

### About the Moderator

**Simoni Morato**, *Chief Executive Officer & Senior Executive Vice President, Safra National Bank of New York* and *President & Chairperson of the Board, Brazilian-American Chamber of Commerce*

Simoni Morato is Chief Executive Officer & Senior Executive Vice President of Safra National Bank of New York. She serves on the bank's Executive Committee and is a member of the bank's Board of Directors. Mrs. Morato is also a member of the J.Safra Asset Management Board of Directors, the affiliated Investment Advisor of SNBNY, and is current President & Chairperson of the Board of the Brazilian-American Chamber of Commerce. Since 1994, Mrs. Morato has held various positions within the bank's Treasury and International Private Banking divisions both in the United States and Brazil, culminating in her role as CEO (2006-present). Between 1989 and 1994, Mrs. Morato also held various positions at the São Paulo office of Bank Boston, gaining knowledge and experience within the credit and large corporate relationship divisions. Mrs. Morato holds a bachelor's degree in Economics from UNICAMP.

### About the Speaker

**Elie Horn**, *Founder and Chairman of the Board of Directors, Cyrela Brazil Realty*

Elie Horn is Founder of Cyrela and Chairman of the Board of Directors, with solid experience in the business and real estate development sectors. Since the company's founding in 1962, Mr. Horn has pursued his career with integrity, respect, optimism, and dedication. He holds a degree in law from Universidade Presbiteriana Mackenzie (SP).