



*Fernando Viñas is the Managing Director in Puerto Rico of the broker dealer Samuel A. Ramirez & Co. The firm Ramirez & CO is the largest Hispanic owned broker dealer in the US. The only Puerto Rican owned broker dealer with presence on Wall Street.*

*Mr. Viñas is a banker with an extensive experience in investment management, public and corporate finance, and commercial banking. Key leader and facilitator in the issuance of several billion dollars of various types of bonds, loans, secured instruments and equities in Puerto Rico. He holds licenses as a General Principal, Municipal Principal, and is both Registered Investment Adviser and Municipal Advisor Representative.*

*Currently, he is a member of the Board of Directors of the Puerto Rico Chamber of Commerce - president of the Banking Committee and former member of the Board of Directors of a Nestle SA's subsidiary in Puerto Rico.*

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