



THE YOUNG ECONOMISTS' SEMINAR SELECTION COMMITTEE  
HAS ASSIGNED THE AWARD TO

**Ms Marina Sanchez del Villar**

for the best presentation of paper

**“Traditional Banking and Big Techs:  
Technology and Credit Market Asymmetries”**

at the 15th Young Economists' Seminar organised in conjunction with  
the 28th Dubrovnik Economic Conference.

Dubrovnik, Croatia  
July 3, 2022

The YES Selection Committee

Randall K. Filer

Iftekhar Hasan

Evan Kraft

Paul Wachtel



CROATIAN NATIONAL BANK