

Junko Oguri

CONTACT INFORMATION	Kellogg School of Management 2211 Campus Dr Evanston, IL 60208	Citizenship: Japan, US Permanent Resident Website: https://junkoguri.com Email: junko.oguri@kellogg.northwestern.edu
RESEARCH INTEREST	Macrofinance, Financial Intermediation, Financial Stability, Financial History	
EDUCATION	Kellogg School of Management, Northwestern University PhD in Finance	2021 - Present
	Yale School of Management, Yale University MMS in Systemic Risk	2019 - 2020
	Waseda University (Tokyo, Japan) BA in Economics	2011 - 2015
	Yale University Visiting Undergraduate Student, Economics Major	2013 - 2014
WORKING PAPER	Heterogeneity Across Uninsured Deposit Growth – <i>Abstract:</i> The uninsured deposits were one of the most concerning vulnerabilities during the banking turmoil of early 2023. This paper investigates the surge in uninsured deposits among U.S. banks in the past decade, focusing on those with assets ranging from \$50 billion to \$700 billion. I show that current domestic uninsured deposit levels are historically high, with significant heterogeneity across banks. My analysis suggests that the deregulation of the liquidity coverage ratio (LCR) from 2018 to 2019 has had an impact on the dynamics of uninsured deposits. Employing a regression discontinuity design (RDD) around the regulatory cut-off for asset size, I highlight the consequential shifts in liquidity funding amongst the deregulated banks. – <i>Presentations:</i> Inter-Finance PhD Seminar (2023), Kellogg Finance Department (2023)	
FELLOWSHIPS	Ph.D. Fellowship Kellogg School of Management, Northwestern University	2021 - Present
	Study Abroad Scholarship Bank of Japan	2019 - 2020
	Waseda-USA Scholarship Waseda University (Tokyo, Japan)	2013 - 2015
RESEARCH EXPERIENCE	Kellogg School of Management, Northwestern University – Research Assistant for Gregor Matvos – Research Assistant for Scott Baker	2023 - Present 2021 - 2023

TEACHING
EXPERIENCE

Kellogg School of Management, Northwestern University

- FINC-430 Finance I 2023
- FINC-440 Finance II 2023
- FINC-431 Finance II 2023 - Present
- FINC-450 Capital Markets 2023 - Present

PRE-PHD
WORK
EXPERIENCE

Yale School of Management, Yale University

2020 - 2021

Pre-Doc Research Associate
at Yale Program on Financial Stability

Bank of Japan

Financial Analyst 2015 - 2019
at Financial Systems and Bank Examination Dept.

Regional Financial Analyst 2016 - 2017
at Hakodate Branch

Market Analyst 2015 - 2016
at Markets Dept.

Barclays

2014

Summer Intern Analyst
at Investment Banking Division

PROGRAMMING

R, Matlab, Python, Stata, QGIS

LANGUAGES

Japanese, German (intermediate)

Last updated: November 29, 2023