



PUERTO RICO CONFERENCE

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Mr. Carlos V. Ubiñas
Chief Executive Officer
UBS Financial Services
of Puerto Rico

Mr. Carlos Ubiñas joined UBS in 1989, as Executive Vice President Managing Director of its Investment Banking Group. On October 2005 he was named President of all of UBS's operations in Puerto Rico and In September 2009 was appointed Chief Executive Officer of UBS Financial Services Incorporated of Puerto Rico. Prior to joining the Firm, Mr. Ubiñas was Executive Vice President of Government Development Bank for Puerto Rico. Prior to joining the Bank, Mr. Ubiñas was a corporate, tax and securities attorney at O'Neill & Borges.

Mr. Ubiñas received a Bachelor of Arts degree from George Washington University and a Juris Doctor degree from the University of Puerto Rico School of Law.