

Jung-Eun Kim, Ph.D.

Senior Financial Economist

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Quantitative Supervision and Research

Federal Reserve Bank of Richmond, Charlotte Branch

Charlotte, NC 28202

EMPLOYMENT**Federal Reserve Bank of Richmond, Charlotte, NC**

Senior Financial Economist	Oct 2020 - Present
Intermediate Financial Economist	2019 - Sep 2020
Associate Financial Economist	2015 - 2018

Supervisory Projects:

Co-Lead, Wholesale Supervisory Modeling Team, Dodd-Frank Act Stress Testing	Sep 2019 - 2021
Deputy-Lead, Wholesale Supervisory Modeling Team, Dodd-Frank Act Stress Testing	2018 - 2019
Modeler, Wholesale Supervisory Modeling Team, Dodd-Frank Act Stress Testing	2015 - 2018
Quant, Pre-Provision Net Revenue Team, CCAR	2015 - 2018

University of Georgia, Terry College of Business, Department of Finance, Athens, GA

Visiting Professor	2013-2015
<ul style="list-style-type: none"> Taught Undergraduate-level Investments and Corporate Finance and MBA-level Investments 	

EDUCATION

Ph.D. – Finance, University of Texas at Austin	2013
M.S. – Finance, University of Texas at Austin	2009
B.A. – Economics, Seoul National University	2006
Graduated <i>Summa Cum Laude</i> .	

RESEARCH INTEREST

Banking, Real Estate Finance, Corporate Finance, Household Finance

JOURNAL PUBLICATIONS

Does Securitization Weaken Screening Incentives? (with D. Choi) *Journal of Financial and Quantitative Analysis*, 2021, 56(8), 2934-2962

Clogged Intermediation: Were Home Buyers Crowded Out? (with D. Choi and H. Choi) *Journal of Money, Credit and Banking*, 2021, 54(4), 1065-1098

Returns in the Nontraded REIT Industry: Evidence from Full-Cycle Events (with J. Hartzell, V. Kimbrell, and J. Sprow), *Real Estate Finance*, 2012, 29 (4), 1-17

WORKING PAPERS

Slow-moving Capital and Fire Sales in Real Estate Markets (with J. Krainer and J. Nichols) Presented at AREUEA-ASSA 2020

Recourse and Default in Bank Portfolio CRE Lending (with K. Binder)

Operating Capacity and Small Business Lending (with D. Choi and E. Loutskina)

Racial Disparities and Potential Channels in the NBA Digital Collectibles Market (with Y. Lee)

Banks' Concerns about External Appearances and Resolution of Problem Loans

Lending Relationships and Resolution of Problem Mortgages

OTHER PUBLICATIONS

QE Frictions: Could Banks Have Favored Refinancing over New Purchase Borrowing? (with D. Choi and H. Choi) *Liberty Street Economics*, Federal Reserve Bank of New York, March 29, 2017

TEACHING EXPERIENCE

Instructor with sole responsibility

- “Investments”, Terry College of Business, Univ. of Georgia, Professional MBA 2014
- “Financial Management”, Terry College of Business, Univ. of Georgia, Undergraduate 2014
- “Survey of Investments”, Terry College of Business, Univ. of Georgia, Undergraduate 2013-2015
- “Foundations of Finance”, McCombs School of Business, Univ. of Texas at Austin, Undergraduate 2011
- “Business Finance”, McCombs School of Business, Univ. of Texas at Austin, Undergraduate 2010

CONFERENCE PRESENTATIONS

International Banking, Economics and Finance Association (IBEFA), San Diego 2017

Chicago Financial Institutions Conference (CFIC), Chicago 2019

Financial Intermediation Research Society (FIRS), Savannah 2019

Federal Reserve Research Scrum, San Francisco 2019

American Real Estate and Urban Economics Association (AREUEA-ASSA), San Diego 2020, Virtual 2021

DISCUSSANT SERVICE

American Real Estate and Urban Economics Association (AREUEA-ASSA), Boston 2015

American Real Estate and Urban Economics Association (AREUEA Nat'l Conference), DC 2015

International Banking, Economics and Finance Association (IBEFA), San Diego 2017

Midwest Finance Association (MFA), San Antonio 2018

HONORS OR SCHOLARSHIPS

SAMSUNG Scholarship (From Samsung Scholarship, Given to 70 students per year)	2007 - 2012
BK (Brain Korea) 21 Scholarship (From Korea Research Foundation)	2006 - 2007
Dan-Ahm Scholarship (From Dan-Ahm scholarship Foundation)	2003 - 2006