

Cristina de Parias Halcón

Director

Born in 1965

Spanish national

Graduated in Law from the Universidad de Sevilla

Master of Business Administration (MBA), IESE Business School – Barcelona

Professional background:

1988-1989 **Banesto:** Commercial Department in Paris office

1991-1998 **Citibank**

Deputy head of Marketing Department

Head of Marketing & Multichannel to Retail Customers

Head of Personal Banking Business Unit (CitiGold)

1998-2019 **BBVA**

Personal Banking and Banco Directo Commercial Manager

Head of the Payments Business Units (credit cards, merchants and ATMs)

Head of BBVA's Consumer Finance Company (Finanzia) and CEO of Uno-e Bank

Head of New Digital Businesses Development

Head of Central Business Area

Country Manager, Spain and Portugal

She was a founding director of Iberia Cards, a member of the board of directors of Servired and Sermepa (now Redsys) and a member of the General Council of the AEB and of the Management Committee of the Fondo de Garantía de Depósitos (Spain's deposit guarantee scheme).

She has also served as a director of the portfolio of digital start-ups in which BBVA has a stake: Strands, Adquira, Blue Indico Investments, Solium, Rent&Tech, Globalnet and Econta. In addition, she has been a director of BBVA Finanzia and BBVA Portugal, Chair of the Board of Catalunya Caixa until its merger with BBVA in 2016, and Chair of BBVA Seguros.

She is currently an independent director of Endesa, S.A. and Sanitas Seguros, as well as a director of BBVA México, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA México and Grupo Financiero BBVA, S.A. de C.V., a member of the Board of Trustees of the BBVA Microfinance Foundation and President of IESE Alumni Madrid and Vice President of the IESE Alumni Executive Committee.