

Allison K. Nicoletti

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Academic Experience

The Wharton School, University of Pennsylvania

Assistant Professor of Accounting

July 2016 - present

*Two years of maternity leave: 2019 and 2021

Education

Fisher College of Business, The Ohio State University

Ph.D., Accounting

August 2016

Minors: Economics and Statistics

Illinois Wesleyan University

B.A., Accounting and Economics

May 2008

Research Interests

Financial Reporting and Disclosure, Regulation, Financial Institutions

Publications

[1] Armstrong, C., A. Nicoletti and F. Zhou. 2021. "Executive Stock Options and Systemic Risk." *Journal of Financial Economics*, forthcoming.

[2] Beck, M., A. Nicoletti and S. Stuber. 2021. "The Role of Audit Firms in Spreading Depositor Contagion." *The Accounting Review*, forthcoming.

[3] Ballew, H., A. Nicoletti and S. Stuber. 2021. "The Effect of the Paycheck Protection Program and Financial Reporting Standards on Bank Risk-Taking." *Management Science*, forthcoming.

[4] Ballew, H., M. Iselin and A. Nicoletti. 2021. "Accounting-Based Thresholds and Growth Decisions in the Banking Industry." *Review of Accounting Studies*, forthcoming.

[5] Nicoletti, A. 2018. "The Effects of Bank Regulators and External Auditors on Loan Loss Provisions." *Journal of Accounting and Economics*, 66(1): 244-265.

[6] Iselin, M. and A. Nicoletti. 2017. "The Effects of SFAS 157 Disclosures on Investment Decisions." *Journal of Accounting and Economics*, 63(2-3): 404-427.

Working Papers

[7] Bank Subsidiary Accounting Quality and Internal Capital Market Efficiency (with Scott Liao and Barbara Su)

[8] Regulatory Leniency and the Cost of Deposits (with Michael Iselin, Jacob Ott and Haiwen Zhang)

[9] Simplified Mortgage Disclosures and Bank Lending (with Christina Zhu)

[10] Re-examining Systemic Risk: the Importance of Correlated Risk (with Bernadette Minton and Cathy Schrand)

Invited Research Presentations

2022 INSEAD Accounting Symposium (scheduled)

2021 FARS Midyear meeting (discussant)

2020 Rice University; St. Louis Fed/Indiana University Workshop on Financial Institutions Research; Columbia Business School; WU Vienna University of Economics and Business

2019 University of Wisconsin; Temple University; Conference on Financial Economics and Accounting (discussant)

2018 University of Minnesota; London Business School; New York University; Lancaster University; Harvard Business School

2017 Carnegie Mellon University Summer Slam; Federal Reserve System/Conference of State Bank Supervisors Community Banking Research Conference; Federal Deposit Insurance Corporation; Massachusetts Institute of Technology; University of Chicago; Nick Dopuch Accounting Research Conference (discussant); Conference on Financial Economics and Accounting (discussant)

2016 University of Toronto; University of Rochester; University of Pennsylvania; University of Notre Dame; University of California, Los Angeles; University of Illinois at Chicago; University of Michigan; Pennsylvania State University; George Washington University; University of Arizona; Purdue University; University of Colorado; Southern Methodist University; University of Texas at Dallas

2015 George Mason University; Ohio State University; AAA Annual Meeting

2014 Ohio State University; Midwest Doctoral Research Conference; AAA Annual Meeting; AAA Ohio Region Meeting

Conference Participation

2022 Columbia Business School Junior Accounting Faculty Conference (scheduled)

2021 *Journal of Accounting and Economics* (scheduled); Stanford Accounting Summer Camp; St. Louis Fed/Indiana University Workshop on Financial Institutions Research; *Journal of Accounting Research*; FARS Midyear meeting

2020 *Review of Accounting Studies*; *Journal of Accounting and Economics*; St. Louis Fed/Indiana University Workshop on Financial Institutions Research; FARS Midyear meeting

Conference Participation (cont'd)

- 2019 *Journal of Accounting and Economics*; Conference on Financial Economics and Accounting
- 2018 *Journal of Accounting and Economics*; *Review of Accounting Studies*; Colorado Summer Accounting Research Conference; University of Minnesota Empirical Accounting Research Conference
- 2017 Nick Dopuch Accounting Research Conference; *Journal of Accounting and Economics*; Global Issues in Accounting Conference; Carnegie Mellon Accounting Conference; NBER Summer Institute – Risks of Financial Institutions; Colorado Summer Accounting Research Conference; NYU Stern Annual Accounting Summer Camp; University of Minnesota Empirical Accounting Research Conference; Young Scholars Research Symposium at the University of Illinois Urbana-Champaign; FARS Midyear meeting
- 2016 *Journal of Accounting and Economics*; *Review of Accounting Studies*; Notre Dame Accounting Research Conference; Fisher College of Business Centennial Conference; FARS Midyear meeting
- 2015 Nick Dopuch Accounting Research Conference; *Journal of Accounting and Economics*; University of Illinois at Chicago Accounting Conference; Notre Dame Accounting Research Conference; Midwest Accounting Conference; FARS Midyear meeting
- 2014 AAA/Deloitte/J. Michael Cook Doctoral Consortium; Midwest Accounting Conference

Honors, Awards, and Research Grants

- FARS Outstanding Discussant Award (2021)
- Outstanding Reviewer Award, *The Accounting Review* (2017 – 2020)
- Jacobs Levy Equity Management Center for Quantitative Financial Research grant (2020, 2017)
- Rodney L. White Center for Financial Research grant (2017)
- Dean's Research Fund grant (2017)
- Deloitte Foundation Doctoral Fellowship (2014)
- AAA/Deloitte/J. Michael Cook Doctoral Consortium Fellow (2014)
- AAA Ohio Region Meeting Best Paper Award (2014)

Teaching Experience

- The Wharton School, University of Pennsylvania*
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| Instructor, Introduction to Financial Accounting | 2018 - present |
| Instructor, Intermediate Financial Accounting I | 2016 - 2017 |
- Fisher College of Business, The Ohio State University*
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| Instructor, Intermediate Financial Accounting I | 2014 |
| Teaching Assistant, Honors Introduction to Accounting | 2012 |

Service

Ad hoc referee	<i>Accounting, Organizations, and Society</i> <i>Contemporary Accounting Research</i> <i>European Accounting Review</i> <i>Journal of Accounting and Economics</i> <i>Journal of Accounting Research</i> <i>Journal of Financial Reporting</i> <i>Journal of Financial Services Research</i> <i>Management Science</i> <i>Review of Accounting Studies</i> <i>The Accounting Review</i>
Conference reviewer	Conference on Financial Economics and Accounting Hawaii Accounting Research Conference FARS midyear meeting AAA annual meeting
Summer paper advisor	Stella Park (2018), Tanya Paul (2017)
Wharton workshop co-organizer	Fall 2019 - present

Media and Other Writing

Media mentions

American Banker, 9/8/21, Participating in PPP increased banks' risk appetite, study finds

The Hill, 10/3/17, Tougher bank regulations have unintended consequences

Knowledge@Wharton, 9/5/17, Why Dodd-Frank Increased Banking Industry Consolidation

Knowledge@Wharton, 5/22/17, Under Pressure: The Shifting Landscape of Banking Regulations

Other writing

Wharton Public Policy Brief, January 2018, Bright Lines: How Regulatory Asset Thresholds Change the Banking Industry

Professional Experience and Certification

Senior Accountant <i>Aon Corporation, Chicago, IL</i>	2010-2011
Senior/Staff Auditor/Audit Intern, Financial Services <i>KPMG LLP, Chicago, IL</i>	2007-2010
Certified Public Accountant, State of Illinois (inactive)	

Professional Affiliation and Memberships

Fellow, *Wharton Financial Institutions Center*

American Accounting Association and FARS member