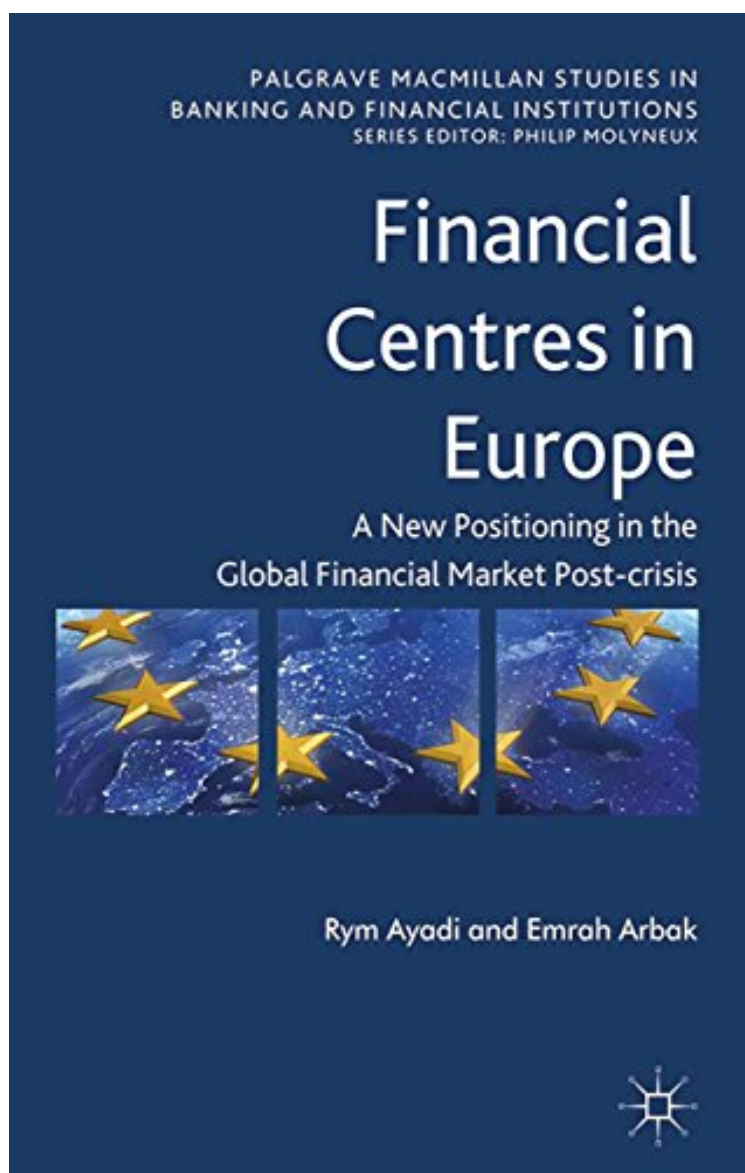


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About the Author RYM AYADI is Senior Research Fellow and Head of Research at the Financial Institutions, Prudential Policy and Tax Unit at the Centre for European Policy Studies, a leading Brussels think tank. She is Scientific Director of an international research network on prospective analysis in the Mediterranean, funded by the European Union framework research program. She is Visiting Professor at HEC Montreal, Canada. She has published several books, scholarly articles and policy papers on financial economics, financial development and regulation and serves on several editorial boards for scientific journals. Dr. Ayadi is senior expert member of several high-level expert groups in international organizations, is Vice President of the European Financial Inclusion Network (EFIN), a European network that promotes mutual learning on financial inclusion, and President of the Euro-Mediterranean Economists Association. She holds a PhD in Economics and Finance from University Paris Dauphine. EMRAH ARBAK is a researcher at CEPS, chiefly specializing in financial regulation, taxation, and corporate governance. Dr. Arbak previously worked as an economics and finance consultant for the Corporate and Public Strategy Advisory Group (CPS), Brussels. Between 2004 and 2006 he was a postdoctoral researcher at the French research agency, Centre National de la Recherche Scientifique (CNRS). He has also worked as a senior research aide at the Fiscal Affairs Program of the Rockefeller Institute of Government, New York, USA and has taught an undergraduate level course at the State University of New York at Albany, USA. Dr. Arbak holds a PhD degree in Economics from State University of New York at Albany.