

Mr. José Miguel Andrés Torrecillas

Director

Born in Madrid in 1955

Spanish nationality

Graduate in Economic and Business Sciences from the Complutense University of Madrid

Postgraduate studies in Management Programmes at IESE, Harvard and IMD

Professional Background:

1977-1987 External auditor

1987 Partner at Ernst & Young

1989 – 2004 Managing Partner of the Banking Group at Ernst & Young

2001 – 2004 General Managing Partner for Audit and Advisory Services at Ernst & Young Spain

2008 – 2013 Managing Director of the Audit and Advisory practices at Ernst & Young Italy and Portugal

2004 – 2014 Chairman of Ernst & Young Spain

He has been member of the Official Registry of Auditors (ROAC); of the Registry of Economic Auditors (REA); of the Governing Board of the Spanish Institute of Financial Analysts; of the Empresa y Sociedad Foundation; of the Spanish Institute of Chartered Accountants; of the Advisory Board of the Institute of Internal Auditors; of the Institute of Chartered Accountants in England & Wales (the ICAEW).

He is currently member of the Board of Directors of Zardoya Otis, S.A.; of the Board of Deusto Business School (DBS); and Trustee of the SERES Foundation.

Mr. Andrés was appointed Director of the BBVA on 13th March 2015 and Lead Independent Director on 31st March 2016. He is chairman of the Audit & Compliance Committee as well as of the Appointments Committee and member of the Risk Committee of BBVA.