



Rui Fontes

Chief Credit Officer (“CCO”)

Rui Fontes has an Economics degree by Faculdade Economia da Universidade do Porto (FEP).

Mr. Fontes is an executive member of novobanco Board of Directors April 2017, acting as responsible for Risk and Internal Control Areas and in October 2017, he was appointed as Chief Risk Officer. In August 2022 Mr. Fontes was appointed as Chief Credit Officer.

Mr. Fontes joined the banking sector in 1994, having assumed several job positions first in the commercial area and after in the credit risk area. In 2000, he joined the Global Risk Department and in 2012 assumed the responsibility for the coordination of this Department, which he maintained during the transition to novobanco and until his appointment as board member.