



Ignacio J. Carnicero

Chief Risk Officer

Professional Experience and Responsibilities

Ignacio Carnicero serves as Chief Risk Officer for BBVA USA. He is responsible for the development and implementation of the enterprise risk management program and its integration in the day-to-day management of BBVA's operations in the U.S.

Carnicero reports to U.S. President and CEO Javier Rodríguez Soler, and to BBVA Chief Risk Officer Rafael Salinas. He has been with BBVA for more than 12 years and joined the bank's U.S. unit from the Global Risk Management team in Madrid, Spain, where he led the Risk Analytics and Innovation area.

Prior to his most recent role in Global Risk Management, Carnicero was Global Head of Portfolio Management for CIB. He's been with BBVA for more than 12 years and spent time at Santander and consulting firm Afi before joining the Group.

Education

Carnicero majored in Quantitative Methods for Economic Analysis at Universidad de Valladolid and received his master's in Economics and Finance from the Center for Monetary and Financial Studies. He also has a Financial Risk Manager (FRM) certification.