

Asli Uyanik

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EDUCATION

RICE UNIVERSITY , Jones Graduate School of Business	Jul 2021 – May 2027 (expected)
PhD Candidate in Finance	
• Committee: Alex Butler (Chair), Alan Crane, Gustavo Grullon, James Weston, Matthew Thirkettle (Outside Member)	
NEW YORK UNIVERSITY , Leonard N. Stern School of Business	May 2021
Master of Business Administration , Specializations in Quantitative Finance & Economics	
GEORGETOWN UNIVERSITY , McDonough School of Business	Dec 2014
Bachelor of Science in Business Administration , Finance and English	
• Magna Cum Laude	

RESEARCH

WORKING PAPERS

The Boundaries of the Farm and the Death of Small Banks (Job Market Paper)

- **Abstract:** Using a novel source of exogenous variation in borrowers' structure driven by subsidy-induced consolidation in the agricultural sector, I show that as farms consolidate, large banks capture a greater share of deposits because large borrowers demand large loans, creating a comparative advantage for large banks. In response, large banks expand their branch networks and small bank mergers become more common, creating more concentrated local credit markets. The resulting structure reduces competition and reduces local deposit rates. These findings reveal how consolidation in the real economy can drive structural change within the banking sector and affect credit pricing.
- **Presentations:** Financial Research Association (FRA) (2025); Midwest Finance Association (2026)*; SFI Conference on Financial Intermediation - Poster Session (2026)*
- Invited to submit to the *Journal of Financial Economics* under FRA dual-submission

The Spillover Effects of Federal Aid Programs: Evidence from Flood Insurance and Municipal Borrowing

- **Abstract:** This paper examines how federal programs targeting individuals can generate economic spillovers for local governments. I examine the unintended consequences of social welfare programs on municipal bond markets, using county-level variation in the rollout of a federal program providing subsidized flood insurance to households. I find that municipalities with broader program access experience smaller declines in property tax revenue following floods. I then show that counties with greater access also face lower financing costs. The effects are most pronounced in high-risk and high-income areas. Overall, these results show how federal subsidies can produce positive local externalities, enhancing fiscal stability.
- **Presentations:** Rice University (2023); Eastern Finance Association (2024); Financial Management Association (2025)

Nepo Credit: The Effect of Borrowed Credit Histories with Alex Butler, Alan Crane, and Erik Mayer

- **Abstract:** The intergenerational transfer of credit histories through authorized user (AU) status affects credit outcomes. About 10-15% of young adults benefit from AU status each year, gaining credit histories that pre-date their own financial activity. Using variation in the age at which individuals are added as AUs, we identify substantial gains to AU status: credit scores rise by 22-33 points, and access to credit cards and credit in broader markets increases. However, high-risk AU borrowers are more likely to default than others with similar credit scores, suggesting that AU histories inflate scores and reinforce inequality in credit access.
- **Presentations:** Rice University (2025); University of Wisconsin-Madison (2025)**; University of North Texas (2025)**; University of Minnesota Finance Department Junior Conference (2025)**; Auburn University (2026)**; Eastern Finance Association (2026)*; Western Finance Association (2026)*

Note: * Indicates the presentation is yet to occur. ** Indicates presented by co-author.

TEACHING EXPERIENCE

INSTRUCTOR

Financial Management, Undergraduate students 2024

TEACHING ASSISTANT

Mergers and Acquisitions, Full-time and Weekend MBA students 2025
Instructor: Prof. Gustavo Grullon

Corporate Rivalry, Full-time MBA students 2024

Instructor: Prof. Bruce Carlin

Financial Management, Undergraduate students 2023

Instructor: Prof. Alex Butler

PROFESSIONAL SERVICE

CONFERENCE SESSION CHAIR

Credit Supply Effects Session, Financial Management Association 2025

CONFERENCE DISCUSSANT

Monetary Policy Transmission through Housing Duration: Evidence from Reaching-for-Income Investors by Gen Li, Financial Management Association 2025

Roe v. Rates: Reproductive Healthcare and Public Financing Costs by Runjing Lu and Zihan Ye, Eastern Finance Association 2024

SCHOOL AND UNIVERSITY SERVICE

Rice University Finance Ph.D. Student Seminar Series Coordinator 2024 – 2025

AWARDS & RECOGNITIONS

CONFERENCES

FRA Conference PhD Student Travel Grant (\$1,000) 2025

Michael J. Barclay Young Scholar Award at the FRA 2025 Conference

RICE UNIVERSITY

Doctoral Fellowship 2021 – Present

GOLDMAN SACHS

Accelerated Vice President Promotion 2020

Women's Career Strategy Initiative Nomination 2019

• A nomination-based program for the top 10% of associates firmwide, designed to accelerate the advancement of high-performing women.

Accelerated Associate Promotion 2017

INDUSTRY EXPERIENCE

GOLDMAN SACHS

New York, NY

Analyst to Vice President, Securities and Engineering Divisions Feb 2015 – Jul 2021

• Expert in OTC derivatives policy (U.S. and Europe) across asset classes; specialized in launching new bespoke equity OTC products.

SKILLS & MISCELLANEOUS

Programming: Stata, Python, SQL, and LaTeX

Languages: English (Native), Turkish (Fluent)

Citizenship: U.S. and Turkey