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Michal Selbka is an Associate at S&P Global Ratings, Financial Services. Based in Frankfurt (Germany), he covers bank issuers based in Austria, Switzerland, Germany, Poland, and Czech Republic. He is also a primary analyst for S&P Global Ratings' Banking Industry Country Risk Assessment (BICRA) on Poland.

Before joining S&P Global in January 2016, Michal spent over 10 years in the international banking industry in Munich, Dublin, London, and Warsaw. He has held various positions at Deutsche Pfandbriefbank AG over the past six years, as Senior Credit Risk Controller, executing and developing the group's own stress test models and coordinating Basel requirements implementation. Michal also broadened his experience in the bank's international Real Estate Finance Origination business as Associate Director. Michal started his career on Bank Millennium's Management Competences Development programme, afterwards becoming Senior Fund Accountant at The Bank Of New York Mellon.

Michal holds a master's degree from Warsaw School of Economics. In addition, Michal graduated in the Polish-German Academic Forum programme, a co-operation with Johannes Gutenberg University Mainz and University Duisburg-Essen in Germany. He also studied as a scholar at Friedrich-Alexander University in Nuremberg.