Giuseppe Montesi

giuseppe.montesi@unisi.it

Profile

Partner & CEO Valuecube – Financial Software Engineering – www.valuecuberesearch.com

Head of research and development of financial analysis applications.

App development manager within the “Bloomberg AppPortal” framework.

Adjunct Professor, Financial Intermediaries Economics and Management MSc, University of Siena.

Advisory and education for banks, companies, universities and training schools.

Skills

Financial Statement Analysis, Corporate Finance, Credit Risk Analysis, Investments Valuation, Climate Risk Modeling, Bank Capital Adequacy & Planning, Bank Stress Testing.

Design and modeling of stochastic simulation systems for bank and corporate forecasting analysis.

Design and implementation of software applications for financial and quantitative analysis in Java, C#, Python, Matlab, Mathematica.

Education

Postgraduate Diploma in Banking and Finance, 70/70 cum laude, SSDB University of Siena. Postgraduate thesis title: “Optimization and International Portfolio Diversification”.

Course in “Stochastic Methods in Economics and Finance,” taught by Prof. A.G. Malliaris, Loyola University.

Visiting scholar, Institute of European Finance – University of North Wales (UK).

Degree in Economics and Banking, University of Siena, 110/110 cum laude. Thesis: “A Logical and Interpretive Outline of the Dynamics of International Capital Markets.”

Working Papers & Presentation

“Climate Risk Stress Testing: The Impacts on Credit and Market Risk Metrics” Supervision Risk & Profitability 2025, ABI, June 2025.

“Pillar 3 Climate Risk: Benchmarking & Quantitative Analysis” Workshop ABI, November 2023.

“Climate Risk Modeling”, ABI, 2022.

“Framework Metodologico di Integrazione dei Rischi Climatici nel Rischio di Credito.” Workshop ABI: L’integrazione dei Fattori di Rischio Climatici e Ambientali: Strategia, Framework Risk Management, Propensione al Rischio, Stress Test e Informativa al Pubblico. (30 Marzo/1 Aprile, 2021).

“Banking System in Time of Covid-19: A Reverse Analysis on Loss Absorption Capacity, Lending to the Economy and Market Valuation”. Paper presented at the interdisciplinary Academic Event: “Bank Resolution in Times of COVID-19”, Single Resolution Board/Florence School of Banking and Finance, Brussels, November 27, 2020.

“Stochastic Optimization System for Bank Reverse Stress Testing”. Paper presented at the 2019 EBA Policy Research Workshop: “The Future of Stress Tests in the Banking Sector – Approaches, Governance and Methodologies”, EBA, Paris, November, 2019.

“Bank Stress Testing: A Stochastic Simulation Framework to Assess Banks’ Financial Fragility”. Draft October 2015. Paper presented at the conference: “Stress Testing and Macro-prudential Regulation: A Trans-Atlantic Assessment”, Systemic Risk Centre, LSE, London, October, 2015.

“Gleaning Trading Signals from Implied Volatility Surface”, Bloomberg Workshop, London, October 2013.

“Bank Stress Testing: A Stochastic Simulation Framework”, Draft June 2013. Available at SSRN: http://ssrn.com/abstract=2358072.

Some Publications

“Banks in Time of Covid-19: Loss Absorption Capacity, Lending and Market Valuation”, Bancaria, 2, 2021.

“Stochastic Optimization System for Bank Reverse Stress Testing”. Journal of Risk Financial Management, 13, 174.

“Credit Risk Forecasting Modelling and Projections Under IFRS 9”, Journal of Risk Management in Financial Institutions Vol. 12, 2019.

“Bank Stress Testing: A Stochastic Simulation Framework to Assess Banks’ Financial Fragility”, Risks, 2018, 6, 82.

“Big Data-Driven Stochastic Business Planning and Corporate Valuation”, Corporate Ownership and Control 15(3), April 2018.

“Stress Testing: Un Modello di Simulazione Stocastica e un Confronto con l’Esercizio EBA/BCE 2014”, Bancaria, Febbraio 2015.

“Risk Analysis Probability of Default: A Stochastic Simulation Model”, Journal of Credit Risk, September 2014.

“Simulazioni e Corporate Finance Analysis”, Franco Angeli, 2008.

“La Misurazione del Rischio di Credito negli Enti Locali”, AF-Analisi Finanziaria n.58, 2005.

“Approccio RAPD e Stima Top-Down della Probabilità di Default di un Settore”, AF-Analisi Finanziaria, No. 55, 2004.

“Stima della Probabilità di Default e del Pricing in un’Operazione di Project Financing.” Amministrazione & Finanza, No. 17, 2003.

“L’Analisi del Rischio di Credito in una Prospettiva di Finanza Aziendale”, Amministrazione & Finanza, No. 11, 2003.

Lavoce.Info Publications

“Banche Troppo Grandi per Funzionare”, lavoce.info, 2015.

“Quante Sorprese nello Stress Test”, lavoce.info, 2014.

“La Pelle d’Oca e i Mercati”, lavoce.info, 28-07-2005.

“Antonveneta, i Paradossi di una Battaglia”, lavoce.info, 2005.

“L’Ambigua Privatizzazione della RAI”, lavoce.info, 2005.

“L’Analisi Finanziaria si è Fermata a Parma”, lavoce.info, 2004.