



Dr. rer. pol. Natalia ANDRIES

✉ natalia(at)andries(dot)eu

🌐 <http://natalia.andries.eu>

AFFILIATION

ÉRUDITE (Équipe de Recherche sur l'Utilisation des Données Individuelles en lien avec la Théorie Économique), 61 avenue du Général de Gaulle, 94010 Créteil Cedex, France

RESEARCH AREAS

Monetary and financial economics; economics of banking; monetary policy transmission; deposit insurance; time series econometrics; panel data econometrics; euro area.

WORK EXPERIENCE

01.01.2015 – 30.04.2023

Economist

Economics and Research department, Research Unit
Monitoring and analysis of capital markets, credit and monetary aggregates; preparation of briefing notes, reports and publications on these subjects; participation in national and international meetings in this area, preparation and presentation of research for publication in academic journals

Central Bank of Luxembourg, Luxembourg, Grand Duchy of Luxembourg

01.01.2014 – 31.12.2014

Postdoctoral fellow

Department of Economics, Turku School of Economics
Carried out research and teaching activities

University of Turku, Turku, Finland

01.11.2012 – 28.02.2013

Postdoctoral fellow in Banking and Finance

Laboratoire d'Economie et de Management de Nantes-Atlantique (LEMNA)
Carried out research activities

University of Nantes, Nantes, France

01.11.2010 – 31.08.2012

Temporary Research Assistant and Assistant Lecturer (ATER)

Faculty of Economics, Center for Research in Economics and Management (CREM)
Carried out research and teaching activities

University of Rennes I, Rennes, France

01.11.2007 – 31.10.2010

Ph.D. research fellow

Faculty of Economics, Center for Research in Economics and Management (CREM)

University of Rennes I, Rennes, France

01.02.2007 – 30.09.2007

Junior Advisor Private Clients

Branch office in Fribourg

Provided secretariat support for the segment of Private Clients for the Fribourg market sector, managed overheads and related payments, planned client events, from invitation to participation and supported the customer segment's advisors with the execution of the assigned administrative tasks

Credit Suisse, Fribourg, Switzerland

19.09.2005 – 15.09.2006 **Commercial assistant in the business banking division**

Branch office «Voltaire»
Performed Know Your Customer (KYC) checks
CCF, Paris, France

Branch office in Rennes
Made appointments with prospects; participated in client and prospect meetings; contributed to the preparation of credit files: presentation of the client or prospect, financial analysis of the balance sheet and income statement, financing study and commercial proposals with the help of a business manager
HSBC, Rennes, France

08.12.2004 – 31.12.2004 **Sales representative**

Branch office «Rennes Liberté»
Served customers and managed individual accounts
Crédit Agricole Mutuel d'Ille et Vilaine, Rennes, France

21.09.2004 – 13.11.2004 **Sales representative**

Branch office in Montfort sur Meu
Served customers and managed individual accounts
Crédit Agricole Mutuel d'Ille et Vilaine, Montfort sur Meu, France

EDUCATION

2007 – 2011 **Ph.D. in Economics delivered with the “European Doctorate” label**

with the highest distinction and the jury's congratulations
under international joint-supervision
University of Rennes I, Faculty of Economics, Rennes, France

Ph.D. in Economics and Social Sciences (Dr. rer. pol.)

University of Fribourg, Faculty of Economics and Social Sciences, Fribourg, Switzerland

Thesis title: Analysis of the retail interest rate pass-through in Euroland
The Ph.D. thesis defense took place in Rennes on December 1, 2011.

Thesis jury:

- Isabelle CADORET, Professor at the University of Rennes I – president of the jury;
- Stefanie KLEIMEIER, Associate Professor at the Maastricht University – referee;
- Harald SANDER, Professor at Cologne University of Applied Sciences – referee;
- Jan-Egbert STURM, Professor at the Swiss Federal Institute of Technology Zurich – examiner;
- Sylvie LECARPENTIER-MOYAL, Associate Professor at the University of Rennes I – thesis director;
- Sergio ROSSI, Full Professor at the University of Fribourg, Switzerland – thesis co-director.

2005 – 2006 **Master in Finance (dual education)**

Banking and Financial Careers (cum laude)
University of Rennes I, Faculty of Economics, Rennes, France

2003 – 2004 **Licence (B. Sc.) in Economics**

Money and Finance (cum laude)
University of Rennes I, Faculty of Economics, Rennes, France

TEACHING EXPERIENCE

2014 **Postdoctoral fellow**

Course of Money, Banking and International Finance
(Bachelor course, 24 hours/year, in English)
University of Turku, Turku School of Economics, Turku, Finland

- 2011 – 2012 **Temporary Research Assistant and Assistant Lecturer (ATER)**
Tutorials in: Monetary and financial economics (Bachelor course, 72 hours/year), Financing and monetary policy (Bachelor course, 18 hours/year) and Introduction to Microeconomics (Bachelor course, 6 hours/year)
University of Rennes I, Faculty of Economics, Rennes, France
- 2010 – 2011 **Temporary Research Assistant and Assistant Lecturer (ATER)**
Tutorials in: Introduction to Microeconomics (Bachelor course, 22 hours/year), Monetary and financial economics (Bachelor course, 72 hours/year) and Pre-university training course in Quantitative techniques for social sciences (Bachelor course, 2 hours/year)
University of Rennes I, Faculty of Economics, Rennes, France
- 2009 **Part-time lecturer**
Pre-university training course in Quantitative techniques for social sciences (Bachelor course, 8 hours/year)
University of Rennes I, Faculty of Economics, Rennes, France

PUBLICATIONS

- «Les habitudes de paiement au Luxembourg et dans la zone euro», co-written with Elisabetta Maria Saini and Pavel Dvořák, BULLETIN BCL 2021–3, pp. 124-130.
- «L'utilisation des instruments de paiement au Luxembourg», co-written with Pavel Dvořák, BULLETIN BCL 2021–1, pp. 85-97.
- «Demandes de prêt hypothécaire et tendances de long terme sur le marché immobilier résidentiel», co-written with Michael Ziegelmeyer, BULLETIN BCL 2020–1, pp. 96-102.
- « Retail bank interest rate pass-through in the euro area: an empirical survey », co-written with Steve Billon, Economic Systems (2016), Volume 40, Issue 1, pp. 170-194.
- «Interest rate pass-through», encyclopaedia entry, in L.-P. Rochon, S. Rossi et M. Vernengo (eds), The Encyclopaedia of Central Banking (2015), Cheltenham et Northampton: Edward Elgar
- «The effect of bank ownership and deposit insurance on monetary policy transmission», co-written with Steve Billon, Journal of Banking and Finance (2010), Volume 34, Issue 12, pp. 3050-3054.

INTERNSHIPS

- 01.11.2013 – 31.12.2013 **Intern in the Research Unit**
Internship in the Monetary Policy and Research department
Bank of Finland, Helsinki, Finland
- 2004 **Financial analyst**
Six-week internship in the liabilities department
Financial analyst in the small business market
Banque Populaire de l'Ouest, Rennes, France
- 14.10.2003 – 14.11.2003 **Teller**
Internship in the branch office «Clémenceau»
Served customers and managed individual accounts
Crédit Agricole Mutuel d'Ille et Vilaine, Rennes, France
- 02.04.2002 – 30.06.2002 **Telemarketer**
Internship in telemarketing
Made appointments with customers and prospects farmers
Banque Populaire de l'Ouest, Montgermont, France

- 08.07.2002 – 19.07.2002 **Intern at the head office**
Internship in the accounts, marketing, banking cards and international systems of money transfer services
Banca de Economii, Chisinau, Republic of Moldova
- 09.07.2001 – 24.08.2001 **Teller**
Internship in the branch office «Chisinau»
Served customers and managed individual accounts
Banca de Economii, Chisinau, Republic of Moldova

SKILLS

- Languages
- **English:** fluent
 - **French:** near-native level
 - **Russian:** fluent
 - **Romanian:** native language
 - **German:** B1 level
 - **Italian:** A2 level
 - **Luxembourgish:** A1 level
 - **Finnish:** A1 level
- Software
- **Desktop:** LaTeX, Microsoft Office.
 - **Econometrics:** Eviews 10, Gauss 13, Microfit 5.0, Rats 9.0, R 3.6.1, Stata 16.
 - **Scientific:** Wolfram Mathematica
 - **Programming languages:** Turbo Pascal, Visual Basic 6.0
 - **Image editing:** GIMP 2.8
 - **Bibliography:** JabRef 2.6
 - **Operating systems:** Microsoft Windows
 - **Databases:** Microsoft Access, Bloomberg, Datastream
 - **Business intelligence and analytics:** MicroStrategy
 - **Video conference software:** Cisco WebEx, Skype, Zoom, Microsoft Teams

SUMMER SCHOOLS / TRAININGS ATTENDED

- 04.04.2022 – 07.04.2022 **Financial Intermediation and Monetary Policy course
by Itamar Drechsler, Alexi Savov and Philipp Schabl**
Organized by the Euro Area Business Cycle Network Training School
Online
- 16.09.2019 – 20.09.2019 **International central bank training course in Monetary Theory and Policy
by Paul Mizen**
Organized by the Central Bank of Malta and the School of Economics of the University of Nottingham
La Valletta, Malta
- 03.09.2018 – 07.09.2018 **The Central Banking Senior Executive Programme**
Organized by the ARBE (Association for Research on Banking and the Economy)
Linacre College, University of Oxford
Oxford, United Kingdom
- 30.06.2008 – 11.07.2008 **Barcelona Banking Summer School**
Courses on:
 - Banking Theory by Xavier Freixas and Jean-Charles Rochet
 - Banking Regulation by Luc Laeven
 - Empirical Banking – Methodological Aspects by Steven Ongena
 - Empirical Banking – Imperfect Competition by Moshe KimOrganized by the Barcelona Graduate School of Economics
Barcelona, Spain

EXTRACURRICULAR COURSES ATTENDED

- 25.06.2020* **Comment désamorcer les comportements REACTIFS au profit d'un leadership CREATIF**
Online KODAMA Class
- 18,19,25.11.2019* **Comment leur dire, l'art de communiquer avec la Process Communication Model**
KODAMA training Luxembourg, Grand Duchy of Luxembourg.
- 20.05.2019 – 21.05.2019* **Mind Mapping course**
Luxembourg, Grand Duchy of Luxembourg.

RESEARCH STAY

- 15.09.2008 – 14.12.2009* Research stay for the joint-supervision doctorate at the Chair of Macroeconomics and Monetary Economics, Department of Economics, Faculty of Economics and Social Sciences, University of Fribourg, Switzerland.

GRANTS AND SCHOLARSHIPS

- 01.11.2012 – 28.02.2013* Postdoctoral fellowship of four months in Banking and Finance financed by the "Banque Populaire – Caisse d'Épargne Chair of Finance" of the Foundation of the University of Nantes.
- 01.11.2007 – 31.10.2010* Ph.D. Scholarship of the French Ministry of Advanced Instruction, and Research
- 15.09.2008 – 14.12.2009* Research grant for international mobility of the International Doctoral College of the European University of Brittany

CONFERENCE PRESENTATIONS

- 28–29.06.2012* 29th Symposium in Money, Banking and Finance
Nantes, France
- 23.11.2011* 10ème Journée d'Econométrie – Développements Récents de l'Econométrie Appliquée à la Finance
Nanterre, France
- 13–14.10.2011* Huitièmes Doctoriales MACROFI
Rennes, France
- 23–24.06.2011* 28th Symposium in Money, Banking and Finance
Reading, United Kingdom
- 17–18.06.2010* 27th Symposium in Money, Banking and Finance
Bordeaux, France
- 3–5.05.2010* Doctoral Meeting of Montpellier, 3rd edition
Montpellier, France
- 22–23.01.2010* ADRES Doctoral Conference
Lyon, France
- 29.11–04.12.2009* Doctoriales de Bretagne, 11th edition
Saint-Malo, France
- 25–26.06.2009* 26th Symposium in Money, Banking and Finance
Orléans, France
- 15–16.06.2009* 8th Journées Louis-André Gérard-Varet
Marseille, France

1-2.04.2009 Augustin Cournot Doctoral Days, 6th edition
Strasbourg, France

SEMINAR PRESENTATIONS

- 15.11.2012 Seminar «Atelier Finance & Risque du LEMNA»
Institut d'Économie et de Management de Nantes (IEMN) - Institut d'administration des entreprises (IAE)
University of Nantes
Nantes, France
- 30.03.2012 Seminar at the «Centre d'Économie de la Sorbonne»
University of Paris 1 Panthéon-Sorbonne
Paris, France
- 15.03.2012 Seminar «Jeunes Chercheurs», EconomiX
University of Paris West
Nanterre - La Défense, France
- 02.03.2012 Seminar at the Department of Economics
Abteilung für Ökonomische Theorie und Quantitative Wirtschaftsforschung
Johannes Kepler Universität
Linz, Austria
- 01.03.2012 Applied economics seminar, CREM
University of Rennes I
Rennes, France
- 10.12.2009 Ph.D. Course
University of Fribourg
Fribourg, Switzerland
- 09.06.2009 Doctoral seminar CREM-PROJECT
University of Rennes I
Rennes, France

PROFESSIONAL SERVICE

- Refereeing activity for international journals** Journal of Banking and Finance, Journal of Economic Surveys, Economics and Business Letters
- Reviewing for scientific conferences** 10th INFINITI Conference on International Finance
- Conference organization** Participation to the organization of the 2011 Meeting of the European Public Choice Society, Rennes, France, 28th April-1st May 2011.

ADDITIONAL INFORMATION

- Staff delegate** A-BCL: February 2022 – April 2023
- First aid** European First Aid Certificate delivered by the French Red Cross on 18.01.2007
First-aid rescue worker certificate delivered by IESC Formation on 23.03.2018
Training in the use of a defibrillator by G4S Luxembourg on 23.02.2018
- Interests: Art** Piano playing: graduated the School of Art «A. Stârcea» (Chisinau, Republic of Moldova) on 27.05.2000
Choir: sang in the «Choeur de jeunes filles» of the Maîtrise de Bretagne (Rennes, France) and in the «Chorale mixte» of the Conservatoire of the City of Luxembourg (Luxembourg)
Dancing