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Ricardo V. Lago. Economist and Financial Analyst. Previously, held senior positions at the European Bank for Reconstruction and Development (1993- 2003), the Inter-American Development Bank (1991-91) and the World Bank (1985 -91). He led the negotiations of the World Bank with the Government of Peru (1987-93) on stabilizing hyperinflation, economic reform and the debt workout. In the first half of the 1980s, Mr. Lago worked for the Mexican Ministry of Finance where he was Director of Economic Policy from 1982 to 1985. Since leaving the IFIs, Mr. Lago has advised private companies and governments and acted as an occasional lecturer at several universities. He has written a score of specialized articles and books on international economics and finance. Mr. Lago is a graduate of the Universities of Pays Vasco (Spain) and California Los Angeles (UCLA).