

Curriculum Vitae

Rafael Salinas

Elected by the general meeting

Born: November 1963
 Nationality: Spanish
 Gender: Male
 Joined the Board: 21 March 2025, independent
 Term expires in: 2026
 Committees: Audit Committee (member)
 Risk Committee (member)

**Competencies**

- Comprehensive experience with risk management, including advanced risk management models and methodologies, with expert knowledge of key risk types, such as credit, counterparty credit, market, liquidity, funding, capital, life insurance and interest rate risks
- Expert knowledge of finance in all its dimensions along with extensive experience with trading activities, asset and liability management, financial accounting and financial reporting
- Executive level experience from chief risk officer and chief financial officer roles at a listed multinational financial institution
- Detailed insights into the European banking industry

Former employment

2021 – 2023	Chief Financial Officer, BBVA
2015 – 2021	Chief Risk Officer, BBVA
2006 – 2015	Head of Risk and Portfolio Management, Corporate and Investment Banking, BBVA
2003 – 2006	Managing Director and Chief Financial Officer, BCL (Banco de Crédito Local)
2000 – 2003	Head of ALM Capital Unit, Finance Division, BBVA (Banco Bilbao Vizcaya Argentaria)
1997 – 2000	Deputy Head of Asset and Liability Management, Finance Division, BBV (Banco Bilbao Vizcaya)
1991 – 1997	Head of Equity Derivatives, Global Markets Division, BBV

Formal training

2004	Executive MBA, University of Chicago Booth School of Business
1990	MSc, Econometrics and Mathematical Economics, London School of Economics
1989	MSc, Quantitative Economics, CEMFI (Centre for Monetary and Financial Studies of Bank of Spain)
1987	BSc, Economics, Universidad de Alicante

Directorships and other offices**Private-sector directorships:**

Garanti BBVA (Türkiye Garanti Bankası AS) [member of the board of directors]
 BBVA México (BBVA México SA de CV and Grupo Financiero BBVA México SA de CV) [member of the board of directors and member of the risk committee]

Entities which do not pursue predominantly commercial objectives

Fundación CEMFI [member of the investment committee]
 Fundación Amigos de la Alhambra [member of the board of trustees]