Yu-Man Tam

Contact Information

Division of Market Risk Analysis
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Citizenship

Hong Kong, United States

Employment

U.S. Department of Treasury
Office of the Comptroller of the Currency
Division of Market Risk Analysis

Financial Economist, July 2016 - Present

Federal Reserve Bank of St. Louis

Senior Economic Research Associate, August 2007 - June 2010

Education

University of California, Berkeley
Haas School of Business

Ph.D. in Finance, August 2016

M.S. in Finance, June 2012

University of California, Los Angeles

B.S., Mathematics/Economics, June 2007

- *Summa Cum Laude*
  With College Honors and Departmental Highest Honors

Research Interests

Macroeconomics, International, Fiscal, and Monetary Economics, Asset Pricing, Risk Management

Working Papers

Y.M. Tam, (2016). "Sovereign Debt Default and Debt Ownership: Domestic Debt as a Commitment Device for Debt Repayment."

Y.M. Tam, (2016). "Maturity Structure of Government Debt, Asset Markets, and the Real Economy."

Publications

Peer-Reviewed Publications

Guidolin, M. and Y.M. Tam, (2013). "A Yield Spread Perspective on the Great Financial Crisis: Break-Point Test Evidence." *International Review of Financial Analysis*

Federal Reserve Bank of St. Louis Publications

Sengupta, R. and Y.M. Tam, (2010). "Why HARM the Subprime Borrower?" Federal Reserve Bank of St. Louis, *The Regional Economists*, 18(2), 21-22.

Guidolin, M. and Y.M. Tam, (2009). "Is the Financial Crisis Over? A Yield Spread Perspective." Federal Reserve Bank of St. Louis, *Monetary Trends*.

Guidolin, M. and Y.M. Tam, (2009). "Taming the Long-Term Spreads." Federal Reserve Bank of St. Louis, *Monetary Trends*.

Sengupta, R. and Y.M. Tam, (2009). "Home Prices: A Case for Cautious Optimism." Federal Reserve Bank of St. Louis, *Monetary Trends*.

Sengupta, R. and Y.M. Tam, (2009). "Recent Movements in the Baltic Dry Index." Federal Reserve Bank of St. Louis, *Economic Synopses* No. 12.

Sengupta, R. and Y.M. Tam, (2008). "The LIBOR-OIS Spread as a Summary Indicator." Federal Reserve Bank of St. Louis, *Economic Synopses* No. 25.

Sengupta, R. and Y.M. Tam, (2008). "Mortgage Originations: 2000-2006." Federal Reserve Bank of St. Louis, *Economic Synopses* No. 18.

Research Assistance

James Wilocox, U.C. Berkeley, June 2012 - August 2012

Massimo Guidolin, Federal Reserve Bank of St. Louis, August 2007 - June 2010.

Rajdeep Sengupta, Federal Reserve Bank of St. Louis, August 2007 - June 2010.

Bryan Ellickson, UCLA, June 2007 - July 2007.

Teaching Experience

University of California, Berkeley

Graduate Student Instructor

- Financial Derivatives (MBA/EWMBA), Prof. Nicolae Garleanu, Fall 2012, 2013
- Fixed Income (MFE), Prof. Richard Stanton, Summer 2010
- Introduction to Finance
  - Prof. Dmitry Livdan, Fall 2011, 2014-2015, Spring 2013, 2014
  - Prof. Johan Walden, Spring 2014
  - Prof. Christine Parlour, Spring 2015
- Microeconomics, Prof. Tom McCullough, Summer 2014
- Investments, Prof. Sam Olesky, Summer 2014

Invited Conferences, Seminars, and Workshops

2016

U.C. Berkeley, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, Office of Financial Research

Honors and Awards

Departmental Fellowship, Haas School of Business, U.C. Berkeley, 2010-2014

Graduate Division Summer Grant, U.C. Berkeley, 2012-2013

Outstanding Graduate Student Instructor Award, U.C. Berkeley, 2013

Daus Price, UCLA, 2007

Dean's Honors List, UCLA, 2006 - 2007

Team Championship, MAA Mathematics Competition, Louisiana State University, 2005

Dean's Honors List, Louisiana State University, 2004 - 2005

Technical Skills Statistical Packages: Matlab, Sas, Gauss, Stata, Eviews, Mathematica

Programming Languages: C, C++, Fortran,Visual Basic, Python, Html5