

MAYRA RODRIGUEZ VALLADARES

EDUCATION: **MBA, The Wharton School, Finance and Emerging Markets Business**
MA, The Lauder Institute of The University of Pennsylvania, Eurasian Studies
Raoul Wallenberg Scholar, **Hebrew University, Jerusalem, Israel**
AB, Harvard and Radcliffe Colleges, Russian and Soviet Studies (Lowell House)

LANGUAGES: English, German, Hebrew, Italian, Russian, and Spanish

COUNTRIES/REGIONS of WORK EXPERIENCE Argentina, Armenia, Bolivia, Brazil, Bulgaria, Canada, China, Dominican Republic, Egypt, El Salvador, Germany, Hong Kong, India, Indonesia, Israel, Japan, Kosovo, Malaysia, Mexico, Nigeria, Panama, Philippines, Russia, Singapore, South Africa, South Korea, Southern Sudan, Suriname, Tajikistan, UAE, UK, US, Uruguay, and Uzbekistan

KEY QUALIFICATIONS:

Mayra Rodríguez Valladares has over 30 years of consulting and training experience in financial risk and bank regulations, geopolitics, capital and derivatives markets, structured finance products, risk management, risk-based supervision, Environmental, Social, and Governance standards, and in various facets of the energy sector. Since 1998, she has been Managing Principal of MRV Associates, Inc. Her work has been with private sector banks and companies, US bank regulators, foreign central banks and capital markets regulators and standards setters, such as the FFIEC, NFA, CME Group, USAID, World Bank, FIRST Initiative, GTZ, NGOs, and not-for-profit organizations. She has managed and trained multinational teams through live and virtual platforms in Latin America, China, India, Central Asia, Southeast Asia, Bulgaria, Egypt, Hong Kong, Japan, Nigeria, Russia, Sudan, UK, and the US. She is multilingual and has published extensively in the UK and the US; she has published over 500 articles on derivatives, financial regulations and other finance topics in American Banker, Bloomberg, Crain's Business, Forbes, The Hill, and the New York Times.

MRV ASSOCIATES

Managing Principal

New York

09.98-present

Finance and Capital Markets

- **Consult to and Train** banking professionals on compliance and risk model auditing related to Basel III and Dodd-Frank (Titles I, II, VI, and VII)
 - Reviewed and created manuals for regulators and private sector banks on how to comply with Pillar II and III of Basel II and III.
 - In Pillar II, I have written the sections explaining how to implement model risk governance to implement enterprise wide and portfolio asset quality assessments and stress tests.
 - For Pillar III, I have created tables and reviewed existing ones to help banks disclose uniformly average risk weights for their different assets.
 - Also provide training on implementing all three Basel III pillars both for regulators and bankers

- **Senior Financial Trainer. Federal Financial Institutions Examination Council (FFIEC), DC 2008-present.**
 - Chosen to lead and train in The International Banking School for bank policy makers, lawyers, resolution professionals, and bank examiners
 - Conduct courses on credit derivatives, structured products, Basel II/III, enhanced prudential standards for foreign bank organizations, and credit risk in emerging markets
 - Have created and delivered workshops on structured products and commercial real estate collateralized debt obligations to examiners from the Federal Reserve Bank, FDIC, OTS, OCC, and state bank regulatory entities
- **Senior Trainer at a European Bank, 2008 – present**
 - Teach Basel III, Dodd-Frank, Brexit, and capital markets courses at this bank’s New York and Canadian offices.
- **Senior Trainer, Euromoney, 2013 – present**
 - Ran public course on oil company valuation
 - Trained numerous Bank of China and Chinese bank association professionals on anti-money laundering, fraud, Basel III, FATCA, and operations risk
- **Senior Financial Consultant and Trainer. Federal Reserve Bank of New York, 2010 – 2012, and 2015 - 2018**
 - Training examiners on Dodd-Frank and Basel III
 - Trained senior bank examiners on how to evaluate Basel credit and market risk models at SIFIs
 - Trained middle and senior level examiners about structure of investment banks
 - Conducted equity valuation course
- **Senior Financial Trainer, Financial Markets World, 2013 to 2018.**
 - Provide public courses on The Volcker Rule, Basel III, and Operational Risk in Financial Derivatives
- **Senior Consultant and Advisor to a US based Financial Institution, November – December 2014**
 - Consulted to a large non-bank financial institution on a Federal Reserve Basel Quantitative Impact Study (QIS)
 - Advised this mostly insurance company on strategy to calculate Basel ratios and to compete this QIS
- **Senior Market Risk System Consultant and Validator. 2013.**
 - Consulted to a large, internationally interconnected bank in its preparation to receive bank regulatory accreditation for its Basel Accord internal models for Historic Simulation and Parametric Value-at-Risk system
 - Conducting extensive interviews with senior management, and members of market risk, modeling, valuation, IT, internal controls, and auditing teams to ascertain robustness of market risk modeling and system
 - Reviewing how adequately bank documents necessary processes, data collection, outputs, and results analytics
- **Senior Trainer. FDIC, 2013**
 - Created and developed extensive training course for Dodd-Frank Title I and Title II professionals at FDIC to assist them in determining robustness of banks’ living wills in terms of their derivatives portfolio; this is a recurring course
- **Senior Consultant. Office of Technical Assistance, US Treasury, 2011 – 2014.**
 - Providing consulting and training for Latin American regulators
 - Consult bank examiners on how they should review Basel Accord market , credit, and operational risk frameworks and models
 - Evaluate assumptions, data inputs, standards for back and stress testing
 - Developed and delivered risk based supervision, financial statement analysis, corporate finance, and train-the-trainer courses for El Salvadoran pension fund, equity market, insurance, and bank supervisors and regulators

- Consulting on and training senior officials at Uruguay's Central Bank to develop and implement an operational risk identification, measurement, and control framework for the central bank.
 - Trained Uruguayan senior bank examiners on Basel II and operational risk
- **Council Member. Gerson Lehrman.** 2006-present.
 - Field calls from fund managers and commercial and investment bankers on topics such as Basel II-III, credit derivatives, and use of petrodollars.
- **Senior Financial Trainer. Commodities Futures Trading Commission,** 2011 - 2014
 - Trained wide range of professionals at the CFTC on the mechanics and risks interest rate swaps, equity swaps, credit derivatives, and foreign exchange markets
- **Senior Financial Trainer. CreditSuisse,** 2011.
 - Trained auditors on emerging markets and macro and financial risks
- **Senior Financial Trainer. New York Institute of Finance(NYIF).** March 2006- 2016, 2020, 2021-present
 - Train commercial and investment bankers, traders, operations and IT personnel, analysts, insurance professionals, auditors, regulators and compliance personnel, and pension fund managers from around the world on market and credit risk measurement model validation and analysis, Structured Products, Credit Derivatives, Risk Management, Basel II and Credit and Operations Risk, Interest Rate, Equity, Foreign Exchange, and Energy Derivatives, Emerging Markets, Asset and Mortgage Backed Securities, Auction Rate Securities, and Credit Portfolio Risk Management
 - Develop courses, cases, and interactive exercises for NYIF live and through virtual platforms
 - Created and delivered a course for a Korean client on interpreting FOMC statements
 - Created and delivered derivatives courses for global investment bank in Singapore, Hong Kong, and Japan
 - Created a manual for risk management for a major Wall Street bank
- **Senior Financial Trainer. Global Financial Markets, Inc. (GFMI)** May 2008- 2012
 - Train commercial and investment bankers, traders, regulators, auditors, rating analysts, and operations professionals on Basel II-III, regulatory and economic capital management, securities pricing and valuation, credit and equity research, and macroeconomics
 - Train professionals at the Securities and Exchange Commission on equity valuation, emerging markets, and derivatives
 - Co-taught a course on structured products, bank analysis, and municipal bonds in conjunction with Standard and Poor's
 - Wrote case studies on insurance risk and insurance risk products
- **Senior Financial Trainer. Unistrategic,** Malaysia 2010.
 - Trained equity and credit analysts, fund managers, and management consultants on financial analysis and valuation of oil and gas companies
- **Senior Financial Trainer. CME Group,** March 2009
 - Created and delivered workshops in Washington DC on derivatives and credit derivatives for bank regulators and congressional and senatorial staff.
- **Senior Consultant and Trainer. Unicapital,** Johannesburg, SA. March 2008. Created and taught a course on credit derivatives for pension fund managers and corporate finance analysts from South Africa and Zambia.
- **Senior Consultant and Credit Risk Trainer. Incisive Media/Luminant Energy,** Dallas, Texas. March 2008. Created and taught a course to energy credit personnel on credit risk management and measurement and credit derivatives; taught best practices on validating and analyzing credit risk models
- **Senior Financial Trainer. FTKnowledge/DTCC,** New York and London. Created and taught a course on ISDA Master Agreement and relevant documentation and its application to derivatives risk management.
- **Senior Financial Trader. FTKnowledge/Morgan Stanley,** Asia 2007- 2008. Trained bankers in Singapore, Hong Kong, and Tokyo on equity, foreign exchange, and interest rate derivatives.
- **Senior Valuation Instructor. Euromoney.** New York. 2006-07. Taught courses on how to value oil and gas companies.

- **Senior Financial Trainer. CIFT, Incisive Media.** New York. Taught courses on credit derivatives, equity derivatives, and introduction to options for risk personnel at Credit Suisse.
- **Senior Financial Trainer. FTKnowledge/MetLife.** Tampa, FL. Created and delivered a course on FX and equity futures, and FX, equity, and interest rate options.
- **Senior Financial Trainer. FTKnowledge/MetLife.** Morristown, NJ September-October 2006. Created and delivered course in interest rate and foreign exchange derivatives.
- **Senior Financial Trainer. FTKnowledge/MetLife.** August 2006. Tampa, FL. Created and delivered course on Risk Management, FX Forwards, Currency Swaps, and Credit Derivatives.
- **Senior Financial Trainer. CIBC.** June 2006. New York. Created and delivered a course on credit derivatives for this Canadian bank.
- **Senior Financial Consultant and Trainer. USAID/BearingPoint.** May – June 2006. New York and **Juba, Sudan.** Created and delivered a course on trade finance, Islamic banking, risk management, market risk, foreign exchange markets, and letters of credit to central bankers at the Bank of Southern Sudan.
- **Senior Financial Consultant. OPIC/Bearing Point,** March - April 2006. Evaluating pricing strategies and default probabilities for interest rate and FX currency swap structures presented to OPIC by private sector financial institutions.
- **Senior Financial Consultant. USAID/Bearing Point,** January-February 2006. Central Bank of Cyprus
 - Supervised Central Bank of Cyprus examiners preparing a finance course for their colleagues
- **Senior Financial Consultant and Advanced Market Risk Consultant.** Manila, Philippines. March – October 2005. **World Bank/Bearing Point.** Consulted to the Central Bank of The Philippines on market risk management & measurement in the Philippine’s universal, commercial, thrift, and rural banks.
 - Consulted bank examiners on how to validate and analyze market risk models
 - Created an advanced market risk course focusing on derivatives(foreign exchange, interest rate and credit) and asset securitization
 - Analyzed existing central bank supervision manuals, regulations, circulars, and commercial bank financial information templates to make recommendations on strengthening central bank supervision of market and liquidity risks in the Philippines
 - Coached examiners to plan a bank examination of a treasury and FX division, prepare off-site analysis, conduct due diligence at the banks, and writing concise and useful reports for senior management highlighting risk assessments and recommendations
 - Trained examiners in risk based supervision techniques of examining capital markets and derivative products in treasury functions
- **Senior Financial Trainer.** November 2004 –September 2005. Manila, Philippines. **FIRST Initiative/Bearing Point.** Created an intermediate level liquidity and market risk course to train a select group of 25 Philippine central bank examiners to become trainers of those subjects in the Philippines, focusing on universal, commercial, thrift, and rural banks
 - Trained central bank trainers to use a risk based supervision approach to examining market risk (foreign exchange and interest rate) and liquidity risk management in commercial banks
 - Focus was given to training trainers to understand and teach foreign exchange products; trainers were also trained in risk management process, macroeconomics, politics and corruption, interest rate basis and re-pricing risk, and bond math
 - Taught examiners how capital markets function with particular attention on the mechanics of money market and bond instruments
 - Taught GAP reports and Value at Risk(VaR)
- **Senior Financial Consultant.** January-March 2005. Paramaribo, Suriname. **IADB/Bearing Point** Consulted to the Central Bank of Suriname on how to improve the financial condition of the country’s state owned banks; analyzed state owned banks, particularly focusing on market risk, human resources, and how they serve micro borrowers.
- **Financial Planner. MRV Associates,** New York and DC, 2002-2004, Financial planning (insurance, setting up retirement plans, creating education savings plans) for small-medium sized owners, developed financial literacy courses for individuals and small-medium owners which entailed training in budget creation.
- **Senior Financial Consultant.** September-October 2004. Yerevan, Armenia. **USAID/Bearing Point** Consulted the Central Bank of Armenia on improving credit risk supervision & credit risk measurement

models in commercial banks and on creating a credit risk model for the central bank. Analyzed the Bank's supervision manuals and wrote in recommendations to improve the credit risk section

- **Senior Financial Researcher and Writer.** Chatham House, (UK), September 2004. Researched and wrote position papers on Middle East economic development and the potential creation of a Middle East Development Bank for this British think tank.
- **Senior Financial Consultant. USAID/Bearing Point,** June 2004, Analyzed Bank of Bulgaria's Regulation 8 to ascertain its strength on market risk examination measures.
- **Senior Financial Consultant and Trainer.** Cairo, Egypt, **FIRST INITIATIVE/Bearing Point** April-May 2004, Researched and analyzed Egyptian banking laws to determine their strength on mitigating market risk and upgraded market risk section of Central Bank of Egypt's bank supervisory manuals; trained select CBE examiners on market risk identification and measurement and on foreign exchange and fixed income instruments for them to become trainers in Egypt; trained over 40 examiners on market risk with a focus on examining universal and commercial banks.
- **Senior Financial Consultant and Trainer.** Sofia, Bulgaria, **USAID/Bearing Point** March-April 2004 Prepared Risk Management course for **Bank of Bulgaria**; Trained central bankers on Risk Management and risk mitigation; made recommendations on how the central bank examiners can use risk based supervision techniques to analyze foreign exchange and interest rate risks in universal and commercial. Taught GAP reports and introductory VaR.
- **Senior Financial Consultant and Trainer.** Dushanbe, Tajikistan, **USAID/Bearing Point,** October 2003 Trained central and commercial bankers in **Tajikistan** about macroeconomics, market risk, fixed income products, foreign exchange, and equity market fundamentals
- **Senior Financial Consultant and Trainer.** Jakarta, Indonesia, **Bearing Point,** August 2003 Trained central bankers in **Indonesia** on market risk mitigation instruments (foreign exchange, equities, fixed income and commodities) focusing on financial conglomerates and commercial banks
- **Senior Financial Consultant and Trainer.** Tashkent, Uzbekistan, **Bearing Point/USAID** January/February 2003 Trained central and private sector bankers on a foreign exchange course
- Created financial model, developed Latin American strategy, and wrote business plan for small US energy fund and technology company in New Jersey, Jan –March 2002
- Created financial model, developed business planning and marketing strategy, and wrote business plan for start-up Indian technology company, Latin media and Internet companies, 2001-02

Energy

- Train finance and energy professionals on energy markets and energy derivatives, 2007-present
- Write business plan annually for Canadian oil company investing in Kazakhstan, 2001-present
- Consulted for **John S. Herold** on domestic oilfield services research, Fall 2000
- Researched and wrote Russian electricity report for **Cambridge Energy Research Associates,** 1999
- Analyzed and wrote reports on Schlumberger, Seacor Smit, Chiles Offshore, Tidewater, Varco, Tuboscope, and Halliburton for **Prudential Securities** November 1999-July 2000

Microfinance

- **Senior Trainer:** December 2005. Lagos, Nigeria. **USAID/German Technical Aid Agency (GTZ)/Chemonics.** Taught over 50 bankers how to utilize risk based supervision to supervise and examine microfinance institutions and about the basics of risks in microfinance banks, corruption, and corporate governance. Also taught an introduction to training trainers.
- **Senior Financial Consultant.** May-August 2005. New York and DC. **USAID/Chemonics.** Consulted to Chemonics on its Nigerian project, Promoting Improved Sustainable Microfinance Services (PRISMS). Responsible for creating a training guide for Central Bank of Nigeria examiners to enable them to regulate and examine microfinance institutions; the guide included modules on microfinance, risk based supervision, credit, market, and liquidity risks, and on training trainers.
- **Senior Management Consultant and Business Plan Writer.** Moscow, Nov –Dec. 2003. **Women's World Banking** Consulted to Russian Women's Microfinance Network, analyzed the organization's merging strategy and wrote its business plan
- **Senior Financial Researcher.** Summer 2002, New York, **Women's Venture Fund.** Conducted due diligence for small business owners seeking micro loans

Enterprise Development

- **Senior Management Consultant. Beyster Institute of The University of California/Chemonics. Bolivia**, July 2006. Conducted extensive interviews and surveys with trade associations, chambers of commerce, agricultural organizations, farmers, and private businesses such as tourism(hotels, restaurants, travel agencies, i.e.), construction, carpentry, and forestry businesses; analyzed data from field research to determine entrepreneur profiles in Bolivia and how to best aid them in alternative development through technical and business training; focused on La Paz, Cochabamba, Santa Cruz, Chapare, and Yungas.
- **Senior Management Consultant and Trainer. U.S. Civilian Research and Development Foundation.** New York and Novosibirsk, Russia, January-June 2005. Advising and training 20 scientists and business professionals at a Siberian pharmaceutical and dairy research institute on business planning, business plan writing and marketing; created a business planning case studies based course that included modules on corporate image, corporate governance, strategic planning, human resource managing, production planning, data warehousing, marketing, and finance.
- **Senior Management Consultant. MRV Associates**, New York and DC, 2002- 2004
Business and marketing plan writing and training for small-medium sized enterprises of varied sectors
- **Senior Institutional Development Advisor. Segura/IP3 and USAID**, Kosovo, July-August 2004
Developed advocacy mechanism for Kosova business community to help it lobby local government and UN Mission in Kosova for improvements in the business climate. Conducted extensive research in the government, UN, international donors, and Albanian and Serb business communities (including agriculture, construction, and beverage, power, and restaurant sectors).
- **Senior Project Manager. US State Department, U.S. Civilian Research and Development Foundation, and International Science Technical Center**, New York and Pushchino, Russia April-December 2003
Led commercialization consulting project with an animal breeding facility of a bioorganic chemistry institute in Russia; conducted due diligence to find ways to make the breeding facility commercially viable, created and taught marketing and market research workshop to scientists, trained staff of the institute in client and competitor analysis, survey creation and conducting marketing surveys, promotion materials creation, business plan writing and financial forecasting courses, and how to run a marketing conference; managed 12 people.
- **Senior Marketing Trainer. DC, U.S. Civilian Research and Development Foundation**, June 2003
Taught marketing course to Russian environmental organization.
- **Financial Planner. New American**, 2002-04. Advised clients on financial planning including insurance and setting up 401K plans.
- **Fund raiser. The Great Books Foundation**, Chicago 2002
Fundraised for this non-profit educational organization to help it target the US Latino population
- **Strategy Consultant. OneNest**, New York, 2001.
Consulted to small start-up company in the gift and arts and crafts industry; created strategy and developed business in Mexico, 2001

University Teaching

BARUCH COLLEGE

- Teach workshops on influence of macroeconomics on portfolio management for high net worth individuals and commodity trading

New York, NY
2009 - present

NEW YORK UNIVERSITY

- Taught two courses: The Economics and Finance of Energy and The Politics of International Economic Relations

New York, NY
9.06-12.06

THE FASHION INSTITUTE of TECHNOLOGY

- Taught corporate finance, global marketing (which included SWOT client and competitive analysis, market research and marketing plan writing) and Latin American politics courses to graduate and undergraduate students

New York, NY
9.02-12.03

- Created and developed curriculum for Corporate Finance, Marketing, World Trade, Latin American Politics, and Politics courses

Journalism

- Regular columnist for Forbes, Have published extensively for American Banker, CME Group, the New York Times, Tabb Forum, and Thomson Reuters
- Wrote Latin American oil column for **World Oil**

Previous Professional Experience

BTALEX. BROWN

London, UK

Vice President, Senior Russian Equity Analyst

7.97 - 7.98

- Analyzed and created financial models to value top Russian utility and oil companies for primary and secondary market activities
- Designed Russian equity strategy based on the influence of macroeconomics, FX & fixed income markets
- Mentored junior equity analysts in learning stock valuation techniques

JP MORGAN

London, UK

EMERGING MARKETS SALES, TRADE, and RESEARCH DIVISION

3.96 - 4.97

Emerging Market Strategist

Analyzed Central European and Russian companies for the Bank's proprietary trading portfolio

Emerging Markets Research Strategist

- Evaluated FX, fixed income, and equity markets in 18 emerging European and Central Asian markets to determine the group's asset allocation strategy
- Initiated and maintained central and private sector banking contacts to enable the group to continue developing local emerging market business opportunities
- Trained junior equity trader how to analyze eastern European stock markets

INVESTMENT BANKING DIVISION

Associate

New York, NY

8.95 - 2.96

Researched international oil and gas companies in order to conduct extensive valuation of a major Russian oil and gas company; led global marketing effort in search of strategic investors for a Kazak oil concern

Summer Associate

London, UK

5.94 - 8.94

Analyzed foreign investment funds in Russia to assess funds' sector strategy and funds' potential of strategic alliances with the Bank's clients; valued a leading Russian vodka and liquor conglomerate

FEDERAL RESERVE BANK of NEW YORK

New York, NY

Foreign Exchange Trader/Analyst

3.91 - 5.93

Honors: Received a **Performance Plus Award** for leading foreign exchange course for foreign central bankers

- Analyzed the impact of economic and political developments in Canada, the Nordic countries, Switzerland, and Russia on G-7 foreign exchange rates and produced reports for use by US Treasury and Federal Reserve officials; Designed foreign currency intervention database
- Trained and supervised team of senior and junior staff in technical support work
- Organized and delivered foreign exchange seminar to Latin American central bankers

EDUCATION

THE WHARTON SCHOOL and THE SCHOOL of ARTS and SCIENCES
University of Pennsylvania and Lauder Institute, Graduate Fellow

Philadelphia, PA
May 1995

MBA in Finance and Emerging Markets

MA in International Studies (Latin American and Eurasian political science, history, and Russian and Italian language courses)

Part-time consulting: Devised US cookware market entry strategy for Israeli cookware company; conducted focus groups to design cookware for elderly and disabled persons; sold cookware line to a major catalog distributor

Study Abroad: Moscow, Summer 1993; Team Project: The emergence of domestic capital markets funds in Russia

HEBREW UNIVERSITY
Raoul Wallenberg Scholar

Jerusalem, IL
1989-90

Studied Middle East Politics and Conflict Resolution; led multi-national and multi-religious group in first student run human rights conference in the Soviet Union

HARVARD and RADCLIFFE COLLEGES
AB in Russian and Soviet Studies

Cambridge, MA
June 1988

Magna cum laude thesis on the Berlin Blockade awarded Slavic Department Best Thesis Award

Honors: Dean's List; won eight academic and study travel fellowships

Volunteer and University Internships: Volunteered at the Brookline Jewish Family Center helping Soviet Jewish immigrants to integrate in the US. Researched for a Ukrainian Center professor and for a JFK School of Government political economist; interpreted for Russian-speaking patients at a Boston hospital; recruited students to volunteer at Central American refugee center

Study Abroad: Leningrad, Summer 1988; West Berlin and Poland, Spring Semester 1987; Moscow, Summer 1986

ADDITIONAL TRAINING: **JP Morgan**, One month rotation with Brazilian equity traders, three-month rotation with west European equity strategists, Russian accounting, corporate finance, and tax seminars, and one month MBA corporate finance training program, August 1995, consulting projects in Argentina

Other Teaching Experience: St. Xavier's Adult English as a Second Language Program, Taught English to Soviet immigrants

LANGUAGES: **Native** in English and Spanish; **Fluent** in Russian; **Proficient** in German, Hebrew, and Italian; Very elementary Arabic

TRAVEL: Have worked, studied, or traveled in over 73 countries

ADDITIONAL COURSES: Opera appreciation, Mexican art history, wine tasting and cooking

SELECT PUBLICATIONS

BOOK

Financial Times Energy

Reforming the Russian Electricity Market, July 1999 170 pages.

ARTICLES

Most of my articles may be found [here](#).

Acquisitions Monthly

“Russia’s Utility Being Restructured,” November 2001.

American Banker

Complete list of articles for American Banker may be found [here](#).

“We have the Tools to End too Big to Fail, We just have to use them,” May 28, “2013

“Brown-Vitter Bill Creates More Problems than it Solves,” April 25, 2013

“Give Basel a Chance Before Implementing New Reforms,” April 12, 2013

“Are Cries to Break Up the Big Banks About Reform or Revenge?” March 19, 2013

“Bank OpRisk: Ignored More than a Bridesmaid,” February 22, 2013

“We’re a Long Way from Bedford Falls Banking,” January 24, 2013

“You Call that Liquidity? New Basel III Liquidity Rules Ineffectual,” January 7, 2013

BISNIS, US Department of Commerce Web Site

“Key Issues in Russian Power Sector Investments,” October 1999.

Business Monitor International

“Russian Politics,” December 1998.

Cambridge Energy Research Associates

“Russian Energy Scenarios,” November 1999.

CME Group

“Dodd-Frank and Extraterritoriality: Trust but Verify,” May 16, 2013

“Throwing Out the Basel III Baby With the Water,” November 14, 2012

Energis, FSU/CE Power Report

“United Energy Systems Restructuring,” 21 December 2001.

“Foreign Interest in Energis,” 21 January 2002

The Energy Insider

Commentary, May 2001.

Enron Report, May 2001.

Forbes (Senior Contributor)

The complete list of articles for Forbes may be found [here](#).

Recent Forbes Articles

[America’s 8 Biggest Banks Are Returning Record Capital To Shareholders](#)

[Regional Banks’ Earnings Stabilize But Exposure To Nonbanks Rises](#)

[Wall Street’s Big Banks Signal The Next Credit Risks](#)

[Goldman Sachs’ Rising Provisions For Credit Losses Are Signaling Stress](#)

[Beyond Private Credit-The Overlooked Risks to Banks’ Ties to Nonbanks](#)

[Bank Lending To Private Credit And Non-Banks Is At Historic Highs](#)

[Financial Stability Board Finds That Non-Banks’ Resilience Needs Strengthening](#)

[Market Participants And Regulators Should Be More Vigilant Of Non-Banks](#)

[Non-banks Are The Largest Holders of Collateralized Loan Obligations Globally](#)

[Non-banks Need To Be More Transparent About Their Leveraged Loan and Other High Yield Exposures](#)

FSU Oil and Gas Monitor

“Russian Markets Cautiously Attracting Investors, ” 18 December 2001.

GARP

“Emerging Market Compliance with Basel II,” June 2006.

Hispanic Business

“Fox: Already Shaking Things Up,” October 2000.

Hispanic Magazine

“Oaxaca A Culinary Gourmet Paradise, “February 2001.

“Charting the Course,” April 2001.

“Keeping an Eye on the Bear,” May 2001.

“Minimizing Taxes Through Charity,” February 2002.

“The Dropouts,” December 2002.

“From the beginning...there needs to be light,” February 2003.

“When the Music Stopped,” April 2003.

“The College Years,” May 2003.

“Affirmative Action: Dividing the Nation,” June 2003.

Hispanic MBA

“Opportunities for Hispanic MBAs in the Consumer Goods Sector,” Spring 2002.
“New Chapter Formation,” Summer 2002.

IgoUgo.com

“Oaxaca: Magnificent Environs,” January 10, 2001.
“Oaxaca: Gastronomical Delight,” January 10, 2001.
“Latin Chelsea,” January 10, 2001.

Knowledge@Wharton

“Creating Value Through E-Commerce Business Models,” 29 September 2000.

The Industry Standard

“Drill Down on Demand,” October 30, 2000.

Internet Securities www.securities.co.uk

“The Russian Electricity Market,” August 1999.
“Emerging Market Telecoms,” October 1999.

The New York Times

<https://dealbook.nytimes.com/2014/04/30/what-bank-of-americas-accounting-mistake-can-teach-the-market/>
<https://dealbook.nytimes.com/2014/11/06/living-wills-still-alive-for-regulators/>
<https://dealbook.nytimes.com/2014/05/13/derivatives-markets-growing-again-with-few-new-protections/>
<https://www.nytimes.com/2015/03/24/business/dealbook/despite-regulatory-advances-experts-say-risk-remains-a-danger-to-large-banks.html>

Oxford Economic Forecasting Group

“The Indian Economy: Stabilizing but Will it Grow?” Spring 1999.
“The Indian Economy: The Recovery is Here,” Summer 1999.

Petroleum Argus

“Russian electricity news,” 24 February 1999.
“Russian electricity news,” 4 March 1999.
“Russian electricity news,” 14 March 1999.
“Russian oil stocks: Any Value?” 15 March 1999.
“Russian electricity news,” 31 March 1999.

Privatisation International

“Balkan power in aftermath of Kosovo crisis,” May 1999.
“Challenges for future of FSU’s power industry,” May 1999.
“Russian romance with railways has dissipated,” June 1999.
“Power sector affected by emerging risk,” September 1999.
“EdP: Portuguese Electricity Sector,” November 1999.

The Russian Petroleum Investor

“Taking Stock of Russian Energy Stocks,” September 1998.

The Russian Journal

“Oil Prices are Rising and What About Russia?” 24 March 1999.

“The Quest for Money,” 2 June 1999.

“Rising Oil and Russian Oil Stock Prices: Avoiding Complacency,” 17 May 1999.

“Serbian Electricity: Another Opportunity for Russia?,” 24 May 1999.

“Serbian Energy: Could Russia Capitalize on its Slavic ties?” 26 April 1999.

Society of Hispanic Professional Engineers Magazine

“IBM, Diversity Recruiting: A Long Way from 1899,” Spring 2002.

“Working in New Orleans,” Winter 2002/2003

World Oil

“South America: The continent keeps plodding forward,” August 2002

“Latin American Energy Politics,” October 2002.

“Latin American Energy Politics,” March 2003.

“South America” August 2003.

“Oil in the Capitals,” October 2003.

“Oil in the Capitals” April 2004.

“Oil in the Capitals” October 2004.

“Oil in the Capitals” March 2005.

“Oil in the Capitals” September 2005.

“Oil in the Capitals” March 2006.

“Oil in the Capitals” September 2006.

HONORS and SCHOLARSHIPS

- Young Hispanic Leaders** June 2002
Received a fellowship from the Spanish Embassy in DC for a one week leadership program in Spain; was one of 15 people selected in a US wide competition
- Foreign Language Area Scholarship** 1993/95
Awarded one-year fellowship toward Russian and Eurasian studies at The University of Pennsylvania's Wharton School and Lauder Institute
- Yelena Bonner Wallenberg Awards Speech** 1990
Chosen by fellow students to write and deliver speech in Russian for 1990 Wallenberg Human Rights Award for Dr. Yelena Bonner
- Harvard Scholarship** Summer 1988
Received fellowship for Russian language program at Leningrad State University; travelled to Moscow, Riga, and Tbilisi
- Harvard Russian Research Center Scholarship** Spring 1987
Fellowship to study Soviet politics and German language in West Berlin and to write thesis on The Berlin Blockade; participated in a two-week study program in Poland
- Radcliffe Scholarship** June-August 1986
Received fellowship for Russian language program at The Pushkin Institute in Moscow and to travel in Leningrad and Odessa
- Harvard Scholarship** 1984-1988
Received a partial scholarship for four years to attend Harvard.
- Rotary Club Travel Scholarship** June 1983
Received fellowship for a high school study program
Austria, France, Switzerland, Italy, Germany, UK, The Vatican

Volunteer and Community Service

Harvard and Radcliffe Club of Westchester County

2011 - Present

Early College Awareness- Regularly volunteer for this middle school program in Yonkers, NY by speaking to parents and students about the importance of starting to prepare for relevant courses in high school that can help students enter higher education.

Alumna Interviewer- Have interviewed about 10 students a year for 15 years in Westchester County.

Scouting America

2019 – Present

Assistant Scoutmaster-Spend many hours a week helping Scarsdale Scout Troop 4 with finding merit badge programs for scouts, developing curriculum for numerous badges in civics and financial literacy, and aiding in recruitment.

League of Women Voters of Scarsdale

2025 – Present

Board Member- Youth Portfolio Chair- Lead League civics programs for middle and high school students.

Parent Teacher Council Budget Study, Scarsdale School District

**2025 – Present
2021 - 2023**

Co-Chair- Analyze school district budget and pose questions to the District and the Board of Education on behalf of parents; write numerous communications for local media and social media to encourage taxpayer engagement in the budget process.

Lauder Institute of the University of Pennsylvania

**2016 - 2017
2015 - 2017**

Board Member- Responsible in organizing educational activities for alumni.

Scarsdale Forum

Co-Chair of the Education Committee- Regularly researched and wrote about education topics of interest to the community and sent to reports in the Board of Education to advocate for improvements in the curriculum, especially of foreign languages.

Member of Municipal Committee- Researched and wrote numerous reports about improving traffic safety and developing retail in Scarsdale. Designed and administered surveys to solicit input from the community about numerous municipal matters.

Old Scarsdale Neighborhood Association

2013 – Present

Secretary and Communications – Regularly write newsletter to keep members informed about municipal and education matters in Scarsdale.

Diversity, Equity, and Inclusion at Scarsdale Middle School

2021-2023

Co-Chair- Led numerous activities for students and parents to encourage the inclusion of students of different abilities and backgrounds.

Multicultural Committee of Fox Meadow Elementary

2015 – 2020

Co-Chair- Led numerous fairs with parent representatives of numerous countries to educate children about the world around us.