About the Contributors

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**Lucia Alessi** is Financial Stability Expert in the Directorate Macroprudential Policy and Financial Stability at the European Central Bank. In the same institution, she served as Econometrician, Statistician and Macroeconomist. She earned a PhD from Sant’Anna School for Advanced Studies in Pisa, Italy. Her research interests are financial stability, in particular early warning indicators for financial crises, and applied macroeconomics (applying econometric models to study high dimensional data).

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**Oytun Bilgen** was born in Istanbul on 1980. His family is half Turkish and Turkish Cypriot. Until his academic years, he has lived in Istanbul, North Cyprus. He has completed his High School degree in Istanbul and moved to North Cyprus. He is graduated from Eastern Mediterranean University Department of Computer Engineering and completed his Master’s degree at Bahcesehir University. He has worked on several academic projects on Aviation and Finance sector. His projects has been awarded at Middle East Technical University and his academic articles were published in more than 5 journals worldwide during his undergraduate training.

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