



## **Luís Ribeiro**

### **Chief Commercial Officer Retail (“CCOR”)**

Luis Ribeiro is graduated in Economics by Universidade de Évora, attending the Advanced Management Program for Executives of Universidade Católica as well as the Advanced Executive Program of Nova SBE.

Mr. Ribeiro is a member of novobanco board of directors since September 2018, and also member of the board of directors of novobanco dos Açores, of Unicre - Instituição Financeira de Crédito S.A and of SIBS Forward Payment Solutions, S.A..

Mr. Ribeiro has more than twenty-five years of commercial banking experience, and throughout this period he performed a vast number of management roles, including being responsible for the coordination the southern corporates segment and previously for the retail segment.