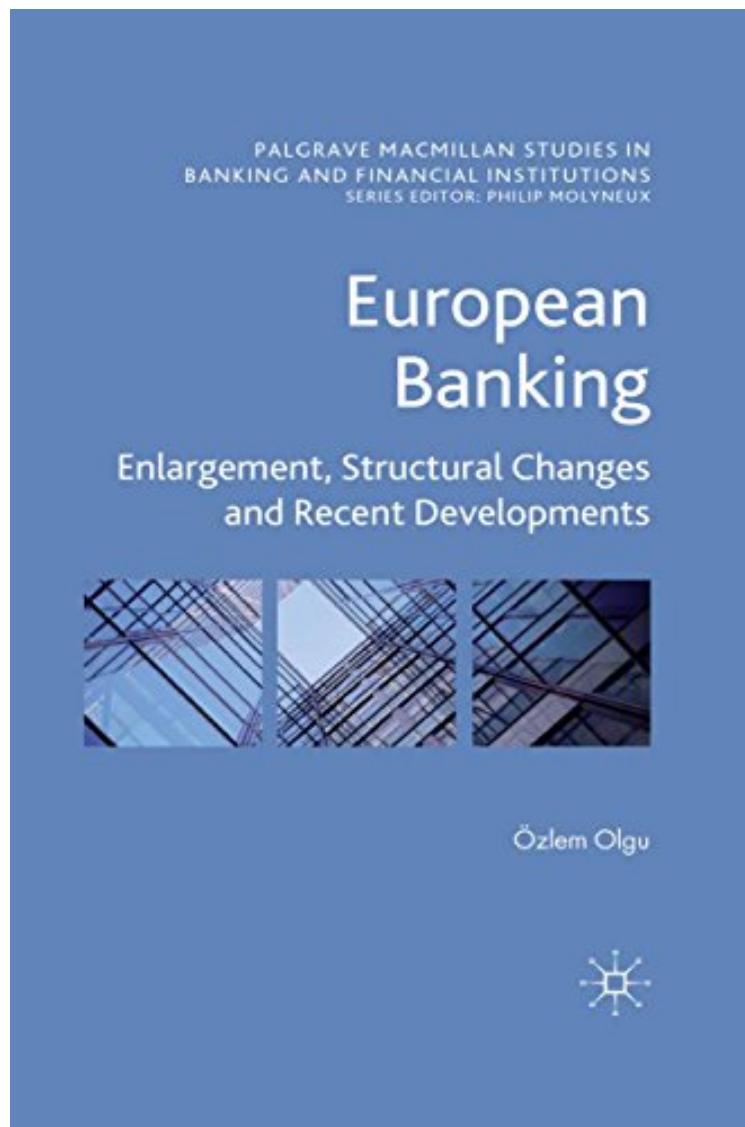


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About the Author: ZEM OLGU is Assistant Professor in Accounting and Finance at the Koc University, Turkey. She is Fellow of the British Academy and Research Fellow at the University of Leicester Efficiency and Productivity Research Centre (EPRC), UK. She is the author of *Turkish Banking: Banking Under Political Instability and Chronic High Inflation* (with Yener Altunbas and Alper Kara).