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Jose Maria U. Tapia is the Assistant Vice President and Research Analyst for the Bank Policy Institute, where he contributes to economic research on banking policy and regulation, while experimenting with different Machine Learning Methods.

Prior to joining BPI, Mr. Tapia was an Intern at the American Bankers Association where he worked in the Business Intelligence department to help visualize their data to better understand their market trends. He was also a research assistant at Cornell University where he worked on understanding the impact of the COVID-19 pandemic on developing economies, and co-authored a paper published by the Brookings Institution.

Mr. Tapia has a Master's in Professional Studies in Applied Statistics from Cornell University, where he specialized in general applications of data using Machine Learning concepts. He also received his B.A. in Economics and Statistics from Cornell University.