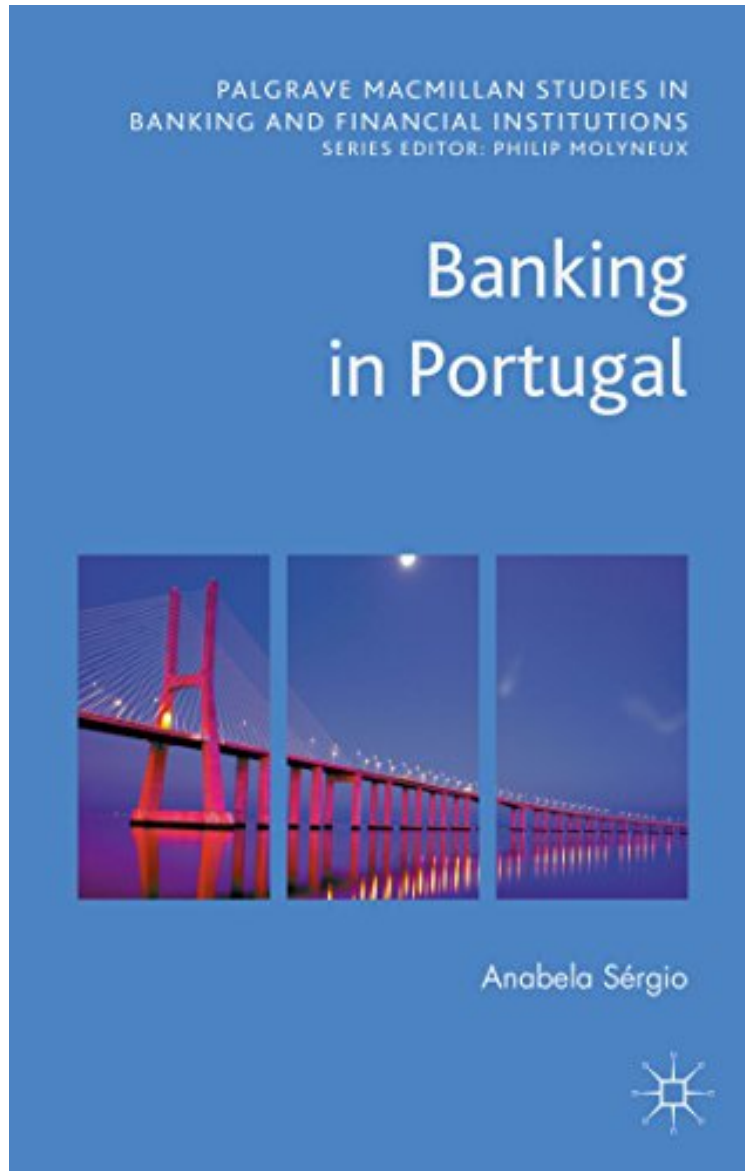


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About the Author Anabela Seacut;rgio is a full professor of Economics, Banking and Finance at Universidade Lusoaacute;fona de Humanidades e Tecnologia (ULHT), Lisbon, Portugal. She also is a full member of CIJE (Centro de Investigaccedil;atilde;o Juriacut;edico-Econoacut;emica), the Economic and Juridical Center for Research of University of Porto Faculty of Law. She has developed her teaching activities at Instituto Superior de Gestatilde;o (ISG), Instituto Superior de Economia e Gestatilde;o (ISEG), University of St. Joseph-Macau (Universidade Catoacut;olica) and Universidade Lusiacut;ada, Portugal. She is a member of the European Association of University Teachers of Banking and Finance, of 'Ordem dos Economistas' and of 'Sociedade Nacional de Geografia'. She graduated from Universidade Livre de Lisboa, and obtained an MSc in Economics from Nova School of Business and Economics, Portugal. She then obtained a PhD in Banking and Finance from Cass Business School, City University of London, UK. She has spoken at conferences in Brazil, China and the UK. Her recent research topics include the regulation and supervision of financial institutions and markets, financial crisis, Basel III, the financing of innovative small to medium-sized enterprises, and the implementation of Governance Models in the Banking System. Among others, she is the author of O Sistema Bancaacut;rio e a Expansatilde;o da Economia Portuguesa (1925-1959), published by the Portuguese Central Bank.