**Han Qiu**

+86 188 1077 7886 hqiu93@163.com

Room 243, Chang Chun Xin Yuan, Yiheyuan Road 5th, Peking University

**Education**

2016-Present Ph.D. in Finance, National School of Development, Peking University

Advisor：Yiping Huang

2019.01-2019.07 Ph.D Fellowship Programme, Bank for International Settlement

Advisor：Leonardo Gambacorta

2012-2016 B.S in Statistics, School of Mathematical Sciences, Beijing Normal University

2013-2016 B.A in Economics, National School of Development, Peking University

**Research Fields**

Fintech, Macroeconomics

**Publication**

Qiu, H., Huang, Y., Ji, Y. (2018) “How does FinTech Development Affect Traditional Banking in China? The Perspective of Online Wealth Management Products”, Journal of Financial Research,461(11):21-33. (in Chinese)

*Winner of Best Papers of Journal of Financial Research*

Huang, Z., Tong, C., Qiu, H. (corresponding author) and Shen, Y. (2018). “The spillover of macroeconomic uncertainty between the US and China”. Economics Letters, Vol.171, 123-127.

Huang, Y., Qiu, H. (corresponding author). (2018) “BigTech Lending: A New Credit Risk Management Framework”, Management World (Monthly), forthcoming. (in Chinese)

Huang, Z., Tong, C., Qiu, H. (corresponding author) and Shen, Y. (2018). “The spillover of macroeconomic uncertainty between the US and China”. Economics Letters, Vol.171, 123-127.

Huang, Z., Qiu, H. (corresponding author) , Tong, C. and Shen, Y. (2018). “Measuring China‘s Financial Uncertainty: A method based on a large dataset”.  Journal of Financial Research,461(11):30-46. (in Chinese)

**Working paper**

How do machine learning and non-traditional data affect credit scoring? Evidence from a Chinese fintech firm (with Leonardo Gambacorta, Yiping Huang and Jingyi Wang), *BIS Working Paper*, No 834

https://www.bis.org/publ/work834.htm

Data vs Collateral (with Leonardo Gambacorta, Yiping Huang, Zhenhua Li and Shu Chen), *BIS Working Paper*, No

https://www.bis.org/publ/work881.htm

Fintech, Financial inclusion and risk assessment (with Yiping Huang, Zhenhua Li, Tao Sun, Xue Wang and Longmei Zhang), *IMF working paper*, No WP/20/193,

<https://www.imf.org/en/Publications/WP/Issues/2020/09/25/Fintech-Credit-Risk-Assessment-for-SMEs-Evidence-from-China-49742>

Fintech Application and Microfinance Evidence from loan-level data based on a quasi-experiment in China (with Yang Ji and Yipinig Huang), Economic Research Journal (in Chinese), revise and resubmit

**Research Reports**

Fintech in Asian Countries, case study of India, Singapore and Thailand.

China's Systematic Financial Risks：Prevention and Solution(Research project from Counsellors’ Office of the State Council and PBOC)

**Working Experience**

**Teaching Experience**

Advanced Macroeconomics, National School of Development, Peking University 2017

Chinese Economy, National School of Development, Peking University 2018

**Honors and Awards**

National Scholarship, The Ministry of Education of the People's Republic of China

Merit Student of Beijing, People’s Government of Beijing

Merit Student of Peking University, Peking University

China's Economic Research Scholarship, Peking University,

First-class Scholarship, Beijing Normal University

Merit Student of Beijing Normal University, Beijing Normal University