

## Carlos Manuel Alberto dos Santos

Banco de Portugal

Economic Research Department

Av. Almirante Reis, 71-6th floor

1150-012 Lisbon, Portugal

+351 21 313 08 92

[cmasantos@bportugal.pt](mailto:cmasantos@bportugal.pt)

### Education

Intermediate Degree University

M.A. in Monetary and Financial Economics (ISEG – UTL), 1994-1996

First Degree University

Licenciatura in Economics (ISEG – UTL), 1988-1993

### Employment

Banco de Portugal, since 1995

1998- , Economic Research Department

1995-1997, Credit operations and markets department

### Refereed Publications

“Interest rate risk in the banking book”, Banco de Portugal, Financial Stability Report 2005, co-authored by Sara Noorali

“Determinants of bank’s financing costs in the bond market”, Banco de Portugal, Financial Stability Report 2004, co-authored by Diana Bonfim

Emu, Exchange Rate Volatility and Bid-Ask Spreads, Banco de Portugal Working Paper, 1998, co-authored by Nuno Cassola