




Xu Lu

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EMPLOYMENT

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

EDUCATION

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

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

RESEARCH INTERESTS

Financial intermediation. Banking. Asset pricing.

WORKING PAPERS

5. **Tracing the Impact of Payment Convenience on Deposits: Evidence from Depositor Activeness,** with Yang Song, and Yao Zeng.
4. **The Dynamics of Depositor Flightiness and its Impact on Financial Stability,** with Jane Li, and Yiming Ma.
3. **Remeasuring Scale in Active Management,** with Shiyang Huang, Yang Song, and Hong Xiang.
2. **Monetary Transmission and Portfolio Rebalancing: A Cross-Sectional Approach,** with Lingxuan Wu.
Revise & Resubmit at the Journal of Financial Economics.
1. **The Political Economy of China's Housing Boom,** with Adam Zhang.

SELECTED WORK IN PROGRESS

Banking on Inattention,
with Arvind Krishnamurthy and Ye Li.

SEMINARS AND CONFERENCES

† conference presentation by coauthors, ‡ discussion.

- 2024 – 25 AFA Annual Meeting (scheduled), ECB Conference on Money Markets (scheduled), Princeton Macro-Finance Conference (×2), FDIC Bank Research Conference, WAPFIN at Stern, Wharton Conference on Liquidity and Financial Fragility†, Bank of Canada Conference on Payments and the Future of the Monetary System†.
- 2023 – 24 Deutsche Bundesbank International Conference on Payments and Securities Settlement, OCC Bank Research Symposium, EFA Annual Meeting, Oxford Saïd-VU SBE Macroeconomics Conference, International Risk Management Conference, Treasury OFR Rising Scholar Conference, BIS-CEPR-SCG-SFI Conference on Financial Intermediation, MFA Annual Meeting, Pacific Northwest Finance Conference, UW Foster, Peking University, FIRS†, Fed Board/Maryland Short-Term Funding Markets Conference†, Stanford Institute of Theoretical Economics†, Georgia Tech-Atlanta Fed Household Finance Conference†, World Symposium on Investment Research†, China International Conference in Finance†.
- 2022 – 23 CUHK Business School, JHU Carey, UIUC Gies, Minnesota Carlson, Rochester Simon, Tsinghua PBCSF, USC Marshall, UT Jindal, UW Foster, Stanford GSB, FIRS‡.
- 2019 – 20 AREUEA National Conference (virtual).

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 Remote Visiting Predoctoral Fellow for Torben Andersen, Kellogg School of Management;
- 2015 – 16 Visiting Predoctoral Fellow for Brian Weller & Torben Andersen, Kellogg School of Management;
- 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).