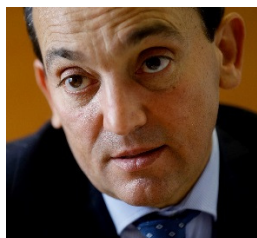






PERSONAL INFORMATION

José A. de Azevedo Pereira



 Rua Prof. Orlando Ribeiro, nº 5, 2º Dto,
 1600-796 Lisboa
 Portugal
 00 351 217597583  00 351 961751000
 jpereira@iseg.ulisboa.pt

Sex Male | Date of birth 27/10/1960 | Nationality Portuguese

WORK EXPERIENCE

1986 - ...	<p>ISEG – Lisbon School of Business and Economics (University of Lisbon)</p> <ul style="list-style-type: none"> • Professor of Finance
2021 - ...	<p>CEO of EuroBic</p> <ul style="list-style-type: none"> • Executive Member of the Board of Directors
2019 - 2021	<p>EuroBic</p> <ul style="list-style-type: none"> • Executive Member of the Board of Directors
2016-2019	<p>EuroBic</p> <ul style="list-style-type: none"> • Board of Directors (non-executive member)
2016 (Feb - July)	<p>IAPR (Greek Tax and Customs Authority):</p> <ul style="list-style-type: none"> • Board of Directors (Expert)
2015 - 2016	<p>Caixa Económica da Misericórdia de Angra do Heroísmo</p> <ul style="list-style-type: none"> • Chairman of the Audit Committee
2014 - ...	<p>ENMC – Entidade Nacional do Mercado de Combustíveis</p> <ul style="list-style-type: none"> • Chairman of the Audit Committee
2015-16	<p>EY</p> <ul style="list-style-type: none"> • Strategic Advisor
2011-14	<p>ISEG – Lisbon School of Business and Economics (University of Lisbon)</p> <ul style="list-style-type: none"> • Vice Dean
2011-14	<p>Autoridade Tributária e Aduaneira</p> <ul style="list-style-type: none"> • Tax and Customs Commissioner
2007-14	<p>Autoridade Tributária e Aduaneira</p> <ul style="list-style-type: none"> • Chairman of the Board

- 2007-14 **Fundo de Estabilização Tributário:**
- Chairman of the Board
- 2011-2014 **Fundo de Estabilização Aduaneiro**
- Chairman of the Board
- 2012-13 **Centro Interamericano de Atividades Tributárias (CIAT)**
- Member of the Board
- 2012-13 **Entidade Nacional para o Mercado de Combustíveis**
- Member of the Board
- 2007-11 **Direção Geral dos Impostos**
- Tax Commissioner
- 2007-11 **Conselho de Administração Fiscal**
- Chairman of the Board
- 2003-07 **ISEG – Lisbon School of Business and Economics**
- Director of the MBA
- 2002-07 **ISEG – Lisbon School of Business and Economics (Universidade de Lisboa)**
- Executive member of the Board (Department of Business Studies)
- 1998-00 **EPAC COMERCIAL, Produtos para a Agricultura e Alimentação, SA:**
- Chief Financial Officer
- 1998-00 **EPAC, Empresa para a Agroalimentação e Cereais, SA:**
- Chief Financial Officer
- 1989-94 **Tradingpor, SA:**
- Financial Director and Controller
- 1991-93 **Resipor, SA:**
- Member of the Board
- 1988-89 **Partex - Companhia Portuguesa de Serviços, SA:**
- Senior Financial Advisor
- 1988 **Secretary of State of Environment and Natural Resources - project IFFA (Instrumentos Fiscais e Financeiros na Política do Ambiente):**
- Financial Advisor
- 1984-85 **Direção Regional da Indústria do Governo Regional dos Açores:**

- Financial Advisor

EDUCATION AND TRAINING

- 2007: **Agregação** (top academic grade in Portugal) in Business Studies, by the University of Lisbon (top university in Portugal)
- 1994-1997: **Ph.D. in Business Administration**, by the Manchester Business School (Victoria University of Manchester, United Kingdom), with Distinction;
- 1990-1992: **MBA** by ISEG – University of Lisbon, with Distinction (First in Class; BES Prize for Excellence awarded to the best student in the MBA);
- 1982-1984: **Licenciatura¹ in Business Studies** by ISEG - University of Lisbon, with Distinction;
- 1979-1982: **Bachelor Degree** (bacharelato) in **Business Studies** by ISEG - University of Lisbon, with Distinction.

PERSONAL SKILLS

Mother tongue(s) Portuguese

Other language(s)	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	Very Good	Very Good	Very Good	Very Good	Very Good
French	Very Good	Very Good	Very Good	Very Good	Very Good
Spanish	Good	Good	Good	Basic	Basic

¹ Until 1990, “Licenciatura” was a Portuguese five year degree similar to the five year degrees granted in Germany. Students that successfully completed the third of these five years of studies, were awarded a bachelor degree.

ADDITIONAL INFORMATION

International Publications

- "A Quasi-Closed-Form Solution for the Valuation of American Put Options", Vie C., J. Azevedo Pereira, *International Journal of Financial Studies*, 2020, vol. 8, pp. 545-574
- "Novo Banco – what good out of a bad bank?", Silva, J. C., J. Azevedo Pereira, *CASE Journal*, 2020, vol. 16, no. 5, pp. 551-584
- "EDP – Portugal's main energy producer that everyone loved to hate", Silva, J. Azevedo Pereira, *The CASE Journal*, 2019, vol. 15, no. 6, pp. 545-574
- "Adjustments to Cash Build-up When Retaining Dividends in the FCFE Valuation", Azevedo Pereira, J. C.Silva, *Journal of Advanced Management Science*, 2017, vol. 5, no. 5, pp. 327-332
- "Finite State Machine Modelling of the Macro-Economy", J. Azevedo Pereira, J. C.Silva, *Journal of Advanced Management Science*, 2017, vol. 5, no. 5, pp. 333-342
- "On the Use of the Quality Function Deployment Matrix for Flexible and Quantitative Prioritization", J. Azevedo Pereira, A. Domingos, J. C.Silva, *Journal of Advanced Management Science*, 2017, vol. 5, no. 5, pp. 401-408
- "Over-Valuation: Avoid Double Counting when Retaining Dividends in the FCFE Valuation", Azevedo Pereira, J. C.Silva, *International Journal of Financial Research*, 2017, vol. 8, no. 4, pp. 107-114
- "Some results on relocation policies", J. Azevedo Pereira, G.Couto, C.Nunes, *The European Journal of Finance*, 2013, vol. 19, no. 7-8, pp. 779-790
- "Mortgage valuation: a quasi-closed-form solution", Jose Azevedo-Pereira and Cristina Viegas, *Quantitative Finance*, N° 7, Vol. 12, pp. 993-1001, 2012;
- "High speed-rail transport valuation", Jose Azevedo-Pereira, Pimentel, P., and G. Couto, *The European Journal of Finance*, 18 (2), 167{18}, 2012;
- "Some results on relocation policies", Jose Azevedo-Pereira, Gualter Couto and Claudia Nunes, *European Journal of Finance*, Mar 2012;
- "Optimal Timing of Relocation", Jose Azevedo-Pereira, Gualter Couto and Claudia Nunes, *International Journal of Managerial Finance*, No. 2, V (6), 2010;
- "Ethical Ideology and Ethical Judgments in the Portuguese Accounting Profession", Jose Azevedo-Pereira and Pedro Marques, *Journal of Business Ethics*, 2009, vol. 86, issue 2, pages 227-242;
- "Determinantes da estrutura de capital: Uma abordagem ao caso das empresas pertencentes aos países dos mercados Euronext" (em colaboração com Efigénio Rebelo e Luís Coelho) in "*Estudos I*". Eds. Covas, António; Cândido, Carlos; Trigueiros, Duarte; Rebelo, Efigénio da Luz; Silva, João Albino; Guerreiro, João Rodrigues, Paulo e Nunes, Rui. Faro, Faculdade de Economia da Universidade do Algarve, 2004, 705 p., ISBN 972-99397-0-5.
- "Modelos de avaliação de hipotecas: Uma revisão de literatura" (em colaboração com Cristina Viegas) in "*Estudos I*". Eds. Covas, António; Cândido, Carlos; Trigueiros, Duarte; Rebelo, Efigénio da Luz; Silva, João Albino; Guerreiro, João Rodrigues, Paulo e Nunes, Rui. Faro, Faculdade de Economia da Universidade do Algarve, 2004, 705 p., ISBN 972-99397-0-5.

- “Fixed Rate Endowment Mortgage and Mortgage Indemnity Valuation Using a Contingent Claims Approach”, Jose Azevedo-Pereira, David Newton e Dean Paxson, *Journal of Real Estate Finance and Economics*, Vol. 26, 2/3, September 2003, pp. 197-221;
- “UK Fixed Rate Repayment Mortgage and Mortgage Indemnity Valuation”, Jose Azevedo-Pereira, David Newton e Dean Paxson, *Real Estate Economics*, September 2002, pp. 185-211;
- “Real Options”, with Syd Howell, Dean Paxson, Andrew Stark, David Newton Mustafa Cavus and Kanak Patel, *Prentice-Hall Int./Financial Times*, London, 2001, ISBN 0 273 65302 4;
- “Características Distintivas da Investigação de Qualidade em Finanças”, *Episteme*, Nº 7-8-9 – Verão/Outono de 2001;
- “Numerical Solution of a Two-State Variable Contingent Claims Mortgage Valuation Model Using the Explicit Finite Difference Method”, Jose Azevedo-Pereira, David Newton and Dean Paxson, *Portuguese Review of Financial Markets*, vol. III, nr 1, May, 2000;
- “An Overview of the Contingent Claims Approach to Mortgage and Mortgage Insurance Valuation”, Jose Azevedo-Pereira, *Portuguese Review of Financial Markets*, vol. IV, nr 1, May, 2001;
- “Fixed Rate Mortgage Valuation Using a Contingent Claims Approach”, Manchester Business School, Jose Azevedo-Pereira, *University of Manchester*, PhD. Thesis, 1997;
- “Event Studies”, in The Blackwell Encyclopedic Dictionary of Finance, Jose Azevedo-Pereira, *Blackwell Publishers*, Oxford, 1997: ISBN 1-55786-912-X;
- “Securitization”, Jose Azevedo-Pereira, in The Blackwell Encyclopedic Dictionary of Finance, *Blackwell Publishers*, Oxford, 1997: ISBN 1-55786-912-X.

Honours and awards

2012 – Prize **Best Leader** in the Portuguese Public Administration;

1992 – **Best MBA Student Award**, ISEG, University of Lisbon (**Banco Espírito Santo Prize**);

2000 – **Member of the European Bond Commission** (European Federation of Financial Analysts - **EFFAS**) appointed by APAF (Portuguese Association of Financial Analysts);

1997 - **Praxis XXI Post-Doctoral Scholarship**, Fundação Para a Ciência e Tecnologia;

1995 - 1997 - **Praxis XXI Doctoral Scholarship**, Fundação Para a Ciência e Tecnologia;

1994 - **Programa Ciência Doctoral Scholarship**, Junta Nacional de Investigação Científica e Tecnológica;