

Sofie R. Waltl

Curriculum Vitae – November 2020

Personal Details and Contact Information

Surname:	Waltl	Address I:	LISER
Given names:	Sofie Regina		11, Porte des Sciences
Year of birth:	1989		4366 Esch-sur-Alzette/Belval; Luxembourg
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Education

- 2014–2017 **Doctorate (Dr. rer. soc. oec.) in Economics**, *University of Graz, Austria*.
- Degree with distinction, GPA¹1.0 (Defence date: 26 January 2017)
 - Dissertation: *Modelling Housing Markets: Issues in Economic Measurement*
 - Supervisor: Robert J. Hill; external examiner: Daniel P. McMillen
- Oct 2016 – Jan 2017 **Austrian Marshall Plan Foundation Visiting Scholar**, *University of California at Berkeley, USA*.
Auditing classes in Macroeconomics, Urban Economics, Real Estate Economics, and Economics and Psychology
- 2011–2013 **Master's degree (DI²) in Financial and Actuarial Mathematics**, *Graz University of Technology, Austria*.
- Degree with distinction, GPA¹ 1.0 (Defence date: 19 December 2013)
 - Thesis: *Standard Errors in Negative Binomial Models with Random Effects*. (Supervisor: Herwig Friedl)
- 2009 **Exchange semester**, *University of Puerto Rico, San Juan, Puerto Rico, USA*.
- GPA (USA) 4.0 (equivalent to 1.0 in Austria)
- 2007–2011 **Bachelor's degree (BSc) in Mathematics**, *University of Graz, Austria*.
- Thesis: *Modelling a Heat Pump System to Determine the Appropriate Separation between Collectors in the Earth*. (Supervisor: Stephen Keeling)
 - GPA¹ 2.3
- 2003–2007 **High School**, *BORG Deutschlandsberg, Deutschlandsberg, Austria*.
- School leaving exam ("Matura") passed with distinction, GPA¹ 1.0
 - Areas of concentration: Languages and Mathematics

¹GPA (Grade Point Average) in Austria: 1.0 is best and 5.0 worst.

²The Austrian degree DI ("Diplom-Ingenieurin") is internationally equivalent to an MSc degree.

Experience

- since Nov 2018 **Assistant Professor**, *Vienna University of Economics and Business (WU)*, Austria.
Department for Economics and Research Institute Economics of Inequality (INEQ); Part-time position
- since Oct 2017 **Postdoctoral Researcher**, *Luxembourg Institute of Socio-Economic Research (LISER)*, Luxembourg.
since Nov 2018: part-time
- Feb – Sept 2017 **PhD Trainee**, *European Central Bank, Frankfurt am Main*, Germany.
Directorate General Statistics. Project on Distributional National Accounts for Wealth in Europe.
- Oct 2013 – Sept 2016 **Graduate Research Associate**, *University of Graz*, Austria.
Department of Economics; Position sponsored by the Austrian National Bank, Jubiläumsfonds
- 2010 – 2016 **Teaching Assistant**, *University of Graz and Graz University of Technology*, Austria.

Consultancy, Advisory & Visiting Scholar Positions

- since Oct 2019 **European Forum Alpbach**, *Member of the Scientific Advisory Board of the EFA Economic Symposium*.
- since June 2018 **European Central Bank**, *Consultant to the Directorate General Statistics concerning Measuring Housing Wealth, and Linking Micro and Macro Data for the Household Sector*.
- July 2018 **DIW Berlin (German Institute for Economic Research)**, *Germany*.
Research visit.
- March 2018 **Vienna University of Economics and Business (WU)**, *Austria*.
Research visit at the *Research Institute Economics of Inequality*.
- Oct 2016 – Jan 2017 **University of California, Berkeley**, *USA*.
Austrian Marshall Plan Foundation Visiting Scholar at the *Institute of European Studies*.

Teaching

- (1) **Vienna University of Economics and Business.**
 - W 2020/21: *Economics of Inequality*; Specialization Course in the Master program
 - S 2019, W 2020/21: *Theoretical and Empirical Topics in Economics of the Distribution*; Specialization Course in the Bachelor program
- (2) **University of Graz.**
 - S 2015, S 2016: *Econometrics II*; Tutorial; Bachelor
 - W 2015/16: *Econometrics I*; Tutorial; Bachelor
 - March/Sept 2015: Crash course *Introduction to Programming with R*; Master
 - W 2011/12: *Introduction to Programming with MATLAB*; Practical; Bachelor
 - W 2010/11: *Linear Algebra for Mathematicians*; Tutorial; Bachelor
- (3) **Graz University of Technology.**
 - W 2013/14: *Mathematics for Engineers I – Calculus*; Tutorial and Practical; Bachelor
 - S 2013: *Mathematics for Engineers II – Calculus*; Tutorial and Practical; Bachelor
 - W 2012/13, W 2013/14: *Linear Algebra for Physicists*; Practical; Bachelor
(W - Winter term, S - Summer term)

Publications (Peer Reviewed)

- (1) [Variation across price segments and locations: A comprehensive quantile regression analysis of the Sydney housing market](#), *Real Estate Economics*, 47(3), 2019, 723–756.
- (2) [Estimating Quantile-Specific Rental Yields for Residential Housing in Sydney](#), *Regional Science and Urban Economics* 68, 2018, 204–225.
- (3) [A hedonic house price index in continuous time](#), *International Journal of Housing Markets and Analysis* 9(4), 2016, 648–670.

Working Papers

- (1) (with R. Chakraborty) Missing the wealthy in the HFCS: Micro problems with macro implications ([ECB Working Paper Series, No 2163/June 2018](#))
- (2) (with K. Kholodilin, L. Limonov) Housing Rent Dynamics and Rent Regulation in St. Petersburg (1880-1917) ([DIW Discussion Papers, No 1780, 2019](#))
- (3) (with R. Hill, M. Steurer) Owner Occupied Housing in the CPI and Its Impact On Monetary Policy During Housing Booms and Busts ([Graz Economics Papers, No. 2020-18](#))
- (4) Multidimensional Wealth Inequality: A Hybrid Approach toward Distributional National Accounts in Europe ([INEQ Working Paper Series, No 16, 2020](#))
- (5) (with A. Lepinteur) Tracking Owners' Sentiments: Subjective Home Values, Expectations and House Price Dynamics ([WU Department of Economics Working Paper No. 299, 2020](#))

Policy Reports, Conference Proceedings and Non-Peer Reviewed Publications

- (1) Distributional National Accounts for Wealth: Measurement Issues and First Results for Austria, Germany, France and Spain. *In: 2018 LIS-LWS User Conference Booklet "The Legacy of Tony Atkinson in Inequality Analysis", edited by Andrea Brandolini, Daniele Checchi, Janet C. Gornick, and Timothy M. Smeeding.*
- (2) (with C. Girón Pastor, A. Rodríguez Caloca) The Coverage of Household Sector Cross-Border Assets in the Financial Accounts and Balance of Payments Statistics: Stock-taking exercise. *Report prepared for the ESCB Working Group on Financial Accounts and the ESCB Working Group on External Statistics, November 2017.*
- (3) Distributional National Accounts for Wealth. The "Missing Wealthy" in the HFCS and their Influence on Distributional Figures in Europe. *Report prepared for the ECB Expert Group on Linking Macro and Micro Data for the Household Sector, September 2017.*

Grants

- 2020 **Fonds National de la Recherche (FNR) Luxembourg**, *CORE 2019 research grant (EUR 391,000); Research grant related to the project [ASSESS](#) (Are people aware of their (Housing) Wealth? Assessing Owner-Estimated Home Values in Survey and Experimental Data)*, Role: Principal investigator.
- 2020 **University Jubilee Fund of the City of Vienna (Hochschuljubiläumsfonds der Stadt Wien)**, *Research grant (EUR 10,500) related to the project PRO FAIR (Social Comparison, Wage Inequality and Procedural Fairness: an Experimental Investigation)*, Role: Principal investigator, Co-PIs: M. Fongoni and J. Hepp.
- 2019 **LISER**, *Internal Research Grant (EUR 6,000) to conduct pilot experiments.*
- 2017 **Austrian Academy of Sciences**, *"Young Scientist" scholarship to participate in the [6th Lindau Meeting on Economic Sciences](#) (67th Lindau Nobel Laureate Meeting).*
- 2017 **American Real Estate and Urban Economics Association (AREUEA)**, *Travel grant to participate in the AREUEA/ASSA Conference January 2017 in Chicago, USA.*
- 2016 **Austrian Marshall Plan Foundation, Berkeley-Austria Exchange Program**, *Research grant (EUR 5,000) funding a graduate research project at UC Berkeley.*
- 2016 **Lincoln Institute of Land Policy**, *Travel grant and stipend to participate in the Lincoln Institute Scholars Program in May 2016 in Cambridge, MA, USA.*
- 2014 **Council of the University of Graz/Steiermärkische Sparkasse ("JungforscherInnen-Fonds")**, *Research grant (EUR 24,000) competitively awarded based on the doctoral research proposal to four top-ranked doctoral students at the University of Graz.*

Awards and Honours, Scholarships, and Competitions

- 2020 [Yu Chen Memorial Publication Prize](#) by the University of Graz Economics Department for the article *Estimating Quantile-Specific Rental Yields for Residential Housing in Sydney (Regional Science and Urban Economics)*
- 2020 [NOeG Young Economist Award 2020](#) by the Austrian Economic Association (NoEG) for the article *Tracking Owners' Sentiments: Subjective Home Values, Expectations and House Price Dynamics (co-authored with A. Lepinteur)*
- 2017 [Award of Excellence – Staatspreis für die besten Dissertationen](#). The price is awarded annually by the Austrian Ministry of Science, Research and Economy recognizing the 40 best doctoral dissertations completed during an academic year at any Austrian university and covers any subject.
- 2017 Recognition award for the dissertation *Modelling Housing Markets: Issues in Economic Measurement* by the [Dr. Maria Schaumayer Stiftung](#)
- 2015 & 2017 Performance Scholarship (“Leistungsstipendium”) recognizing excellent academic performance (number of credit points and weighted grade point average) awarded by the School of Business, Economics and Social Sciences at the University of Graz and sponsored by the Federal Ministry of Science, Research and Economy
- 2015 & 2016 Scholarship by the [Club Alpbach Steiermark](#) to participate in the [European Forum Alpbach](#)
- 2014 – 2017 Scholarship by the Austrian Academic Scholarship Foundation [Pro Scientia](#)
- 2013 Talents@Alpbach – Scholarship sponsored by the Austrian Ministry for Transport, Innovation and Technology to participate in the Technology Symposium at the [European Forum Alpbach](#)
- 2012 & 2013 Performance Scholarship (“Leistungsstipendium”) recognizing excellent academic performance (number of credit points and weighted grade point average) awarded by the Faculty of Mathematics, Physics and Geodesy at the Graz University of Technology and sponsored by the Federal Ministry of Science, Research and Economy
- 2010 3rd place in the [International Mathematics Olympiad](#) for Bachelor students in Tehran, Iran (participation sponsored by the Embassy of Austria in Iran).

Conferences, Seminars and Keynote Lectures (incl. scheduled)

2021

Jan 3–4 **ASSA-AREUEA conference**, Chicago, USA.

2020

- Nov 13 **12th Real Estate Markets and Capital Markets (ReCapNet) Conference**, ZEW Mannheim, Germany.
- Oct 27 **University of Graz**, Graz, Austria, (invited).
- Oct 1–2 **ESRC Network Workshop “Understanding the Gender Wealth Gap”**, Free University Berlin, Germany, (invited keynote speaker).
- July 9 **University of Bonn (The Bonn Macrofinance & Macrohistory Lab)**, Bonn, Germany, (invited).
- May 7 **The University of Melbourne**, Melbourne, Australia, (invited).
- April 29 **Johannes Kepler University Linz**, Linz, Austria, (invited).
- Feb 25 **NOeG Conference**, Vienna, Austria.
- Feb 5 **University of Strathclyde**, Glasgow, UK, (invited).

2019

Note: Presentations between June and December 2019 were canceled due to illness.

- May 16–18 **WU Econ Research Seminar**, Podersdorf, Austria.
- May 9 **2019 Economic Statistics Centre of Excellence (ESCoE) Conference on Economic Measurement**, King's College, London.

- April 25 **LISER Research Seminar**, *Luxembourg*.
- Feb 25 **University of Antwerp**, *Belgium*, (invited).
- Feb 22 **International Conference on Real Estate Statistics**, *EUROSTAT, Luxembourg*.

2018

- Dec 20 **Austrian Economic Association (NOeG) Winter Workshop**, *Vienna University of Economics and Business (WU)*.
- Dec 6 **Wealth Inequality and Mobility Workshop**, *University of Luxembourg*.
- Nov 27 **European Central Bank**, *Frankfurt, Germany*, (invited).
- Nov 22 **WU Research Seminar in Economic, Social and Business History**, *Vienna University of Economics and Business (WU)*, (invited).
- Oct 24 **University of Luxembourg, SEMILUX Seminar**, *Luxembourg*, (invited).
- Aug 22 **35th General Conference of the International Association for Research in Income and Wealth**, *Statistics Denmark, Copenhagen*.
- Aug 2 **XVIII World Economic History Congress; Long Run Real Estate Markets: New Measurements, New Insights**, *MIT, Cambridge, MA, USA*, (invited).
- July 11 **DIW Berlin (German Institute for Economic Research)**, *Germany*, (invited).
- May 4 **"The legacy of Tony Atkinson in inequality analysis"**, **LIS/LWS 2nd Users Conference**, *LIS, Luxembourg*.
- April 25 **STATEC (Statistical Institute Luxembourg)**, *Luxembourg*, (invited).
- March 15 **Oesterreichische Nationalbank (Austrian National Bank)**, *Vienna, Austria*, (invited).
- March 13 **Vienna University of Economics and Business, Research Institute Economics of Inequality**, *Vienna, Austria*, (invited).
- Feb 22 **Luxembourg Ministry of Housing**, *Luxembourg*, (invited).

2017

- Dec 15 **First WID.world Conference**, *Paris School of Economics, Paris, France*.
- Nov 21 **User Workshop of the Eurosystem Household Finance and Consumption Survey**, *European Central Bank, Frankfurt, Germany*.
- Sept 26 **University of Graz**, *Graz, Austria*, (invited).
- Aug 24 **Deutsche Bundesbank (German Central Bank)**, *Frankfurt am Main, Germany*, (invited).
- June 29 **5th Luxembourg Workshop on Household Finance and Consumption**, *Central Bank of Luxembourg*.
- June 7 **Meeting of the Expert Group on Linking Macro and Micro Statistics for the Household Sector**, *European Central Bank, Frankfurt am Main, Germany*.
- Jan 30 **Luxembourg Institute of Socio-Economic Research (LISER)**, *Esch-sur-Alzette/Belval, Luxembourg*, (invited).
- Jan 5 **American Real Estate and Urban Economics Association (AREUEA) Doctoral Poster Session**, **AREUEA/ASSA Conference**, *Chicago, IL, USA*.

2016

- Oct 6 **Oesterreichische Nationalbank (Austrian National Bank)**, *Vienna, Austria*, (invited).
- May 4 **Lincoln Institute Scholars Program**, *Lincoln Institute of Land Policy, Cambridge, MA, USA*.
- April 19 **University of Graz**, *Graz, Austria*.
- April 5 **Regional Studies Association Annual Conference**, *University of Graz, Austria*.

Jan 15 **ISW Workshop on Empirical Economics**, WIFO (Austrian Institute of Economic Research) in Vienna, Austria.

2015

July 22 **2015 Conference of the Society for Economic Measurement**, OECD, Paris, France, (invited).

June 6 **Annual Meeting of the Austrian Economic Association**, University of Klagenfurt, Austria.

2014

Dec 17 **Workshop on Improvements in Price Index Methodology and Practice: The International Comparisons Program (ICP) and the Measurement of Movements in House Prices**, University of Graz, Austria, (invited).

Dec 3 **Faculty Research Seminar, University of Graz**, Faculty of Social and Economic Sciences at the Graz, Austria.

Oct 18 **19th Young Statisticians Meeting**, Basovizza, Italy, (invited).

Aug 20 **Inaugural Conference of the Society for Economic Measurement**, University of Chicago Booth School of Business, USA.

Organization of Workshops and Sessions, Discussant

Aug 2021 **36th General Conference of the International Association for Research in Income and Wealth**, Co-Organiser of the Session "Measurement in the Housing Market" (together with R. J. Hill, W. E. Diewert, T. Garner, T. Jellema, P. Konijn, A. Rambaldi, C. Shimizu, P. van de Ven), Oslo, Statistics Norway.

June 19, 2020 **Master Thesis Conference**, Chair of the Session "Inequality" , WU (virtual).

Aug 16, 2019 **2019 Conference of the Society for Economic Measurement**, Co-Organiser of the Session "The Wealth Distribution and its Measurement" (together with Philip Vermeulen, ECB), Goethe University Frankfurt and European Central Bank.

June 7, 2019 **Workshop on Distributional National Accounts**, Organiser, Vienna University of Economics and Business.

Aug 21, 2018 **35th General Conference of the International Association for Research in Income and Wealth**, Discussant , Statistics Denmark, Copenhagen.

Science to Public

TBA **Nachhaltige Stadt – Lebensräume der Zukunft: Junge WissenschaftlerInnen stellen sich vor**, Roundtable discussion "Wiener Vorlesungen", Vienna City Hall.

March 9, 2020 **Macroprudential Policy and the Housing Market**, Roundtable discussion in cooperation of the University of Luxembourg School of Finance and Ernst & Young S.A., Luxembourg.

May 17, 2019 **Economics is what economists do**, Intro to economics for the non-scientific staff at WU's Department of Economics (with Jesus Crespo-Cuaresma), Podersdorf, Austria.

March 27, 2019 **Not all data are equal. Subjective versus objective data in the context of housing markets, wealth and inequality research**, "Ideensuppe" – an exchange between researchers and undergraduate students to discuss ideas and research organized by the student-run VW Center at WU, Vienna.

March 26, 2019 **Macro goes micro: the use and benefits of integrating distributions into macroeconomic statistics**, "Department Café" at WU, Vienna.

August 28, 2018 **The future of data economy**, Invited speaker ("young expert") at the Economic Symposium of the European Forum Alpbach, Alpbach, Austria.

- March 19, 2018 **What it's like to be an economist?**, Talk in the course of the program *Chercheurs à l'école* by the Luxembourg National Research Fund that brings researchers to local high schools to inspire the next generation of researchers, Luxembourg.
- March 7, 2016 **Randomness in Science. Examples from Economic Theory and Financial Mathematics**, *Pro Scientia*, Graz, Austria.
- Jan 13, 2016 **Hedonic methods in a housing context**, *Scholarship holders' colloquium JungforscherInnen-Fonds*, University of Graz, Austria.
- Nov 23, 2015 **How rational are we? The limitations of Homo Economicus**, *Pro Scientia*, Graz, Austria.
- Sept 6 & 8, 2015 **Super Size Me – Workshop on Mathematical Modelling** (transforming thoughts into equations; usage of mathematics to answer everyday life's questions; understanding of modelling as a simplification of the world; how to interpret model results taking into account simplifications), *Pro Scientia*, Celje, Slovenia, (workshop).
- March 23, 2015 **Modelling Housing Markets. Why measurement matters and how it can be done**, *Pro Scientia*, Graz, Austria.
- Dec 3, 2014 **Bayes' Theorem**, *Pro Scientia*, Graz, Austria.
- April 9, 2014 **Game Theory**, *Pro Scientia*, Graz, Austria.
- summer term, 2010 **The Golden Section**, Mathematical workshops for secondary school students in co-operation with Bernd Thaller (University of Graz), Wies, Austria, (workshop).

Workshops, Additional Training, and Professional Meetings

- December 2018 **OECD-Eurostat Expert Group on Disparities in a National Accounts framework (EG DNA)**, *Invited Expert*, Eurostat, Luxembourg.
- October 2018 **Introductory Class to Duration Analysis**, 1 day, Instructor: Bart Cockx, Luxembourg.
- August 2018 **Course on National Accounts**, *Training Course as part of the 35th IARIW General Conference*, 2 days, Instructor: François Lequiller, Copenhagen, Denmark.
- July 2018 **11th BESLab Experimental Economics Summer School in Macroeconomics & 9th BESLab International Workshop on Theoretical and Experimental Macroeconomics**, *5-days summer school and 2-days workshop on experimental approaches in macroeconomics*, Technical University of Berlin, Germany.
- June 2018 **Statistical Learning**, *LISER*, 1 day, Instructor: Anna Gottard, Luxembourg.
- April 2018 **OECD Conference on wealth inequalities: Measurement and policies**, OECD, Paris, France.
- May 2017 **15th Meeting of the Ottawa Group (International Working Group On Price Indices)**, hosted by Deutsche Bundesbank, Eltville am Rhein, Germany.
- July 2016 **The Macroeconomics of Credit and Asset Bubbles**, *Barcelona Graduate School of Economics: Macroeconomics Summer School*, 5 days, Instructor: Jaume Ventura, Barcelona, Spain.
- Sept 2015 **Generalized Additive Models based on the R Package mgcv**, *Graz University of Technology*, 2 days, Instructor: Simon Wood, Graz, Austria.
- Aug 2015 **Macroeconomic Imbalances in Europe – Is the European Monetary Union doomed to survive?**, *One-week seminar at the European Forum Alpbach*, Seminar Assistant to Hans-Helmut Kotz, Helene Schuberth and Gertrude Tumpel-Gugerell, Alpbach, Austria.
- 2014 **Bayesian Statistics**, *Vienna University of Technology*, One-semester course (March–June), Austria.
- Oct 2012 **Intercultural and Social Competence for Business**, *Graz University of Technology*, 3 days workshop, Graz, Austria.
- 2009 **Intercultural Communication**, *Universidad de Puerto Rico – Recinto de Rio Piedras*, One-semester course, San Juan, Puerto Rico.
- 2009 **Train the Trainer**, *AIIESEC Workshop on Presentation Techniques, Facilitation and Training Methods*, 3 days, Salzburg, Austria.
- 2008 **ProjectEDU**, *AIIESEC seminar on Non-formal Education and Intercultural Communication*, 10 days, Tallinn, Estonia.

Referee

Demography, Housing Policy Debate, Journal of Economic Inequality, Journal of Policy Analysis and Management, Journal of Real Estate Research, Real Estate Economics, Regional Science and Urban Economics, Review of Income and Wealth, The Annals of Regional Science

In the press

My research has been cited in national and international newspapers, including *Die Presse*, *Der Standard* and *Kleine Zeitung* (Austria), *Die Welt* (Germany), *D'Lëtzeburger Land* and *Lëtzebuenger Journal* (Luxembourg), and *Central Banking* (UK). A comprehensive list can be found at www.sofiewaltl.com.

Languages

German (native), **English** (fluent), **Spanish** (intermediate), **French** (beginner), **Italian** (beginner)

Miscellaneous

- IG Alpbach Vice-president of the Initiative Group Alpbach Graz (student organization to the [Club Alpbach Graz Steiermark](#)), October 2015 – September 2016
- Pro Scientia *Pro Scientia* is the Austrian Academic Scholarship Foundation. Elected representative of the scholarship holders in Graz February 2015 – February 2016; and elected national representative September 2015 – September 2016; member of the scientific program development committee for the Pro Scientia Summer Academy 2016
- ECG Since 2016, I am a member of the advisory board of the [Economics Club Graz](#) and occasionally I also contribute to the [Graz Economics Blog](#).
- Austrian Students' Union Elected chairwoman of the official representation of Doctoral Students in Social and Economic Sciences at the University of Graz; main achievement: establishing funding opportunities for research activities for doctoral students at the faculty, July 2015 – January 2017
- CUKO Member of the curriculum commission responsible for developing and revising the curriculum for the faculty's doctoral programme at the Faculty of Social and Economic Sciences at the University of Graz, Austria, 2015 – 2016
- AIESEC AIESEC is the world's largest student-run nonprofit organization ("The international platform for young people to explore and develop their leadership potential."). Member of the local committee Graz, Austria, 2008–2012. Special functions: Member of the *Communications Team*; Team Leader "*Sustainable Development*"; President of the Organizational Committee and Programme Chair for an international conference about Sustainable Development held in Bruck/Mur, Austria.
- Mathematical Modelling Participant in the [Week of Mathematical Modelling](#) for highly skilled high school students organized by the University of Graz (Project: *The Spread of Infectious Diseases*), Schloss Seggau, Austria, 2006

Relevant Internships

- 2012 **ecofinance / Reval**, Graz, Austria, (1 month).
Provider of cloud treasury software. Department: Product Management.
- 2011 **Hanover Re**, Hanover, Germany, (6 months).
Reinsurance company. Department: Advanced Solutions (department for structural reinsurance)
- 2010 **UniCredit Bank Austria**, Vienna, Austria, (2 months).
Department: Credit Risk Instruments and Methods. Statistical research project about customer attrition.
- 2005 **Oesterreichische Nationalbank (Austrian National Bank)**, Vienna, Austria, (1 month).
Department: Foreign Research Division.