

# Fulvia Fringuellotti

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 Financial Intermediation Function  
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## Research Interests

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Banking and Financial Intermediation, Household Finance, Corporate Finance

## Employment

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<b>Federal Reserve Bank of New York</b> Financial Economist	<i>August 2019-present</i>
<b>University of Zurich, Department of Banking and Finance</b> Research and Teaching Assistant	<i>2014-2019</i>
<b>Be Think, Solve, Execute S.p.A.</b> Consultant (Risk Management Analyst at UniCredit Global Information Services S.p.A.)	<i>2012-2013</i>

## Education

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<b>Swiss Finance Institute - University of Zurich</b> Ph.D. in Banking and Finance, <i>summa cum laude</i> Supervisor: Prof. Dr. Steven Ongena	<i>2013-2019</i>
<b>Bank of Italy, Financial Stability Directorate</b> Visiting Research Student	<i>2018</i>
<b>Bank of Italy, Economic Outlook and Monetary Policy Directorate</b> Visiting Research Student	<i>2016-2017</i>
<b>LUISS Guido Carli University</b> Master's Degree in Economics and Finance, <i>110/110 cum laude and "special acknowledgement"</i>	<i>2010-2012</i>
<b>INSEAD Business School</b> Visiting Student	<i>May 2012</i>
<b>LUISS Guido Carli University</b> Bachelor's Degree in Economics, Financial Markets and Intermediaries, <i>110/110 cum laude</i>	<i>2007-2010</i>

## Working Papers

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“The Effect of Bank Monitoring on Loan Repayment” with Nicola Branzoli (2020, [FRBNY Staff Report No. 923](#))

“Credit, Income and Inequality” with Manthos Delis and Steven Ongena (2020, [FRBNY Staff Report No. 929](#))

“Fixed Rate versus Adjustable Rate Mortgages: Evidence from Euro Area Banks” with Ugo Albertazzi and Steven Ongena (2019, [ECB Working Paper No 2322](#))

“A Cost-Benefit Analysis of Capital Requirements Adjusted for Model Risk” with Walter Farkas and Radu Tunaru (2019), Revision requested at the *Journal of Corporate Finance*

“A Generalized Bachelier Formula for Pricing Basket and Spread Options” with Ciprian Necula (2017, [SSRN](#))

## Teaching Assistance

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### University of Zurich, Department of Banking and Finance

2014-2019

Advanced Corporate Finance II (M.Sc., M.A.), Prof. Dr. Michel Habib, 2016-2018

Corporate Finance (M.Sc., M.A.), Prof. Dr. Michel Habib, 2016-2018

Intermediate Corporate Finance (B.Sc., B.A.), Prof. Dr. Michel Habib, 2016-2018

Quantitative Finance (M.Sc., M.A.), Prof. Dr. Walter Farkas, 2015

Certificate of Advanced Studies (CAS) in Risk Management for Banking and Finance (Executive training program), 2014-2015

## Refereeing Activity

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Economic Inquiry, International Journal of Central Banking, Review of Finance

## Grants and Scholarships

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AFA Doctoral Student Travel Grant to attend the 2018 Annual Meeting in Philadelphia (USA), 2018

Swiss Finance Institute - First year doctoral grant, 2013

LUISS Guido Carli University - Scholarship to write the Master's thesis abroad, 2012

## Conference and Seminar Presentations \*scheduled, †cancelled

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EEA 2020\*, EFA 2020\*, Conference on Sustainable development, firm performance and competitiveness policies in small open economies, 9<sup>th</sup> MoFiR Workshop on Banking, 2020 Chicago Financial Institutions Conference<sup>‡</sup> (Chicago), 2020 Swiss Winter Conference on Financial Intermediation<sup>‡</sup>, Poster Session (Lenzerheide) 2020

Federal Reserve Bank of New York (New York), SFI Research Days 2019 (Gerzensee), Bank of Italy (Rome), Federal Reserve Board (Washington D.C.), Norges Bank (Oslo), Federal Reserve Bank of New York (New York), Rotterdam School of Management (Rotterdam) 2019

HEC Lausanne (Lausanne), University of Zurich (Zurich), 1st Endless Summer Conference on Financial Intermediation and Corporate Finance, Poster Session (Larnaca), 10th World Congress of the Bachelier Finance Society (Dublin), 11th Swiss Winter Conference on Financial Intermediation, Poster Session (Lenzerheide) 2018

University of Zurich (Zurich), SFI Research Days 2017 (Gerzensee), Bank of Italy (Rome) 2017

Bank of Italy (Rome), EFMA 2016 Annual Meeting (Basel), 9th World Congress of the Bachelier Finance Society (New York), University of Zurich (Zurich) 2016

University of Zurich (Zurich) 2015

## Further Education

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2018 EFA Doctoral Workshop, Workshop on "Household Finance", 2018

Study Center Gerzensee and Swiss Finance Institute, Course on "Banking and Financial Institutions: Theory and Evidence", Prof. Dr. Zhiguo He, 2017

Study Center Gerzensee, Course on "Liquidity", Prof. Dr. Randall Wright, 2016

## Personal Information

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Citizenship: Italian

Languages: Italian (native), English (fluent), French (fluent), German (basic)