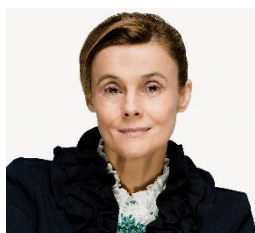




Curriculum Vitae



Isabel Ramos de Almeida

EIB Alternate Board Expert

Personal Information:

- Portuguese

Career:

- **Jan 2024- June 2024**

Expert Banking Consultant

- **October 2016 until June 2023**

Novobanco SA (www.novobanco.pt)

Chief of Staff of the CEO of the Bank (from October 2016 until August 2022).

Head of Corporate and Regulatory Affairs Department from 2017 until June 2023

From 2017 until September 2022 head of the Statutory Secretariat.

- **May 2018 until June 2023**

BANCO BEST (www.banco-best.pt)

Non Executive Director at BANCO BEST since 2019 until June 2023.

- **June 2008 until September 2016**

Unicre SA (www.unicre.pt) and ASFAC (association of consumer credit entities)

Roles in Unicre:

Executive Board member from August 2010 (CFO and CRO) accumulating the responsibilities of the consumer credit and credit cards Department, Strategy, Compliance, Risk Management and Operational Departments.

From June 2008 until July 2010, Head of Strategy.

Role in ASFAC: Member of the Audit Committee of ASFAC

- **February 2006- May 2008**

Banco Santander Portugal, SA (www.santander.pt)

Head of the Department of International Subsidiaries and management control

- **July 2004-January 2008**

RAVE, SA

(Entity responsible for the development and financing of the High Speed Train Project in Portugal in 2003. Extinct after the Project was put on hold in 2010) - CFO

- **1989 until June 2004**

Banco Totta & Açores, Credito Predial Português, Banco Santander Totta (all now fused into **Banco Santander Portugal**)

Roles in Credito Predial Português and Banco Santander Totta:

1. Head of the Euro Cabinet for the Group (1997-1999)
2. Head of the Marketing and Management Information Departments in Crédito Predial (2000-2003)
3. Chief Economist in Banco Totta & Açores (1989-1997)

- **1986 until 2001**

Simultaneously lecturer at Instituto Superior de Gestão – www.isg.pt from 1989 until 2001 and at Instituto de Formação Bancária – www.ifb.pt

- **1985 until 1989**

Banco de Portugal (www.bportugal.pt)

Analyst at the Studies and Statistics Department specialized in monetary policy

- **1982 until 1985**

Nova Business School (www.unl.pt)

Lecturer

EDUCATION:

- **1979-1982**

Masters degree in Economics

Catolica Business School Lisbon

POST-GRADUATION PROGRAMS:

- **Diploma in Corporate Governance**
Corporate Governance Institute (Ireland)
- **ESG C-Level training essentials**
PwC
- **ADVANCED MANAGEMENT PROGRAM (AMP)**
University of Kellogg / Católica Business School Lisbon
- **ADVANCED MANAGEMENT PROGRAM**
Nova Business School
- **PAGE – PROGRAMA AVANÇADO DE GESTÃO PARA EXECUTIVOS**
Católica Business School Lisbon
- **ADVANCED LEADERSHIP PROGRAM FOR MANAGEMENT**
Nova Business School
- **POST-GRADUATION IN EUROPEAN STUDIES**
Instituto Nacional de Administração

Other:

- Language skills: Portuguese (Native)
- English (Proficiency)
- French (Good)
- German