

CARMEN PEREZ DE MUNIAIN

Present Position:

Chief Investment Officer at BBVA's "Pensions and Insurance" Unit. In charge, within BBVA organisation, of the investment management and performance of the pension funds and the insurance companies portfolios in the Latin American region.

Academic Background:

- Master in Economic Science and Business Administration by the Universidad Comercial de Deusto. Speciality finance.
- Certified European Financial Analyst.

Professional Experience:

She has developed all her professional career at BBVA, which she joined in 1983.

After the first two years with different duties in the Commercial Banking division, she has always been involved in Investment Banking activities having held, until the present position, different responsibilities

- Treasury. Strategic positioning and trading in Fixed Income, Currencies and Derivative Products
- Capital Markets. Loans, Bonds and Structured Finance Origination and Distribution
- Securitisation. CEO of the financial group securitisation Company
- Risk Management and Risk Control for the activities of Asset Management, Pensions, Insurance and Private Banking

October 2009

