

RICARDO VALADARES

Nationality: Portuguese

Professional Experience:

2007 – present - Head of Remote Channels at Millennium bcp, the largest private financial group in Portugal with presences worldwide, such as: Greece, Poland, Romania; Mozambique, Angola and the United States.

2004 – 2006 – President and CEO of BCP Bank Canada, a small community bank with eight branches in the Great Toronto Area

1999 – 2004 – worked at BCP Bank United States in several positions:

- Chief of Staff and Member of the Executive Board
- Board Member of BCP Financial Services and BCP Financial Express, two subsidiaries for Remittances, Insurances and Investments
- Head of Remote Channels
- Head of Marketing

1997 – 1999 – Marketing Department of Millennium bcp Portugal

1990 – 1997 – Journalist in the financial and banking area for Público, one of the most prestigious newspapers in Portugal

Education:

- Degree in Human Resources
- Master in Banking and Insurance Management