




Xu Lu

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EDUCATION

Graduate School of Business, Stanford University, 2017 – 2023
Ph.D. in Finance.

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

EMPLOYMENT

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

REFERENCES

Arvind Krishnamurthy Professor of Finance Stanford GSB akris@stanford.edu	Hanno Lustig Professor of Finance Stanford GSB hlustig@stanford.edu	Darrell Duffie Professor of Finance Stanford GSB duffie@stanford.edu
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WORKING PAPERS

Tracing the Impact of Payment Convenience on Deposits: Evidence from Depositor Activeness,
with Yang Song, and Yao Zeng.

The Dynamics of Depositor Flightiness and its Impact on Financial Stability,
with Kristian Blickle, Jane Li, and Yiming Ma.

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

PAPERS UNDER REVIEW / REVISION

Monetary Transmission and Portfolio Rebalancing: A Cross-Sectional Approach,
with Lingxuan Wu.

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

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.

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).