



## Rafael Salinas

<b>Born</b>	November 1963
<b>Nationality</b>	Spanish
<b>Gender</b>	Male
<b>Joined the Board</b>	21 March 2025, independent
<b>Term expiration</b>	2026
<b>Committees</b>	Audit Committee (member) Risk Committee (member)

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### 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 within a listed multinational financial institution
- Detailed insights into the European banking industry

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### Former employment

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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

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### Formal training

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2004 Executive MBA, University of Chicago Booth School of Business

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1990 MSc, Econometrics and Mathematical Economics, London School of Economics

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1989 MSc, Quantitative Economics, CEMFI (Centre for Monetary and Financial Studies of Bank of Spain)

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1987 BSc in economics, Universidad de Alicante

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## **Directorships and other offices**

### *Private-sector directorships*

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Garanti BBVA (Türkiye Garanti Bankasi, AS) (member of the board of directors)

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BBVA México (BBVA México SA de CCV and Grupo Financiero BBVA México SA de CV) (member of the board of directors)

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### *Entities which do not pursue predominantly commercial objectives*

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Fundacion CEMFI (member of the investment committee)

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Fundacion Amigos de la Alhambra (member of the board of trustees)

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