

STANDARD & POOR'S



Ian Bell
*Managing Director
European Structured
Finance*

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Ian Bell is Managing Director for European Structured Finance Ratings. He is based in London and has responsibility for securitisation throughout Europe.

Prior to his appointment to this position in July 2005, Ian was Senior European Counsel and Managing Director, with responsibility to oversee the legal aspects of ratings across Europe, Africa and the Middle East.

Before joining Standard & Poor's he worked for 11 years at the law firm Clifford Chance, both as an associate and partner. During that time, he worked almost exclusively on structured finance and securitisation.

His experience in the field began in 1988 with some of the first mortgage-backed securities ever issued in Europe. Since then he has worked on a variety of asset classes including credit cards, car loans, trade receivables, railway rolling stock and intellectual property rights. He has also worked on transactions in a number of jurisdictions including the first ever securitisation in Germany as well as transactions in France, Italy, Spain, The Netherlands, Canada and the United States. At various times, he was seconded to both Citibank in New York and Natwest Capital Markets in London.

Ian has an LLB from the London School of Economics, a Diplome d'Etudes Juridiques from the University of Strasbourg and an LLM from Yale Law School.