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## Experience

- **The Graduate Institute, Geneva.** Professor of Economics, Pictet Chair in Finance and Development, Head of the Department of International Economics (September 2012-Present)
- **United Nations Conference on Trade and Development (UNCTAD).** Chief of the Debt and Finance Analysis Unit (December 2006-September 2012)
- **Inter-American Development Bank, Research Department.** Senior Economist (August 1998–November 2006. On LOA from August 2000 to October 2001)
- **American University of Beirut, Department of Economics.** Visiting Professor (August 2000–October 2001)
- **The University of Turin, Department of Economics.** Assistant Professor (October 1996-August 1998)
- **The World Bank, Africa Region.** Economist (October 1995-October 1996)
- **The Johns Hopkins University.** Lecturer and Teaching Assistant (September 1993-September 1995)
- **R&P Ricerche e Progetti.** Junior Economist (July 1991-August 1992)

### Other Consulting and Teaching Experience:

- The Graduate Institute, Geneva. Visiting Professor (Development Economics and Econometrics, February 2008-June 2012)
- CORIPE Piemonte. Lecturer (Fall 1997)
- University of Dar Es Salaam. Instructor (May-June 1997)

## Education

- Ph.D. and M. A. in Economics, The Johns Hopkins University, Baltimore, MD (1997, 1994)
- Master in Economics, Coripe Piemonte, Turin, Italy (1991)
- Laurea in Political Sciences and Political Economy, University of Turin, Italy (1990)

## Papers and Publications:

### Books:

1. *Bond Markets in Latin America* (editor, with Eduardo Borensztein, Kevin Cowan, and Barry Eichengreen). MIT Press, 2008
2. *Living with Debt. How to Limit the Risks of Sovereign Finance* (editor, with Eduardo Borensztein and Eduardo Levy Yeyati). Harvard University Press for the Inter-American Development Bank, 2006

### Journals:

1. "Public Debt and Economic Growth: Is There a Causal Effect?" (with A. Presbitero) *Journal of Macroeconomics* (forthcoming)
2. "Debt Levels, Debt Composition, and Sovereign Spreads in Emerging and Advanced Economies," (with S. Dell'Erba and R. Hausmann) *Oxford Review of Economic Policy*, (Autumn, 2013)

3. "Public Debt and Economic Growth in Advanced Economies: A Survey," (with A. Presbitero) *Swiss Journal of Economics and Statistics*, (II, 2013)
4. "The Origins and Resolution of Debt Crises: It Is Not Always Fiscal!" *Comparative Economic Studies* (May 2013).
5. "Finance and Economic Development," *International Development Policy* (June 2012). (available in French in *Revue internationale de politique de développement*)
6. "International Evidence on Recovery from Recessions," (Valerie Cerra a Sweta Saxena) *Contemporary Economic Policy* (March 2012)
7. "The Determinants of the Composition of Public Debt in Developing and Emerging Market Countries," (with K. Forslund and L. Lima) *Review of Development Finance* (July 2011)
8. "Capital Account Liberalization, Financial Development and Industry Growth: A Synthetic View," (with B. Eichengreen and R. Gullapalli), *Journal of International Money and Finance* (October 2011)
9. "Redemption or Abstinence? Original Sin, Currency Mismatches and Counter-Cyclical Policies in the New Millennium" (with R. Hausmann). *Journal of Globalization and Development* (October 2011)
10. "The Elusive Cost of Default" (with E. Levy Yeyati) *Journal of Development Economics* (August 2010)
11. "Do Sovereign Defaults Hurt Exporters?" (with E. Borensztein) *Open Economies Review* (May 2010)
12. "The Costs of Sovereign Default," (with E. Borensztein) *IMF Staff Papers* (November 2009) Featured in *Economic Focus* (The Economist)
13. "The Law and Economics of Sovereign Debt and Sovereign Default," (with F. Sturzenegger and J. Zettelmeyer) *Journal of Economic Literature* (September 2009)
14. "Religion and Education Gender Gap. Are Muslims Different?" (with M. Hajji) *Economics of Education Review* (June 2009)
15. "Public Debt Around the World: A New Dataset of Central Government Debt," (with D. Jaimovich) *Applied Economics Letters* (March 2008).
16. "A Reappraisal of State-Owned Banks," (with E. Levy-Yeyati and A. Micco) *Economia* (Spring 2007).
17. "Bank Ownership and Performance, Does Politics Matter?" (with A. Micco and M. Yañez) *Journal of Banking and Finance* (January, 2007)
18. "The Cyclical Nature of North-South FDI Flows," (with E. Levy-Yeyati and E. Stein) *Journal of International Money and Finance* (January, 2007)
19. "Bank Ownership and Lending Behavior," (with A. Micco) *Economics Letters* (November, 2006)
20. "Does Inflation Grease the Wheels of the Labor market? The Role of Labor Market regulations," (with A.M. Loboguerrero) *Contributions to Macroeconomics*, B.E. Journals in Macroeconomics (October, 2006).
21. "The Unexplained Part of Public Debt," (with C. Campos and D. Jaimovich) *Emerging Markets Review* (September, 2006)
22. "The Long-Run Volatility Puzzle of the Real Exchange Rate," (with R. Hausmann and R. Rigobon) *Journal of International Money and Finance* (February, 2006)
23. "Public Sector Premium and Gender Gap in Latin America: Spoiled Bureaucrats and Exploited Women," (with C.Z. Qiang) *Journal of Socio Economics* (December, 2005)
24. "Social Mobility and Religion. Evidence from Lebanon" (with M. El Khoury) *Research in the Social Scientific Study of Religion* (Fall, 2005)
25. "Corporate Governance and Private Capital Flows to Emerging Market Countries," (with A. Chong, A. Izquierdo and A. Micco) *International Finance* (Summer, 2005)
26. "Why are Latin Americans so Unhappy about Reforms?" (with M. Yañez) *Journal of Applied Economics* (May, 2005)
27. "¿Es conveniente la banca estatal? El papel de los bancos estatales y de desarrollo" (with E. Levy Yeyati and A. Micco) *Perspectivas*, (December 2004).
28. "Patterns and Determinants of Political Participation in Latin America," (with A. Gaviria

- and J. Seddon), *Latin American Journal of Economic Development* (October, 2004)
29. "Reforms Fatigue: Symptoms, Reasons and Implications" (with E. Lora and M. Quispe) *Economic Review*, Federal Reserve Bank of Atlanta (Second Quarter, 2004)
  30. "Political Institutions and Growth Collapses," (with A. Gaviria, J. Seddon, and E. Stein) *Latin American Journal of Economic Development* (April, 2004)
  31. "The Determinants of Original Sin: An empirical investigation," (with R. Hausmann) *Journal of International Money and Finance* (December, 2003)
  32. "Le péché original: le calvaire, le mystère et le chemin de la rédemption," (with B. Eichengreen and R. Hausmann) *L'Actualité Économique, Revue D'Analyse Économique*, (December, 2003)
  33. "Debt Composition and Balance Sheet Effects of Currency Depreciation: A Summary of the Micro Evidence," (with A. Galindo and F. Schiantarelli) *Emerging Markets Reviews* (December, 2003)"
  34. "Examen des réformes structurelles en Amérique Latine," (with E. Lora) *Problèmes d'Amérique Latine* (Spring 2003)
  35. "Political Particularism around the World," (with A. Gaviria, J. Seddon, and E. Stein) *World Bank Economic Review* (March, 2003)
  36. "The Future of Structural Reforms," (with E. Lora) *Journal of Democracy* (April, 2003).
  37. "Macroeconomic Policies in Egypt: An Interpretation of the Past and Options for the Future," *Journal of Development and Economic Policies* (December, 2002)
  38. "The Strange Case of the Public Sector Wage Premium," *Public Finance Management* (November, 2002)
  39. "Globalización y Reformas Estructurales en América Latina: Lo que funcionó y lo que no," (with E. Lora) *Revista Asturiana de Economía* (September 2002)
  40. "Education, Childbearing, and Female Labor Market Participation: Evidence from Lebanon," (with M. Hajj) *Journal of Development and Economic Policies* (June, 2002). Reprinted in A. Al-Kawaz Enhancing Links between Education and Labor Market, American University of Cairo Press.
  41. "Income Distribution and Economic Growth: Evidence from the U.S. States Data," *Journal of Economic Growth* (March, 2002)
  42. "Why Do Countries Float the Way they Float?" (with R. Hausmann and E. Stein) *Journal of Development Economics* (December, 2001)
  43. "Electoral Rules, Political Systems, and Institutional Quality," *Economics and Politics* (November, 2001)
  44. "Public-Private Wage Differentials and Bureaucratic Quality. Evidence from Latin America," *Economia* (Fall, 2001)
  45. "Convergence in Income Inequality," *Journal of Income Distribution* (Spring-Summer, 2001)
  46. "On the Determinants of Fiscal Centralization: Theory and Evidence," *Journal of Public Economics* (October, 1999)
  47. "Decentralization as a Mechanism to Prevent Secession," *Economic Notes* (November, 1998)
  48. "Optimal Contracts for Central Bankers: Inflation versus Money Supply and Exchange Rate Targets," *The Open Economies Review* (January, 1997). Second Place Prize Award for the best article published in 1997

#### Chapters in Books:

1. "Do We Need a Mechanism for Solving Sovereign Debt Crises? A Rule-Based Discussion," in C. Paulus (ed.) *A Debt Restructuring Mechanism for Sovereigns*, Beck-Hart-Nomos, Munich, Germany (forthcoming)
2. "The Economic Rationale for the Principles on Promoting Responsible Sovereign Lending and Borrowing," (with Yuefen Li) in Carlos Esposito, Yuefen Li and Juan Pablo Bohoslavsky (eds), *Sovereign Financing and International Law*, Oxford University Press, (2013)
3. "Finance and Economic Development in a Model with Credit Rationing," (with J.L. Arcand and E. Berkes), in V. Acharya, T. Beck, D. Evanoff, G. Kaufman, and R. Portes (eds.)

*The Social Value of the Financial Sector: Too Big to Fail or Just too Big*. World Scientific Publishing (2013).

4. "International Government Debt," (with F. Sturzenegger and J. Zettelmeyer) *Encyclopedia of Financial Globalization* (2013)
5. "The Politics of Debt and Debt Crises," in E. Gnam (ed.) *The Interaction of Political, Fiscal and Financial Stability: Lessons from the Crisis*. SUERF, Vienna (February 2013)
6. "An Evaluation of the Contractionary Devaluation Hypothesis," (with R. Bebczuk and A. Galindo) in H. S. Esfahani, G. Facchini, and G. Hewings (eds.) *Economic Development in Latin America: Essays in Honor of Werner Baer*. Palgrave Macmillan (2010)
7. "Avoiding Avoidable Debt Crises: Lessons from Recent Defaults," (with Y. Li and R. Olivares-Caminal) in C. A. Primo Braga and G. A. Vincelette (eds.) *Sovereign Debt and the Financial Crisis: Will This Time be Different?*, The World Bank (2010).
8. "Is Domestic Debt the Answer to Debt Crises?" in B. Herman, J.A. Ocampo and S. Spiegel (eds.) *Overcoming Developing Country Debt Crises*. Oxford University Press (2010).
9. "Public Administration and Institutions in Latin America: Alternative View Paper," in B. Lomborg (ed.) *Copenhagen Consensus for Latin America and the Caribbean*, Cambridge University Press (2010)
10. "Building Bond Markets in Latin America," (with E. Borensztein, K. Cowan, and B. Eichengreen). In E. Borensztein, K. Cowan, B. Eichengreen, and U. Panizza *Bond Markets in Latin America*. MIT Press (2008).
11. "Prospects for Latin American Bond Markets: A Cross-Country View," (with E. Borensztein and B. Eichengreen). In E. Borensztein, K. Cowan, B. Eichengreen, and U. Panizza *Bond Markets in Latin America*. MIT Press (2008).
12. "Original Sin, Debt Intolerance and Currency Mismatches: Why are not the Same and Why it Matters," (with B. Eichengreen and R. Hausmann) in S. Edwards (ed.) *Capital Controls and Capital Flows in Emerging Economies: Policies, Practices and Consequences*. NBER and University of Chicago Press (2007) featured by Martin Wolf in the Financial Times 08/04/2004
13. "The 2007 Global Financial Turmoil" (with R. Khalidi, M. La Marca, M. Rau-Goring, and D. Zivkovic) in *Coping with Globalized Finance* (edited by H. Flassbeck and M. La Marca) UNCTAD (2007)
14. "Bank Concentration and Credit Volatility," (with A. Micco) in G. Caprio, D. Evanoff, and G. Kaufman (eds.) *Cross Border Banking: Regulatory Challenges*. World Scientific Publishing (2006).
15. "A Tale of Two Markets: Bond Market Development in East Asia and Latin America," (with E. Borensztein and B. Eichengreen) *Hong Kong Institute for Monetary Research Occasional Paper* no. 3 (2006).
16. "The Changing Role of Government in Finance," (with A. Galindo and A. Micco), in E. Lora (ed.) *The State of the Reform of the State*. Stanford University Press (2006)
17. "Fiscal Sustainability: Issues for Emerging Market Countries," (with A. Izquierdo) in A. El Galal and N. Ul. Haque (eds) *Fiscal Sustainability in Emerging Markets: International Experience and Implications for Egypt*. American University in Cairo Press (2006).
18. "The Pain of Original Sin," (with B. Eichengreen and R. Hausmann) in B. Eichengreen and R. Hausmann (eds.) *Other People's Money: Debt Denomination and Financial Instability in Emerging-Market Economies*, University of Chicago Press (2005).
19. "The Mystery of Original Sin," (with B. Eichengreen and R. Hausmann) in B. Eichengreen and R. Hausmann (eds.) *Other People's Money: Debt Denomination and Financial Instability in Emerging-Market Economies*, University of Chicago Press (2005).
20. "Original Sin and Monetary Cooperation," in B. Fritz and M. Metzger (eds.) *New Issues in Regional Monetary Coordination - Understanding North-South and South-South Arrangements*, Palgrave Macmillian (2005)
21. "Macroeconomic Shocks, Inflation and Latin America's Labour Market," (with A. M. Loboguerrero) in Langhammer, R.J. and Vinhas de Souza, L. (eds.), *Monetary Policy and Macroeconomic Stabilization in Latin America*, Springer (2005)

22. "Trade Agreements, Exchange Rate Disagreements," (with E. Fernandez Arias and E. Stein) in V. Alexander, J. Mélitz, and G. M. von Furstenberg (eds.) *Monetary Unions and Hard Pegs: Effects on Trade, Financial Development, and Stability*, Oxford University Press (2004)
23. "Assessing Dollarization: An Application to Central American and Caribbean Countries," (with E. Stein and E. Talvi) in E. Levy-Yeyati and F. Sturzenegger (eds.) *Dollarization* MIT Press (2003)
24. "Corporate Governance and Private Capital Flows to Latin America," (with A. Chong, A. Izquierdo, and A. Micco) in P. Cornelius and B. Kogut (eds.) *Corporate Governance and Capital Flows in a Global Economy*, Oxford University Press (2003)
25. "Working in a Volatile World: Macroeconomic Shocks and the Labor Market." *In Good Jobs Wanted, Labor Markets in Latin America*. The Johns Hopkins University Press (2003)
26. "Monetary and Fiscal Policies in Emerging Markets," in E. Cardoso and A. Galal (eds.) *Monetary Policy and Exchange Rate Regimes*, Options for the Middle East ECES, Cairo (2002)
27. "Original Sin, Passthrough and Fear of Floating," (with R. Hausmann and E. Stein) in M. Blejer and M. Škreb (eds.) *Financial Policies in Emerging Markets* MIT Press (2002)
28. "I mercati bancari e assicurativi piemontesi," (with A. Grosso) in *Piemonte Economico e Sociale*, (Rosenberg & Sellier, Turin, 1998)
29. "Il credito e i servizi finanziari," (with A. Marchi) in R. Cominotti, S. Mariotti (eds.) *Italia multinazionale nei servizi* ETASLIBRI, Milan (1992)

#### **Working Papers:**

1. Bond Marketed Development in Egypt (with B. Eichengreen), unpublished.
2. "Too Much Finance?" (with J.L. Arcand and E. Berkes). IMF Working paper WP/12/161 (older version March 2011)
3. "Democracy, Education and the Quality of Government" (with Piergiuseppe Fortunato) POLIS Working paper 155.
4. "Conflicts of Interest, Reputation, and the Interwar Debt Crisis: Banksters or Bad Luck?" (with M. Flandreau and N. Gaillard). HEID Working Paper No: 02/2010, also CEPR Discussion Paper
5. "The External Debt Contentious Six Years after the Monterrey Consensus," G24 Discussion Papers Series 151
6. "Domestic and External Public Debt in Developing Countries," UNCTAD Discussion Paper 188
7. "Sovereign Debt in the Americas: New Data and Stylized Facts" (with K. Cowan, E. Levy-Yeyati, and F. Sturzenegger) Working Paper 577, Research Department, Inter-American Development Bank
8. "Pro-Cyclicality or Reverse Causality" (with D. Jaimovich), Working Paper 566, Research Department, Inter-American Development Bank
9. "Targeting the Structural Balance" (with L. Dos Reis and P. Manasse) Working Paper 598, Research Department, Inter-American Development Bank
10. "Debt Instrument and Policies in the New Millennium: New Markets and New Opportunities," (with E. Borensztein and B. Eichengreen). Background Paper for RES seminar at the IDB Annual Meeting, Belo Horizonte, March 2006. Working Paper 558, Research Department, Inter-American Development Bank
11. "The Public sector Premium and the Gender Gap in Latin America. Evidence for the 1980s and 1990s." Working Paper 431, Research Department, Inter-American Development Bank
12. "Equity Constrained Firms and Business Cycle Fluctuations: A Model with Capital," I Quaderni del Dipartimento di Economia, University of Turin
13. "Analyzing Household Surveys with STATA: An Application to the 1995 Tanzania Household Survey." Mimeo, University of Dar Es Salaam (Tanzania)
14. "Policy coordination and German dominance in the European Monetary System: A few

- simple tests" Mimeo, The Johns Hopkins University, 1994
15. "Leggi elettorali e qualità delle istituzioni. Avevamo bisogno di un referendum?" Mimeo, Research Department, Inter-American Development Bank

### **Contributions to Reports:**

1. *Revisiting Sovereign Bankruptcy*, Committee on International Economic Policy and Reform at Brookings Institution, October 2013.
2. *Trade and Development Report* (2008), Chapter III and Chapter VI
3. *Trade and Development Report* (2009), Chapter III
4. *Djibouti - Crossroads of the Horn of Africa: Poverty Assessment*, (with L. Ferreira et al.), The World Bank, Washington, D.C. (1997)
5. "Currency Unions," in *Beyond Borders, The New Regionalism in Latin America*, The Johns Hopkins University Press (2002)
6. "Exchange Rate Policies in the MENA Region," in *Economic Trends in the MENA Region*, 2002 the Economic Research Forum for the Arab Countries, Iran and Turkey. American University in Cairo Press
7. "Electoral Rules and Corruption," in *Global Corruption Report 2003*, Transparency International (January, 2003)
8. "Foreign Banks: What's in for the host country?," "Concentration: A Curse or a Blessing?," "Should the Government be in the Banking Business? The Role of State-Owned and Development Banks" in *Unlocking Credit: The Quest for Deep and Stable Lending*, The Johns Hopkins University Press (2004)
9. *A Decade of Development Thinking* (with E. Lora, C. Pages and E. Stein) Inter-American Development Bank (2004)
10. "On the Determinants of Fiscal Centralization," *DICE Report* (March, 2004)

### **Other Publications, Op Eds, and Short Notes:**

1. "The credit cycle and vulnerabilities in emerging economies: the case of Latin America," (with J. Caballero and A. Powell) VOX EU April 2014
2. "Revisiting sovereign bankruptcy," (with Buchheit, Gelpert, Gulati, Zettelmeyer, and Weder) VOX EU November 2013
3. "Public debt and economic growth, one more time," (with A. Presbitero) VOX EU April 2013
4. "Incentives for avoiding delayed sovereign defaults," VOX EU March 2013
5. "Sovereign default and the rules of engineering", VOX EU March 2013
6. "Is high public debt harmful for economic growth? New evidence" (with A. Presbitero) VOX EU April 2012
7. "The unexplained part of public debt" (with C. Campos and D. Jaimovich) VOX EU, January 2012
8. "When Financial Sectors Become "Too Large"" *EconoMonitor*, September 1st, 2011
9. "Democracy, Quality of Government and the Average Voter" (with P. Fortunato) VOX EU, June 2011
10. "Too Much Finance?" (with JL Arcand and E. Berkes) VOX EU, April 2011
11. "What will happen if Greece defaults? Insights from theory and reality" (with E. Borensztein) VOX EU, May 2010
12. "Bankers' conflicts of interest in the interwar years: New lessons for today" (with M. Flaudreau and N. Gaillard) VOX EU, April, 2010
13. "Redemption or abstinence?" (with R. Hausmann) VOX EU, February 2010
14. "Notes for Doha: Towards a new Consensus on the External Debt Leading Action of the Financing for Development Process" G24 Policy Brief No. 33, 2008
15. Discussion to "Capital Market Development: Wither Latin America," by A. De la Torre, J.C. Gozzi and S. Schmukler, in S. Edwards and M. Garcia (eds.) *Financial Markets Volatility*

- and Performance in Emerging Markets*, University of Chicago Press (2008)
16. "IMF Blues, a Radical Proposal" *EconoMonitor*, December 13th, 2007.
  17. "You want to reduce corruption? Give awards to foreign journalists," *EconoMonitor*, November 12th, 2007
  18. "There is something about domestic debt. . ." DMFAS Newsletter No. 18, 2007
  19. Comment to "Judicial Reform in Developing Economies: Opportunities and Constraints," by M. Stephenson, and "Transforming Judicial Systems in Europe and Central Asia," by J. Andersen and C. Gray. *Annual Bank Conference on Development Economics, Europe*. The World Bank, January, 2007.
  20. "How to Live with Debt," *IDEA Newsletter*, Volume 11, December 2006
  21. "Bond Markets: A Spare Tyre for the Domestic Financial System?" *IDEA Newsletter*, Volume 10, August 2006.
  22. "The Debt Relief Conundrum," *IDEA Express*, July 2006.
  23. "Public Banks Revisited," *IDEA Newsletter*, Volume 7, August 2005.
  24. Comment to Halac and Schmukler, *Economia*, Fall 2004
  25. Comment to "Estrategias de Política Social en México," in *Mejores Practicas de Políticas Social*, SEDESOL México, 2004.
  26. "Capital Flows to Latin America: New Issues and Old Concerns," (with E. Fernández-Arias) in S. Kay and E. McQuerry (eds.) *Domestic Finance and Global Capital in Latin America*, Latin America Research Group, Federal Reserve Bank of Atlanta
  27. "How Different are Islamic Values?" Project Syndicate, (June, 2002)
  28. "The Future of Reforms,"(with E. Lora) *Latin American Economic Policies*, First Quarter, 2002. Inter-American Development Bank
  29. "Hard Times Ahead?" (with E. Lora) *Latin American Economic Policies*, Fourth Quarter, 2001. Inter-American Development Bank
  30. "Poverty and Social Mobility in Lebanon: A Few Guesses," (with M. El Khoury) *Forum*, Newsletter of the Economic Research Forum for the Arab Countries, Iran and Turkey. 8: 12-13
  31. "Banques et assurances dans l'Union Monétaire Européenne," (with A. Grosso) in *La convergence réelle et l'intégration des marchés financiers dans les pays de l'Union Européenne*, (Camera di Commercio Industria Artigianato e Agricoltura di Torino, 1998)
  32. Various entries on Economic History in the *Dizionario di Storia e Storiografia* (Bruno Mondadori, Milan, 1994)

## Fellowships, Awards, and Affiliations:

- Member of the Committee on International Economic Policy and Reform (Brookings Institution)
- Member of the Executive Committee of the Latin American Economic Association (2009-2013)
- Editor of VOX LACEA (2010-Present)
- Editor and Associate Editor, *Economia* (2008-Present)
- Member of the Editorial Board of the World Bank Economic Review; Journal of Economic Systems; and Review of Economics and Institutions
- Member of the Academic Circle of the Public Debt Management Network of the Italian Treasury and OECD (2009-Present)
- Member of the Latin Finance Network panel (2005-2010)
- Corresponding Member of the Department of Public Policy and Collective Choices (POLIS) University of Eastern Piedmont (2001- Present)
- IDB "Most Outstanding Team" Award 2002
- Open Economies Review Second Place Prize Award for the best article published in 1997
- Fellowship "Luciano Jona," San Paolo Bank, Turin, Italy (1992-1994)
- Coripe Piemonte fellowship, Turin, Italy (1990-1991)

## Refereeing, Seminars, and Conferences

Full list available upon request

## Languages

Italian (mother tongue); English (fluent); Spanish (good); French (working knowledge); Arabic (rudimentary).