



**Melvin Zhou**

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**Melvin Zhou** is a Senior Director in the Consumer ABS team at Kroll Bond Rating Agency (KBRA).

Prior to joining KBRA in 2018, Melvin was a director at Fitch Ratings, focusing on student loan and other Consumer ABS new ratings and surveillance. His career experience also includes working at The Student Loan Corporation, responsible for asset securitization and financial analysis.

Melvin earned a B.S. in mathematics from Peking University and an MBA from Baruch College, City University of New York.