




Xu Lu

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EMPLOYMENT

Foster School of Business, University of Washington 2023 –
Assistant Professor in Finance and Business Economics

EDUCATION

Stanford Graduate School of Business, 2017 – 2023
Ph.D. in Finance.
Dissertation Advisors: Arvind Krishnamurthy (chair), Hanno Lustig (co-chair), Jonathan Berk & Charles Lee.

School of Economics and Management, Tsinghua University, 2013 – 2017
B.S. Major in Economics and Finance & Minor in Mathematics.

RESEARCH INTERESTS

Financial intermediation. Macro-finance. Banking. Asset pricing.

WORKING PAPERS

The Making of an Alert Depositor: How Payment and Interest Drive Deposit Dynamics,
with Yang Song, and Yao Zeng.

Remeasuring Scale in Active Management,
with Shiyang Huang, Yang Song, and Hong Xiang.

Monetary Transmission and Portfolio Rebalancing: A Cross-Sectional Approach,
with Lingxuan Wu.
Revise & Resubmit at the Journal of Financial Economics.

The Political Economy of China's Housing Boom,
with Adam Zhang.

CONFERENCE PRESENTATIONS *(Excludes presentations by coauthors and discussions.)*

- Jul 2024 "The Making of an Alert Depositor: How Payment and Interest Drive Deposit Dynamics."
International Conference on Payments and Securities Settlement, Eltville, Germany.
- Jun 2024 "The Making of an Alert Depositor: How Payment and Interest Drive Deposit Dynamics."
17th International Risk Management Conference, Milan, Italy.
- Jun 2024 "Monetary Transmission and Portfolio Rebalancing: A Cross-Sectional Approach."
6th Oxford Saïd-VU SBE Macro-finance Conference, Oxford, England.
- Jun 2024 "The Making of an Alert Depositor: How Payment and Interest Drive Deposit Dynamics."
OCC Bank Research Symposium, Washington DC.
- May 2024 "Monetary Transmission and Portfolio Rebalancing: A Cross-Sectional Approach."
OFR Rising Scholar Conference, Washington DC.
- May 2024 "The Making of an Alert Depositor: How Payment and Interest Drive Deposit Dynamics."
BIS-CEPR-SCG-SFI Conference on Financial Intermediation, Gerzensee, Switzerland.

- Mar 2024 "Remeasuring Scale in Active Management."
MFA Annual Meeting, Chicago, IL.
- Oct 2023 "The Making of an Alert Depositor: How Payment and Interest Drive Deposit Dynamics."
Pacific Northwest Finance Conference, Seattle, WA.
- May 2020 "The Political Economy of China's Housing Boom."
AREUEA National Conference, virtual.

SEMINAR PRESENTATIONS *(Excludes presentations by coauthors.)*

- 2024 Peking University, UW Foster.
- 2023 Rochester Simon, John Hopkins Carey, Minnesota Calson, UW Foster, UT Dallas, UIUC Gies, Stanford GSB, CUHK, Tsinghua PBCSF.

TEACHING EXPERIENCE

- 2024 Instructor, FIN 423: Banking and the Financial System;
- 2022 Graduate Teaching Consultant, Stanford Center for Teaching and Learning;
- 2020 Teaching Assistant for Anat Admati, ECON 143: Finance and Society;
- 2019 Teaching Assistant for Arvind Krishnamurthy, FIN 347: Money and Banking.

RESEARCH EXPERIENCE

- 2016 – 17 Visiting Predoctoral Fellow for Torben Andersen, Kellogg School of Management, Remote;
- 2015 – 16 Visiting Predoctoral Fellow for Brian Weller, Kellogg School of Management, Evanston, IL;
- 2013 Research Assistant, Chinese Academy of Social Sciences, Beijing, China.

FELLOWSHIPS

- 2022 – 23 Dixon & Carol Doll Graduate Fellowship, Stanford Institute for Economic Policy Research;
- 2017 – 23 Various PhD Fellowships, Stanford Graduate School of Business;
- 2015 – 16 Predoctoral Fellowship, Office of the Dean, Kellogg School of Management;
- 2013 – 16 Siyuan Fellowship, Siyuan Program & Tsinghua Entrepreneur and Executive Club (TEEC).