

**Manuel Villegas - Julius Baer, Next Generation Research and Digital Assets Development team**

Manuel works with the Next Generation Research and Digital Assets Development teams at Julius Baer. Even though he first got involved with digital assets in late 2015, he has also worked in traditional finance in Switzerland, the United States, and Venezuela. His particular area of interest within digital assets being Decentralized Finance, specifically liquidity pooling and lending. He holds a master's degree in Management and Economics from the University of Zurich and a postgraduate degree in Financial Engineering from the Universidad Metropolitana.

