

# Martin R. Goetz

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PERSONAL INFORMATION	Citizenship: Germany Date of Birth: July 29th, 1980
CONTACT INFORMATION	Department of Economics , Brown University 64 Waterman Street Providence, RI 02912 <i>Telephone:</i> +1 (401) 441-2780 <i>E-mail:</i> Martin.Goetz@brown.edu <i>WWW:</i> <a href="http://www.martin-goetz.com">http://www.martin-goetz.com</a>
GRADUATE STUDIES	<b>Brown University</b> , Providence, Rhode Island USA Ph.D., Economics (expected graduation date: May 2010) Advisor: Ross Levine <b>Brown University</b> , Providence, Rhode Island USA M.A., Economics, May 2006 <b>Royal Holloway, University of London</b> , Egham, Surrey UK M.Sc., Financial and Industrial Economics (distinction), July 2004
UNDERGRADUATE STUDIES	<b>University Erlangen-Nuremberg</b> , Nuremberg, Germany Diplom, Business Administration, 2005
RESEARCH INTERESTS	Banking Industrial Organization Applied Microeconomics
JOB MARKET PAPER	“Bank Organization, Market Structure and Risk Taking: Evidence from U.S. Commercial Banks” <i>Abstract:</i> This paper examines (1) the change in commercial banks’ risk taking as states in the United States removed restrictions on bank branching within state borders and (2) the channels through which the removal of these restrictions affects bank risk taking. I find that, after the liberalization of branching restrictions, banks that do not expand their branch network into other markets decrease risk taking, while expanding banks do not change risk taking. Existing theories, which focus on the importance of market structure on risk taking, are not able to explain this pattern. Therefore I provide a theoretical framework, building on theories from organizational economics, which can account for this by showing that non-expanding banks have a comparative advantage in lending to informationally difficult borrowers, which induces them to lower risk taking as competitors expand. Empirical evidence supports this channel and highlights the importance of borrower information, since non-expanding banks decrease risk taking more as competitors expand if they operate in a county with more informationally difficult borrowers.
WORK IN PROGRESS	“Geographical Diversification and Discount in Financial Institutions” (joint with Ross Levine and Luc Laeven) “Regional Lending under Banking Distress: Evidence from Germany” (joint with Thomas Kick, Natalja von Westernhagen and Luc Laeven)
REFeree	Journal of Financial Intermediation
PRESENTATIONS	7th Annual International Industrial Organization Conference, April 2009; Financial Stability Conference, Tilburg University, June 2009; Brown University (2007, 2008,

2009)

HONORS	Merit Dissertation Fellowship, Brown University (Summer 2009, Fall 2009) Graduate Fellowship, Brown University (2005 - 2006)
AFFILIATIONS	William R. Rhodes Center for <b>June 2008 to present</b> International Economics and Finance
TEACHING EXPERIENCE	Financial Institutions, teaching assistant for Prof. Ross Levine (Spring 2007, Fall 2007, Fall 2008) Intermediate Macroeconomics (teaching fellow) (Spring, 2008) Introduction to Econometrics (teaching fellow) (Fall 2006)
RESEARCH EXPERIENCE AND OTHER EMPLOYMENT	Deutsche Bundesbank, Germany, Visiting Researcher, <b>June 2008 to August 2008</b> Department of Banking and Financial Supervision International Monetary Fund, Washington, D.C., <b>July 2007 to September 2007</b> Summer Internship, Research Department The World Bank, Washington, D.C., External Consultant, <b>April/ May 2007</b> Research Department Brown University, research assistant for <b>June 2006 to April 2007</b> Professor Ross Levine
LANGUAGE	German (native), English (fluent), Italian (basic)
REFERENCES	Prof. Ross Levine Department of Economics Brown University Providence, RI 02912 +1 (401) 863 - 2170  Prof. Blaise Melly Department of Economics Brown University Providence, RI 02912 +1 (401) 863 - 6297  Dr. Luc Laeven International Monetary Fund, 700 19th Street Washington, D.C. 20431 +1 (202) 623 - 4740  Prof. Andrew Foster Department of Economics Brown University Providence, RI 02912 +1 (401) 863 - 2537
DATE	December 31, 2009