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EDUCATION

Ph.D. in Finance, Tilburg University.	2016 (Expected)
M. Phil. in Finance, Tilburg University.	2011
M.Sc. in Industrial Engineering, Universidad de los Andes.	2009
B.A. in Economics, Universidad de los Andes.	2009
B.Sc. in Industrial Engineering, Universidad de los Andes.	2008

VISITING POSITIONS

Institute for Banking and Finance, University of Zürich.	Sep 2014 – Jan 2015
Research Department, Central Bank of Sweden.	Jan 2014 – Jul 2014

FIELDS OF INTEREST

Banking and Financial Intermediation, Financial Economics and Monetary Policy.

WORKING PAPERS

“Strategic Choice of Delinquencies under Firm Liquidity Constraints”, Job Market Paper.

“Fear, Anger and Credit. On Bank Robberies and Loan Conditions” with Steven Ongena (University of Zurich, Swiss Finance Institute and CEPR).

“The Impact of Sharing Credit Information, Evidence from a Quasi-Experimental Variation” with Kasper Roszbach (Central Bank of Sweden) and Marieke Bos (Stockholm University).

BOOK CHAPTERS

“Competition in Banking”, with Hans Degryse and Steven Ongena in Allen N. Berger, Philip Molyneux, and John O. S. Wilson, Oxford Handbook of Banking, Oxford University Press, 2nd edition (Oxford University Press), 589-617.

PUBLICATIONS (*while in the Central Bank of Colombia*)

“An alternative methodology for estimating credit quality transition matrices”, 2009, with Jose Eduardo Gómez-Gonzales, Fernando Pineda and Nancy Zamudio, *Journal of Risk Management in Financial Institutions* 2, 353 – 364.

“Bank lending channel of monetary policy: Evidence for Colombia, using a firms’ panel data”, 2009, with Jose Eduardo Gómez-Gonzales, *China-USA Business Review* 8, 1-7.

“La estructura del mercado interbancario y del riesgo de contagio en Colombia”, 2009, with Dairo Estrada. *Journal of Financial Stability* 17. Bank of Spain. November.

“Vulnerabilidad del sistema financiero colombiano ante fluctuaciones en los ingresos de las empresas exportadoras”, 2008, with Juan Carlos Mendoza. *Temas de Estabilidad Financiera*. Banco de la Republica.

TEACHING EXPERIENCE

Corporate Governance and Restructuring (M.Sc., Tilburg University), Teaching Assistant to Prof. F. Braggion.	2013
Finance II (B.Sc., Tilburg University), Teaching Assistant to Prof. Jos Grazell.	2013
Bachelor Thesis Supervision (B.Sc. and M.Sc., Tilburg University), 8 to 10 students each year.	2012 - 2014
Finance I (B.Sc., Tilburg University), Teaching Assistant to Prof. Vasso Ioannidou.	2012 – 2013
Statistics (B.Sc., Universidad de los Andes), Teaching Assistant.	2006
Discrete events simulation (B.Sc., Universidad de los Andes), Teaching Assistant.	2005 - 2006
Programming - C++ language (B.Sc., Universidad de los Andes), Teaching Assistant.	2004

PROFESSIONAL EXPERIENCE

Intern at Monetary and Capital Markets Department, International Monetary Fund, Washington, USA.	Jun – Sep 2013
Intern at Research Department, Central Bank of Sweden, Stockholm, Sweden.	Oct - Dec 2012
Research Assistant to Prof. Steven Ongena, European Banking Center, Tilburg, Netherlands.	Jan – May 2011
Junior Researcher, Financial Stability Department, Central Bank of Colombia, Bogotá, Colombia.	Jun 2007 – Jun 2010
Intern at Markets Development Department, Central Bank of Colombia, Bogotá, Colombia.	Jul - Dec 2006

ACADEMIC AWARDS, SCHOLARSHIPS AND GRANTS

Vinnova Research Grant, with Kasper Roszbach and Marieke Bos. Stockholm, Sweden.	2014
AFA Doctoral Student Travel Grant. San Diego, CA, USA.	2013
Koopmans scholarship. Tilburg University. Tilburg, Netherlands.	2010 – 2011
MS in Industrial Engineering: ranked second (2) among her graduating class of 48 students.	2009
BS in Industrial Engineering: ranked tenth (10) among her graduating class of 134 students.	2008
Meritorious Thesis of the Industrial Engineering department. Universidad de los Andes.	2007

CONFERENCES AND SEMINAR PRESENTATIONS

Strategic Choice of Delinquencies under Firm Liquidity Constraints	
- Seminar in Contract Theory and Banking. Zurich University.	Oct 2014
- Brown Bag Finance Seminar. Tilburg University.	May 2013
- Internal Seminar at the Research Department. Central Bank of Sweden.	Dec 2012
Fear, Anger and Credit. On Bank Robberies and Loan Conditions	
- Internal Seminar at the Research Department. Central Bank of Sweden.	Nov 2012
- Swiss Winter Finance Conference on Financial Intermediation. Lenzerheide, Switzerland.	May 2015
- Conference on Behavioral Aspects of Macroeconomics and Finance. House of Finance. Frankfurt am Main, Germany.	Sep 2015
- XX LACEA Annual Meeting. Santa Cruz de la Sierra, Bolivia.	Oct 2015
Bank lending channel of monetary policy: Evidence for Colombia, using a firms' panel data.	
- Global Conference on Business and Finance. San Jose, Costa Rica.	May 2009
The Structure of the Colombian Interbank Market and Contagion Risk.	
- Conference at Centre for Central Banking Studies (CCBS). Bank of England.	Mar 2009
- XXXIII Symposium of Economic Analysis. Universidad de Zaragoza.	Dec 2008

SKILLS

Computer skills: STATA, MatLab, SAS, EViews, C++, VBA, LaTeX.

Languages: Spanish (Mother tongue), English (Professional working knowledge), French (Basic).

PERSONAL INFORMATION

Nationality: Colombian.

Date of Birth: September 11, 1985.