

MATTHEW C. PLOSSER

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EMPLOYMENT

Federal Reserve Bank of New York 2012-Present

Research & Statistics Group, Financial Intermediation Function
Research Officer (2018-Present), *Senior Economist* (2017-18), *Financial Economist* (2012-17)
Pre-Provision Net Revenue Supervisory Modeling Team (Lead 2018-Present; Deputy 2016-17); RA Coordinator (2014-16)

Scout Capital Management 2003-2006

Investment Associate - Healthcare

J.P. Morgan Securities 2001-2003

Investment Banking Analyst - Mergers & Acquisitions, Consumer/Healthcare

EDUCATION

University of Chicago, Booth School of Business, Ph.D., M.B.A. 2012

Economics and Finance; Dissertation Chair: Prof. Anil Kashyap

Princeton University, A.B. 2001

RESEARCH

Publications:

- *Buyout Activity: The Impact of Aggregate Discount Rates* (with Valentin Haddad and Erik Loualiche)
 - Journal of Finance, January 2017
- *Supervising, Large, Complex, Financial Institutions: What Do Supervisors Do?* (with Thomas Eisenbach, Andrew Haughwout, Beverly Hirtle, Anna Kovner, and David Lucca)
 - Economic Policy Review, February 2017
- *Macroprudential Policy and the Revolving Door of Risk: Lessons from Leveraged Lending Guidance* (with Sooji Kim and João Santos)
 - Journal of Financial Intermediation, April 2018
- *Bank Incentives' and Inconsistent Risk Models* (with João Santos)
 - Review of Financial Studies, May 2018
- *The Role of Technology in Mortgage Lending* (with Andreas Fuster, Philipp Schnabl, and James Vickery)
 - Review of Financial Studies, May 2019
- *The Impact of Supervision on Bank Performance* (with Beverly Hirtle and Anna Kovner)
 - Journal of Finance, October 2020
- *Bank Liquidity Provision Across the Firm Size Distribution* (with Gabriel Chodorow-Reich, Olivier Darmouni, and Stephan Luck)
 - Journal of Financial Economics, Forthcoming

Under Review:

- *Import Competition and Household Debt* (with Jean-Noel Barrot, Erik Loualiche and Julien Sauvagnat)
 - Journal of Finance, Resubmitted; Awarded 2017 SFS Cavalcade Best Paper in Corporate Finance
- *The Cost of Bank Regulatory Capital* (with João Santos)
 - Review of Financial Studies, Revision Requested
- *Bank Heterogeneity and Capital Allocation: Evidence from Fracking Shocks*
 - Review of Financial Studies, Revision Requested

Work in Progress:

- *The Federal Reserve and Market Confidence* (with Nina Boyarchenko and Valentin Haddad)
- *Bank Monitoring* (with João Santos)
- *Does the CFPB Crimp Credit?* (with Andreas Fuster and James Vickery)
- *Credit Access and the Community Reinvestment Act* (with Jacob Conway and Jack Glaser)

Other Work:

- *A Primer on Unconventional Energy and Deposit Shocks*, mimeo
- *Part I: What do Banks do with all that 'Fracking' Money?*, Liberty Street Economics Blog
- *Part II: Why do Banks keep all that 'Fracking' Money?*, Liberty Street Economics Blog
- *What Drives Buyout Booms and Busts?*, Liberty Street Economics Blog
- *The Effect of Fed Funds Rate Hikes on Consumer Borrowing Costs* (with Nina Boyarchenko and Sooji Kim), Liberty Street Economics Blog
- *How Does Supervision Affect Banks?* (with Beverly Hirtle and Anna Kovner), Liberty Street Economics Blog
- *Did Supervisory Guidance on Leveraged Lending Work?* (with Sooji Kim and João Santos), Liberty Street Economics Blog
- *Buyout Activity: The Impact of Aggregate Discount Rates* (with Valentin Haddad and Erik Loualiche), Harvard Law School Forum on Corporate Governance and Financial Regulation
- *International Trade and Household Debt* (with Jean-Noel Barrot, Erik Loualiche and Julien Sauvagnat), VOX
- *When Debts Compete, Which Wins?* (with Jacob Conway), Liberty Street Economics Blog
- *Did Import Competition Boost Household Debt Demand?* (with Jean-Noel Barrot, Erik Loualiche and Julien Sauvagnat), Liberty Street Economics Blog
- *How is Technology Changing the Mortgage Market?* (with Andreas Fuster and James Vickery), Liberty Street Economics Blog
- *The Cost of Regulatory Capital* (with João Santos), Liberty Street Economics Blog
- *Analyzing the Effects of CFPB Oversight* (with Andreas Fuster and James Vickery), Liberty Street Economics Blog
- *How Does Supervision Affect Bank Performance during Downturns?* (with Uyanga Byambaa, Beverly Hirtle, and Anna Kovner), Liberty Street Economics Blog
- *The Banking Industry and COVID-19: Lifeline or Life Support?* (with Madeline Finnegan, Sarah Ngo Hamerling, Beverly Hirtle, Anna Kovner, and Stephan Luck), Liberty Street Economics Blog
- *Weathering the Storm: Who Can Access Credit in a Pandemic?* (with Gabriel Chodorow-Reich, Harry Cooperman, Olivier Darmouni, and Stephan Luck), Liberty Street Economics Blog

AD HOC REFEREE

Journal of Empirical Finance, Journal of Finance, Journal of Financial Economics, Journal of Financial Intermediation, Journal of Economic Theory, Journal of Financial Services Research, Journal of International Money and Finance, Journal of Money, Credit and Banking, Journal of Monetary Economics, Management Science, Quarterly Journal of Economics, Review of Corporate Finance Studies, Review of Finance, Review of Economic Studies, Review of Financial Studies