

# Fulvia Fringuellotti

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Nationality: Italian

Date of birth: December 1, 1988

## Education

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**Swiss Finance Institute - University of Zurich, Department of Banking and Finance** 2013-Present  
Ph.D. Candidate in Finance Zurich (Switzerland)

Supervisor: Prof. Dr. Steven Ongena

Research Interests: Banking, Household Finance, Banking Regulation, Risk Management

**Bank of Italy, Financial Stability Directorate** 2018  
Visiting Research Student Rome (Italy)

**Bank of Italy, Economic Outlook and Monetary Policy Directorate** 2016-2017  
Visiting Research Student Rome (Italy)

**LUISS Guido Carli University** 2010-2012  
Master's Degree in Economics and Finance Rome (Italy)

Major: Quantitative Finance

Final Grade: 110/110 cum laude and "Special Acknowledgement"

**INSEAD Business School** May 2012  
Visiting Student, Graduation thesis abroad Fontainebleau (France)

Host: Prof. Dr. Massimo Massa

**LUISS Guido Carli University** 2007-2010  
Bachelor's Degree in Economics, Financial Markets and Intermediaries Rome (Italy)

Final Grade: 110/110 cum laude

## Job Market Paper

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"The Effect of Bank Monitoring on Loan Repayment" with Nicola Branzoli (2019)

## Working Papers

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"Credit and Income Inequality" with Manthos Delis and Steven Ongena (2019, [SSRN](#))

"Fixed Rate versus Adjustable Rate Mortgages: Evidence from Euro Area Banks" with Ugo Albertazzi and Steven Ongena (2018, [Bank of Italy Temi di Discussione \(Working Paper\) No. 1176](#), [SSRN](#))

"Capital Requirements with Model Risk" with Walter Farkas and Radu Tunaru (2018)

"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**  
Teaching Assistant

*2014-Present  
Zurich (Switzerland)*

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

Supervision of various Bachelor's and Master's theses in finance

## **Refereeing Activity**

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Economic Inquiry

## **Professional Experience**

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**University of Zurich, Department of Banking and Finance**  
Administrative Coordinator of the Finance Seminar

*2016-2018  
Zurich (Switzerland)*

**Swiss Finance Institute and University of Zurich**  
Support to the Online Learning Portal for the Swiss Banking School Certificate

*2017  
Zurich (Switzerland)*

**Be Think, Solve, Execute S.p.A.**  
Consultant, Financial Risk Management Analyst at UniCredit Global Information Services  
S.p.A., Member of the "Full Revaluation Engine" Team

*2012-2013  
Milan (Italy)*

## **Grants and Scholarships**

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

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**

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SFI Research Days 2019, June 2019, Gerzensee (Switzerland)

Seminar, Bank of Italy, February 2019, Rome (Italy)

Seminar, Federal Reserve Board, February 2019, Washington (USA)

Seminar, Norges Bank, January 2019, Oslo (Norway)

Seminar, Federal Reserve Bank of New York, January 2019, New York (USA)

Seminar, Rotterdam School of Management, January 2019, Rotterdam (Netherlands)

Brown Bag Lunch Seminar, HEC Lausanne, November 2018, Lausanne (Switzerland)

Brown Bag Lunch Seminar, University of Zurich, November 2018, Zurich (Switzerland)

1st Endless Summer Conference on Financial Intermediation and Corporate Finance, Poster Session, September 2018, Larnaca (Cyprus)

10th World Congress of the Bachelier Finance Society, July 2018, Dublin (Ireland)

11th Swiss Winter Conference on Financial Intermediation, Poster Session, March 2018, Lenzerheide (Switzerland)

Brown Bag Lunch Seminar, University of Zurich, September 2017, Zurich (Switzerland)

SFI Research Days 2017, June 2017, Gerzensee (Switzerland)

Lunch Seminar of Bank of Italy, June 2017, Rome (Italy)

Bank of Italy, Economic Outlook and Monetary Policy Directorate, December 2016, Rome (Italy)

EFMA 2016 Annual Meeting, July 2016, Basel (Switzerland)

9th World Congress of the Bachelier Finance Society, July 2016, New York (USA)

Doctoral Seminar Advances in Computational Economics and Finance, University of Zurich, April 2016, Zurich (Switzerland)

Brown Bag Lunch Seminar, University of Zurich, December 2015, Zurich (Switzerland)

## Further Education

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**2018 EFA Doctoral Workshop**, Workshop on “Household Finance”, August 2018, Warsaw (Poland)

**Study Center Gerzensee and Swiss Finance Institute**, Advanced Courses in Economic for Doctoral Students and Faculty Members, Course on “Banking and Financial Institutions: Theory and Evidence”, September 2017, Gerzensee (Switzerland)

**Study Center Gerzensee**, Advanced Courses in Economic for Doctoral Students and Faculty Members, Course on “Liquidity”, October 2016, Gerzensee (Switzerland)

## Other Information

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

Computer Skills Office (advanced), MATLAB (advanced), Stata (advanced), R (advanced), Visual Basic (basic)  
Java (basic), Bloomberg (advanced), Datastream (advanced), Murex (advanced)

Competitions Bloomberg Trade Ideas, 2011

Music Piano

## References

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*Supervisor:* Prof. Dr. Steven Ongena  
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Bank of Italy  
Financial Stability Directorate  
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Dr. Ugo Albertazzi  
European Central Bank  
Monetary Analysis Division  
DG Monetary Policy  
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Prof. Dr. Manthos Delis  
Montpellier Business School  
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Prof. Dr. Alexander F. Wagner  
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