



Carlos Brandão

Chief Risk Officer (“CRO”)

Carlos Brandão is graduated in Economics, has a Master on Commercial and Marketing Management and an Advanced Management Program.

Mr. Brandão joined novobanco as Coordinating Director of Risk Department in July 2017, and in August 2022 he was appointed as an executive member of the Board of Directors.

Mr. Brandão has more than 20 years of experience, managing large and high-performing risk teams across important players of the banking sector. Mr. Brandão was Risk Director on Banco Santander Totta e Barclays Bank, renowned institutions in the Spanish and English markets.

in 2008, Mr. Brandão joined to Barclays Bank in Portugal as first as Chief Risk Officer and in 2016 was appointed to be CEO and Country Manager, being responsible for Risk, Retail and Internal Control areas.