Ana Isabel Sá

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Research interests	Banking, Finance and Monetary Policy

Current Position

University of Porto   Porto, Portugal
FEP - School of Economics and Management
Full-time Researcher   September 2021 – present

Education

University of Porto   Porto, Portugal
FEP - School of Economics and Management
PhD in Economics   September 2014 – October 2020
Mentors: Prof. José Jorge

MA in Finance   September 2007 – December 2011
Mentors: Prof. Manuel de Oliveira Marques

BA in Economics   September 2003 – July 2007

Honors and scholarships

Invited Researcher Grant (Banco de Portugal)   2020
Ph.D. Scholarship (FCT - Fundação para a Ciência e Tecnologia)   2017-2020

Publications

To change or not to change: the impact of the law on mortgage origination Ana Isabel Sá. *Banco de Portugal Working Papers 2020, No. 19*

Does the deposits channel work under a low interest rate environment?
Ana Isabel Sá, José Jorge. *Economics Letters 2019, Volume 185.*

Research experience

Católica Lisbon School of Business & Economics   Lisbon, Portugal
Postdoctoral fellow   March — August 2021
Policy, credit market, and distributional effects

Banco de Portugal   Lisbon, Portugal
Invited Researcher   January — July 2020
Collaboration with Internal Researchers from the Economics and Research Department (DEE). Participation in seminars and conferences.

	Do low interest rates spur risk-taking in mortgage underwriting? An empirical study Ana Isabel Sá.
	State-aid in the context of the Covid-19 pandemic and the survival and productivity of zombie firms Ana Isabel Sá, Sujiao Zhao.

University management experience

Rectorate of the University of Porto	Porto, Portugal
Consultant	October 2020 — April 2021

Advise on university funding and diversification of income sources for the Institutional Studies Unit.

Teaching experience

FEP - University of Porto

Microeconomics I, Management undergraduate course	Fall 2020
Microeconomics II, Economics undergraduate course	Spring 2019
Macroeconomics I, Economics undergraduate course	Fall 2018

Católica Porto Business School

Money and Financial Markets, Economics undergraduate course	Fall 2015
Control and Management Accounting, Master course	Spring 2015
Management Accounting, Management undergraduate course	Fall 2014/2015

Industry experience

Portuguese Government on behalf of the Portuguese Platform for Women's Rights

Gender budgeting consultant	Lisbon, Portugal 2018

Pilot project on gender budgeting implementation in the Portuguese National Budget.

Millennium bcp

Senior risk analyst	Porto, Portugal. 2015 — 2017

Advise on the merger process of Banco Millennium Angola and Banco Privado Atlântico. Internal risk models report and management. Report to European Banking Authority (EBA) exercises.

Senior risk analyst	Luanda, Angola. 2011 — 2014

Establishment of the Risk Office in Angola, including: the implementation of monitoring mechanisms on credit, liquidity, and market risk; the development of a loan pricing model adjusted to the Angolan reality; and the establishment of a mitigants database and management system.

Trainee programme — People Grow	Lisbon, Portugal. 2009 — 2011

Participation in strategic and business development projects.

Millennium Angola

Risk consultant   Luanda, Angola 2014—2015

Development and implementation of risk management systems, in accordance with regulatory requirements and international best practices.

BPI - Banco Português de Investimento

Junior equity analyst   Porto, Portugal 2007—2009

Buy-side analyst. Research and recommendations on the European Banking Sector. Studies on the 2007 financial crisis and banking regulation.

Skills

Programming

Proficient in: Stata, Latex, Overleaf and Microsoft Office software (Word, Excel, PowerPoint, Access and Outlook).

Independent user of: SQL, Mathematica, Matlab, E-views and SAS.

Familiar with: GitHub, Reuters and Bloomberg software

Languages

Portuguese (native), English (advanced), Spanish (basic) and French (basic)

Other interests

Dancing, traveling, cooking and creative activities.