE - university laboratory for Big Data analysis, Department of Economics, University of Salento.
- 2014-2015 Participation in the project code: EDOC@WORK3.0 - EDUCATION ON CLOUD: PON04a2_00277. Implementing body: University of Salento - Department of Engineering, Innovation, Experimental Development Contract applied: CCNL PA
- 2011-2015 Member in the research group " Solvency 2. Operational Observatory transformation ", SDA Bocconi, Via Bocconi 8, Milan. Bocconi University.
The research team: Paola Castelli, Giuseppe Corvino, Simona Cosma, Giampaolo Gabbi, Raoul Pisani, for SDA Bocconi, AIFA-Financial Intermediation and Insurance; Maria Alejandra Guglielmetti, Principal Consultant FSI Insurance , Capgemini ; Andrea Scribano , Managing Consultant FSI Insurance , Capgemini ; Nicola Meotti , Director - Financial Institutions , Italian Country Manager, AllianceBernstein .

- 2008 Member in the research group coordinated by Prof Fabio Michele Amatucci. Research entrusted by Farmafactoring SpA on "The potential of the leasing market in healthcare".
- 2007-2009 Member in the 2007 PRIN research program: Product innovation in the financial liabilities of prime and subprime customers : financialization of real estate wealth and real estate funds. Project data: Scientific coordinator: COSMA Stefano, Scientific coordinator: BIASIN Massimo Ateneo / Institution: University of MACERATA, Protocol 2007C8WMY2_002, Area 13, Duration 24 months.
- 2002-2003 Member in the 2002 PRIN research program Scientific coordinator: BOSCIA Vittorio, Scientific coordinator: BOSCIA Vittorio Ateneo / Institution: University of SALENTO, Protocol 2002131517_001, Area 13, Duration: 12 months, Title: Internal control systems and operating mechanisms of the boards of directors of banks and financial intermediaries.
- 2001 Member in the activities of the research group consisting of: Alessandro Carretta, Paola Schwizer , Vittorio Boscia , Simona Cosma, Valeria Roncone on the topic: "The transformation of banking in Europe with the start of the Euro" - Luigi Bocconi Commercial University - Newfin - Center for studies on financial innovation and Assbank . An extract from the research "The organizational and individual skills of foreign banks in Italy: a gap analysis from a home vs. host country "was published in the WORKING PAPERS COLLECTION n 1/2002, University of Lecce, Department of business, legal and environmental studies.

ACTIVITIES IN SCIENTIFIC AND PROFESSIONAL MAGAZINES

- From 2022 Member of the editorial board of the Journal of Management and governance (A rank) and Strategic Change (2 ABS)
- From 2020 REFEREE for World Development, Sustainability; Business Strategy and the environment, Wiley;. Journal of Alternative Finance; Climate Policy; Sustainable Development; Journal of Risk and Financial Management
- From 2017 REFEREE for Journal of management & governance, Springer, The Journal of operational risk, Risk Journal - Risk.net, Corporate social responsibility and environmental management, Wiley.
- From 2016 Member of the Scientific Council of Risk Management Magazine of AIFIRM (Italian Financial Industry Association Risk Managers), ISSN 2283-7329
- 2013-2016 Member of the editorial board of the " Aifirm Newsletter - Risk management Magazine"
- From 2011 REFEREE di Bancaria, published by Bancaria publishing, Banca, Impresa e Società; Minerva Bancaria magazine; Economics & Management ; Finance, Marketing and Production.

ADDITIONAL INFORMATION

Publications

Book

1. Cosma S., 2008, *La misurazione del rischio operativo nelle banche*, Bancaria Editrice, Roma (nuova edizione).
2. Cosma S., 2007, *La misurazione del rischio operativo nelle banche*, Bancaria Editrice, Roma.
3. Cosma S., 2003, *Il CRM: un nuovo modello di relazione tra banca e cliente*, Bancaria Editrice, Roma.

Paper on Journals

1. Cosma, S., Rimo, G., & Torluccio, G. (2023). Knowledge mapping of model risk in banking. *International Review of Financial Analysis*, 102800.
2. Cosma, S., Rimo, G., & Cosma, S., 2023, Conservation finance: What are we not doing? A review and research agenda. *Journal of Environmental Management*, 336, 117649.

3. Cosma S., Rimo G., 2022, "Il rischio di modello: un'analisi bibliometrica", in *Bancaria* n.11, Novembre.
4. Cosma, S., Principale, S. and Venturelli, A. (2022), "Sustainable governance and climate-change disclosure in European banking: the role of the corporate social responsibility committee", *Corporate Governance*, Vol. 22 No. 6, pp. 1345-1369.
<https://doi.org/10.1108/CG-09-2021-0331>
5. Cosma, S., Leopizzi, R., Nobile, L., & Schwizer, P. (2021). Revising the Non-Financial Reporting Directive and the role of board of directors: a lost opportunity? *Journal of Applied Accounting Research*, Vol 23, n. 1.
6. Cosma, S., Schwizer, P., Nobile, L., & Leopizzi, R. (2021). Environmental attitude in the board. Who are the "green directors"? Evidences from Italy. *Business Strategy and the Environment*, 30(7), 3360-3375.
7. Cosma, S., Leopizzi, R., Pizzi, S., & Turco, M. (2021). The stakeholder engagement in the European banks: Regulation versus governance. What changes after the NF directive?. *Corporate Social Responsibility and Environmental Management*, 28(3), 1091-1103. (license agreement was signed on December 24, 2020)
8. Venturelli, A., Principale, S., Ligorio, L., & Cosma, S. (2021). Walking the talk in family firms. An empirical investigation of CSR communication and practices. *Corporate Social Responsibility and Environmental Management*, 28(1), 497-510. (Accepted: 5 October 2020, DOI: 10.1002/csr.2064)
9. Cosma, S., Venturelli, A., Schwizer, P., & Boscia, V. (2020). Sustainable Development and European Banks: A Non-Financial Disclosure Analysis. *Sustainability*, 12(15), 6146.
10. Cosma S., Venturelli A., Boscia V., Schwizer P., (2020). Banche e Sustainable Development Goals (Sdg): evidenze dall'Europa. *BANCARIA*, vol. 2/2020, p. 24-43, ISSN: 0005-4623
11. Cosma, S., Cosma, S., & Peluso, A. M. (2019). Determinants of older consumers' interest in home equity conversion products. *International Journal of Bank Marketing*, Vol. 37 No. 5, pp. 1275-1295, DOI 10.1108/IJBM-11-2018-0312
12. Cosma S., Cosma S., Peluso A. M., 2018, "Le famiglie italiane e la finanziarizzazione della ricchezza immobiliare", *Bancaria*, Sezione forum, n. 2, ISSN 0005-4623.
13. Cosma, S., Soana, M. G., & Venturelli, A. (2018). Does the market reward integrated report quality?. *African Journal of Business Management*, 12(4), pp 78-91. ISSN: 1993-8233; DOI: 10.5897/AJBM
14. Venturelli A., Cosma S., Leopizzi R. (2018), "Stakeholder engagement: an evaluation of european banks", *Corporate Social Responsibility Environmental Management*, ISSN 1535-3966
15. Cosma S., Mastroleo G., Schwizer P., 2017, "Assessing corporate governance quality: substance over form", *Journal of Management & Governance*, pp 457-493, ISSN:1572-963X vol. 22, issue 2 DOI:10.1007/s10997-017-9395-3
16. Venturelli, A., Caputo, F., Cosma, S., Leopizzi, R., & Pizzi, S. (2017). Directive 2014/95/EU: Are Italian Companies Already Compliant?. *Sustainability*, 9(8), 1385.
17. Cosma S, Leopizzi R., 2017, "Il coinvolgimento degli stakeholder nelle banche europee", *Bancaria*, Sezione Forum, Maggio.
18. Cosma S., 2015, Operational risk new standard: is the simpler approach too simple? *Bancaria*, Settembre.

19. Cosma S., Dell'Anna L., Salvadori G., 2014, "Dal risk self assessment alla stima del value-at-risk operativo: una proposta metodologica", *Bancaria*, sezione forum, Novembre.
20. Cosma S., Gabbi G., Pisani R., 2014, "Gli impatti attesi di Solvency 2: the perfect storm?", *Bancaria*, n.2, febbraio, Roma.
21. Cosma S., Gabbi G., Pisani R., 2014, "Solvency 2: l'impatto sui processi organizzativi e sull'Information Technology nell'industria assicurativa", *Bancaria*, n.5, Maggio, Roma.
22. Cosma S., Gabbi G., Salvadori G., 2009, "Rischi operativi e piccole banche: the black swan", in *Bancaria*, n. 3., marzo, Roma.
23. Cosma S., 2008, "L'Operational Risk Management e l'avvio di Basilea 2: temi controversi e sfide per il futuro", in *Bancaria*, Roma, n.7-8.
24. Cosma S., 2008, "Operational CAR versus requisiti standard: il caso del factoring", in *Economia, Azienda e Sviluppo*, n. 1, anno VI.
25. Cosma S., Schwizer P., Salvadori G., 2007, "Il rischio operativo nel settore del factoring: prime verifiche empiriche", in *CREDIfact*, Luglio.
26. Cosma S., Schwizer P., 2007, "Le perdite operative nel factoring", in *Fact&News*, anno 9, n. 1, marzo-aprile.
27. Cosma S., Stefanelli V., 2006, "Il ruolo della comunicazione interna nella gestione del rischio operativo in banca", in *Economia, Azienda e Sviluppo*, n. 3, anno 4.
28. Cosma S., 2006, "Rischio calcolato", in *Bancaforte*, Novembre-Dicembre.
29. Cosma S., 2002, "Le prospettive di indagine della relazione tra cultura aziendale e performance: variabili intermedie" (paragrafi 2.1, 2.2, 2.3) in *Le competenze organizzative ed individuali delle banche estere in Italia: un'analisi dei gap nell'ottica home vs. host country* a cura di A. Carretta, P. Schwizer, in *Collana del dipartimento degli studi aziendali-giuridici-ambientali dell'Università di Lecce*, Working Paper n. 1
30. Cosma S., Schwizer P., 2001, "Innovazione e Risparmio si incontrano nel CRM" pubblicato sul settimanale *Bloomberg Investimenti* (Anno 4 – n° 129 – 12 maggio 2001).

Book chapters

1. Cosma, S., Leopizzi, R., Rimo, G. (2023). *SDG Reporting in financial sector*. Accepted for publication in *The Routledge Handbook of Sustainable Development Goals Accounting* (Routledge).
2. Cosma, S, Rimo, G. (2022). *Fintech, financial inclusion and social challenge: the role of financial technology on social inequality*. Accepted for publication in *Fintech and Sustainability: How Financial Technologies Can Help Address Today's Environmental and Societal Challenges* (Palgrave Macmillan)
3. Simona Cosma, Stefano Cosma, Daniela Pennetta, 2022, *The rise of financial services ecosystems: towards Open Banking platforms*, in *The Fintech Disruption. How Financial Innovation Is Transforming the Banking Industry*, Springer nature, 2023, ISBN 978-3-031-23068-4
4. Paola Schwizer, Simona Cosma and Lorenzo Nobile, 2022, *Risk culture and sustainability. The role of risk culture on the sustainability road: evidences from board directors*, *Eusfil - Cup Handbook of Eu sustainable finance regulation, supervision and governance*, Cambridge University press.

5. Paola Schwizer, Simona Cosma and Lorenzo Nobile, 2022, Risk culture and sustainability. The role of risk culture on the sustainability road: evidences from board directors, Eusifil - Cup Handbook of Eu sustainable finance regulation, supervision and governance, Cambridge University press.
6. Cosma S., Facchinetti G., Mastroleo G., 2015, "A Fuzzy Expert System for evaluating the responsiveness of Italian insurance companies to the "Solvency 2 storm", Advances in Intelligent Systems and Computing, Volume 323, Pages 311-322.
7. Cosma S., Salvadori G., Schwizer P., 2013, "Too small to be compliant? Size and scale economies in the compliance cost structure of Italian banks", in Carretta A., Mattarocci G. (eds), *Financial systems in troubled waters*, Routledge, New york.
8. Cosma S., 2009, "The impact of Basel 2 on co-operative banking" in *Cooperative Banking: Innovations and Developments*, Carretta A., Schwizer P., Boscia V., (a cura di), Palgrave Macmillan, Copyright 2007 Macmillan Publishers Limited, Houndmills, Basingstoke, Hampshire, England.
9. Cosma S., Gabbi G., Salvadori G., 2009, "Operational Risk Versus Capital Requirements under New Italian Banking Capital Regulation: Are Small Banks Penalized? A Clinical Study", in Greg N. Gregoriou (edited by) "*Operational risk towards Basel III*", Wiley & sons, Hoboken, New Jersey.

Working papers:

1. Cosma S., Rimo S., 2023, Birth and development of Insurtech: a bibliometric analysis and a literature review, in submission
2. Cosma S., Cosma S., Pennetta D., Rimo G., 2023, Too hot to handle? Analysing obstacles and possible developments to the financing of Advance advanced Therapy therapies
3. Cosma S, Rimo G, 2023, Fintech, financial inclusion and social challenge: the role of financial technology on social inequality, in press
4. Cosma S, Cosma S., Pennetta D., Rimo G., 2023, Finance and SDG 3: the financing of medical research between unresolved problems and possible solutions, in press
5. Cosma S, Galletta S., Mazzù S, Rimo G., 2023, Do women on board slow down a brown loan? Evidence in Fossil Fuel Financing
6. Cosma S., Cucurachi P., Gentile V., Rimo G. (2022). SRI Funds and market crises: evidence from Ukraine war and covid-19 crisis, in submission

Research Reports

1. Cosma S., 2021, "A thin red line. Survey Board Leadership and Sustainable Business (2015-2020). "In Piermattei L., Schwizer P., in Handbook (Editors)" Board and sustainable success: a new leadership model for the director ", Effective Governance Outlook (EGO), n.7, June , available at : <https://www.nedcommunity.com/wp-content/uploads/2021/07/HandBook-2luglio2021.pdf>
2. AAVV, COVID 19 and Banking Governance , Position Paper AIFIRM, July 2020, available at https://www.aifirm.it/wp-content/uploads/2020/07/2020_PositionPaper22-Covid2019_e_Governance_bancaria.pdf (29-7-2020)
- 3 AAVV, Business Model and SREP: the role of CRO and CFO, Position paper AIFIRM, May 2020, available at <https://www.aifirm.it/wp-content/uploads/2020/06/2020-Position-Paper-21-Business-Model.pdf> (29-7-2020)
4. Angela Ciavarella and Nadia Linciano (for CONSOB), Livia Piermattei (for METHODOS), Simona Cosma and Paola Schwizer (for Nedcommunity) (2019), "Non- financial information as a driver of transformation . Evidence from Italy ", on website : <http://www.consob.it/web/area-pubblica/sost>
5. Angela Ciavarella and Nadia Linciano (for CONSOB), Livia Piermattei (for METHODOS), Simona Cosma and Paola Schwizer (for Nedcommunity) (2018), "Non- financial information as a driver of transformation . Evidence from Italy ", on website : <http://www.consob.it/web/area-pubblica/sost>

6. Solvency 2 Observatory : Operational transformation ", SDA Bocconi, Via Bocconi 8, Milan. Bocconi University . Final reports are public at the address :

- a) <http://www.sdabocconi.it/it/sito/Osservatorio-solvency-ii-operational-transformation/materiali-ed-eventi/rapporti#content>
- b) Final Report 2014 Solvency II Observatory.
- c) 2013 Solvency II Observatory Final Report.
- d) Final Report 2012 Solvency II Observatory.
- e) Final Report 2011 Solvency II Observatory.

7. Cosma S., Grassi D., 2013, "Hidden convexity and Global Optimization of Value at Risk", 2012 call for "5x1000 for research", December .

8. Cosma S., Salvadori G., 2012, " Estimating the Operational Value- at - Risk without a Loss Data Collection: A methodology exploiting Risk Self Assessment experts ' opinions ", research papers following the scientific collaboration with UNIPOL Gruppo Finanziario SpA

9. Cosma S., 2008 - Report: "Analisi della letteratura in essere nell'ambito dei rischi reputazionali nelle banche". Report in the context of the Observatory on reputation in banks "commissioned by ISB (Institute of banking studies) Lucca.

10. "Le potenzialità del mercato del leasing in sanità", 2008. Participant in the research group coordinated by Prof Fabio Michele Amatucci. Research entrusted by Farmafactoring SpA .

Conferences/Conference
proceedings

2023

1. International Conference on Sustainability, Environment, and Social Transition in Economics and Finance (SESTEF), Southampton, 14-16 dicembre 2023. Articolo accettato: Cosma, S., Galletta, S., Mazzù, S., Rimo, G., The involvement of the banking sector in energy transition.
2. Sustainable and Impact Investments International Conference (SIIC), Roma, 30 Novembre-1 Dicembre 2023. Articolo accettato: Cosma, S., Galletta, S., Mazzù, S., Rimo, G., Women on boards: Catalysts of change in banks' fossil fuel divestment strategies
3. Conference on International Economic Cooperation and Integration (CIECI 2023), Hanoi-Vietnam, 24 Novembre 2023. Articolo accettato: Cosma S., Cucurachi P., Gentile V., Rimo G., Performance evaluation of SRI funds under SFDR: evidence from the COVID-19 pandemic and the Russia-Ukraine war.
4. Yunus social business centre conference in sustainable and socially responsible finance, Imola, 2-4 Novembre 2023. Articolo accettato: Cosma, S., Cosma, S., Pennetta, D., Rimo, G., Too hot to handle? Analyzing obstacles and possible developments to the financing of Advance Therapy Medicinal Products.
5. Convegno Estivo ADEIMF, Firenze, 22-23 settembre, 2023. Articolo accettato e presentato: Cosma S., Cucurachi P., Gentile V., Rimo G., Performance evaluation of SRI funds under SFDR: evidence from the COVID-19 pandemic and the Russia-Ukraine war.
6. Essex Finance Centre (EFiC) Conference in Banking and Corporate Finance, Gaeta, 6-7 Luglio, 2023. Articolo accettato e presentato: Cosma S., Rimo G., Birth and development of Insurtech.
7. Corporate Governance and Risk Management in Financial Institutions 2023, Roma, 23-24 Marzo, 2023. Articolo accettato e presentato: Cosma S., Cucurachi P., Gentile V., Rimo G., SRI Funds performance and recent market crisis: does Sustainable Finance Disclosure Regulation matter?

Other year

8. E Convegno Estivo ADEIMF, Bari, 23-24 Settembre, 2022. Articolo accettato: Cosma S., Rimo G., La conservation finance: stato dell'arte e prospettive di ricerca.
9. Corporate Governance and Risk Management in Financial Institutions 2023, Rome, 23-24 March, 2023. Accepted article: Cosma S., Cucurachi P., Gentile V., Rimo G., SRI Funds

performance and recent market crisis: does Sustainable Does Finance Disclosure Regulation matter?

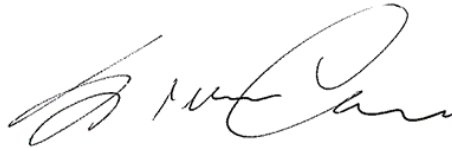
10. Speaker, Cosma 2021, "The revision of Non Financial Reporting Directive: a lost opportunity to achieve effectiveness ? ", 16th European Financial Reporting Network Workshop, EUFIN 2021, 2-3 September 2021, Adam Smith Business School, University of Glasgow
11. Speaker, Cosma 2021 (with Salvatore Principale), " Does governance affect the tcfD reporting? an empirical analysis in the financial sector , The 4th Economics , Business & Organization Research Conference " organized in collaboration with Kozminski University in Warsaw , Poland on May 21-23, 2021.
12. Speaker, Cosma 2020, "In The Search For“ Green Directors ”: What Drives Board Attitudes Toward Environmental Protection ? ", Adeimf Conference 2020, Financial intermediation, corporate finance and Covid-19. What reflections for research, teaching and the third mission? September
13. Speaker. Cosma 2020, Business model risk and SREP, Webinar Aifirm , 8/7/2020
14. SPEAKER. Cosma S., 2019, "The contribution of European banks to sustainable development: an analysis of non- financial disclosure "XXXIX NATIONAL CONFERENCE ITALIAN ACADEMY OF BUSINESS ECONOMICS - Aidea , Identity, Innovation and Impact of Italian Corporateism - Inside the digital economy, University of Turin, 12-13 September
15. SPEAKER. Cosma S., 2018. " Directors and statutory auditors: from awareness to action" presented at Integrated Governance Conference 2018, Milan, June 19th .
16. SPEAKER. Cosma S., 2018, "Workshop - SDGs Lecce 2018 - sustainable development and the process . Lecce stakeholders
17. SPEAKER. Cosma S., 2017, " Does the market reward integrated report quality ? "presented at the XXXVIII AIDEA National Conference" New Trends in Economic and Business Studies: the evolution of Company-Society relations ", at the Department of Business Studies - University of Rome" Roma Tre ", 14-15 September
18. Co-author of the paper presented at the ADEIMF Summer Conference 2017, 13-14 September 2017, Roma Tre University, entitled: "Home Equity Conversion: the role of attitudes towards credit and the Locus of Control"
19. CHAIR and SPEAKER. Cosma S., 2015, Conference: Banking Union and Basel 3 - Risk & Supervision 2015, session: operational risk, 23, 24 June , Rome. Speech: " Is the simpler approach too simple ? "
20. SPEAKER. Cosma S., 2015, Conference " Solvency 2 Operational Observatory transformation ", Bocconi University , Milan, 2 February , www.sdabocconi.it. Speech: "Risk & capital management"
21. SPEAKER. Cosma S. 2014, Conference " Osservatorio Solvency 2 Operational transformation ", Bocconi University , Milan, 30 January , www.sdabocconi.it. Speech: "The operational impacts of Solvency2 on Org & IT"
22. MANAGER. 2013 Member of the organizing committee of the ADEIMF summer conference - University of Salento, Lecce, 20-21 September
23. SPEAKER. Cosma S., 2013, Conference " Solvency 2 Operational Observatory transformation , Bocconi University , Milan, 27 February , www.sdabocconi.it. Speeches entitled: "Organization & IT area: critical impacts and positioning analysis" and " Commercial & Communication area: critical impacts and positioning analysis"
24. MANAGER. Member of the organizing committee of the ADEIMF Conference - "The restructuring of the Italian banking system in the difficult market context and in the new regulatory framework", Alma Graduate School, Bologna, 8 February
25. MANAGER. Coordinator and member of the scientific committee and organizer of the summer school of quantitative research methodology ADEIMF. THREE EDITIONS: 2013/2014,

2014/2015, 2015/2016, Faculty of Economics, University of Salento from 01-01-2013 to 31-12-2015

26. SPEAKER. Cosma S., 2012, Conference "Basel 3 2012", ABI, Rome, 26 June , www.abieventi.it with a speech entitled: "The estimation of operational risk in the absence of LDC: a methodological proposal"
27. MANAGER. Member of the Organizing Committee of the ADEIMF Conference - "Corporate governance and risk management: lessons from the crisis". Milan, February 3, 2012
28. SPEAKER. Cosma S., 2012, "Evidenze dalla Survey ", at the Conference: " Solvency II Observatory - Operational transformation ", Bocconi University , Milan, 19 January , www.sdabocconi.it
29. SPEAKER. Cosma S., 2011, Conference "IFABS 2011 - International Finance and Banking Society", Session: Efficiency and Productivity Analysis II, 30 June - 2 July, University of Roma Tre, www.uniroma3.it . Accepted paper : "Too small to be compliant ?"
30. SPEAKER. Cosma S., 2011, "Extent and determinants of the costs of regulatory compliance : the first results", at the conference "Internal models governance in banks: managing efficiency, incentives and skills ", Laboratory on Governance and Internal Controls directed by Prof. Paola Schwizer , January 18 , Capranichetta Conference Room - Piazza Montecitorio, Rome
31. SPEAKER. Cosma S., 2010, "Operational risk and reputational risk : the lessons taught by the markets", at the Conference "Strengthening the resilience of the financial system in the Basel plant", 2 July , Gallipoli.
32. SPEAKER. Cosma S., 2010, "The efficiency of compliance in banks: an analysis of costs and benefits", at the conference "The role of the Board of Directors in the governance of the corporate risk system, Rome, Piazza Montecitorio, January 27
33. CHAIR and SPEAKER. Cosma S., 2009, session 1, "BANKS AND CONSORTIA", First International Conference on External Data for Operational Risk, 24 and 25 September , in Rome. Title of the speech : "The value of external operational data for risk management", <http://www.abieventi.com/eventi/995/firts-dipo-international-conference/#event-tabs>
34. SPEAKER at the conference International "XVII International Tor Vergata Conference On Banking And Finance" "Emerging Markets, Currencies, And Financial Stability ", Tor Vergata University , December 3-5 , 2008. Accepted paper: "The New Operational Risk Rules for Small Banks: who cares about the black swan?"
35. SPEAKER at the conference International "XVII International Tor Vergata Conference On Banking And Finance" "Emerging Markets, Currencies, And Financial Stability ", Tor Vergata University , December 3-5 , 2008. Accepted paper: "The New Operational Risk Rules for Small Banks: who cares about the black swan?"
36. SPEAKER. Cosma S., 2007, ADEIMF 2007 Conference, Lecce, June 15 and 16 at the Carlo V Castle; accepted paper : "Capital requirements for operational risk: the case of factoring"
37. CHAIR and SPEAKER at the conference "BASEL 2 - At the test of facts - 22 and 23 April 2008, with a speech entitled:" Open issues and value creation in operational risk management ".
38. CHAIR and SPEAKER at the conference "BASEL 2 - What banks must do now - 22 and 23 January 2007, Session C2 - operational risk: mitigation, monitoring and scenario analysis , with a speech entitled:" From measurement to management of operational risk " .
39. SPEAKER at the AIDEA Giovani 2005 Conference "Evolutionary aspects of business communication: theory and innovative tools", Lecce, 24 and 25 November 2005, at the University of Lecce; accepted paper : "Internal communication and operational risk in the bank".
40. SPEAKER. ADEIMF 2005 Conference, Parma, 4 November, V session: Risk measurement and management of financial intermediaries; accepted paper : "The" Italian "approach to measuring operational risk: the critical junctions for creating the measurement framework "

41. SPEAKER. Cosma S., 2005, "Regulatory guidelines regarding the evaluation of operational risk in banks: critical organizational and methodological aspects", 2005 FMA European Conference, 9-11 June, Siena. Accepted paper: "Regulatory guidelines regarding the evaluation of operational risk in banks: critical organizational and methodological aspects ", medium : 25%)

According to law 679/2016 of the Regulation of the European Parliament of 27th April 2016, I hereby express my consent to process and use my data provided in this CV

A handwritten signature in black ink, appearing to read 'Simona Cosma', with a large, stylized flourish at the end.

Simona Cosma, Data: 17/10/2023