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Capital Markets Credit Analysts Society

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Prior to joining Standard & Poor's, he was a first vice president in the Global Securities Research and Economics Group of Merrill Lynch for ten years covering U.S. Large Banks and Latin American Banks. Previously, he was a vice president in the Emerging Markets Research Department of Salomon Brothers. He also served as a senior analyst in the Financial Institutions Group at Moody's Investors Service, where his rating responsibilities included U.S. banks, finance companies, mortgage banks, thrifts, and Spanish and Portuguese financial institutions.

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