

## ENRIQUE MORENO DE LA SANTA GARCÍA

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### ACADEMIC BACKGROUND

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<b>1991 - 2000</b>	<b>Doctor in law (PhD)</b> <i>Universidad de Alcalá de Henares</i>
<b>1990 - 1991</b>	<b>LLM (Master in Laws)</b> <i>IE University</i>
<b>1984 - 1989</b>	<b>Bachelor Degree in Law</b> <i>Universidad Complutense de Madrid</i>

### PROFESSIONAL BACKGROUND

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<b>2000 – 2019</b>	<b>CREDIT SUISSE Spain&amp;Portugal&amp;Italy</b> <b>Country Head of Legal&amp;Compliance</b>
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*Management of the Compliance department of 18 Compliance officers in charge of providing Compliance advice to all Divisions of Credit Suisse in Spain and Portugal (Private Banking, Investment Banking and Asset Management). Responsible for relationships with Regulators and for AML matters before the Authority. Coordination of Customer Complaints service. Expertise on Banking and stock markets regulation(MiFID, products distribution, payments, FATCA, transparency, market abuse, etc.) and Corporate law.*

*From 2000 to 2016, simultaneously with the above mentioned role I was General Counsel for Iberia, managing a team of 5 lawyers and being responsible for all legal affairs of Credit Suisse in the region, acting as Corporate Secretary of the Group companies.*

*From June to September 2016, on top of the mentioned roles, I was ad interim Head of Compliance for LatAm, managing all local Compliance departments formed by more than 40 people who provide regulatory advice to 10 countries.*

*From 2013 to 2015: On top of the mentioned role for Spain and Portugal, I was simultaneously responsible for the Legal and Compliance department of Credit Suisse France formed by 6 Compliance officers and 3 lawyers, in charge as well of providing Compliance and legal advice to the three Divisions (Private Banking, Investment Banking and Asset Management)*

*From 2000 to 2005: Responsible for the Legal & Compliance department for Private Banking and Personal Finance Divisions (24 offices open, call centre and e-banking). Some financial Groups were bought and merged by the firm during this period (ABN Amro, Gestión Integral Group and GVC Group). I was in charge of creating an integrated L&C department responsible for all the businesses. At that time I also was the Secretary of the Board of Directors Of GVC, SOCIEDAD DE VALORES, S.A., a broker dealer member of the four Spanish Exchanges.*

*From 2006 to 2016: Responsible for the Legal & Compliance department for Private Banking, Asset Management, Investment Banking (IBD, Equities and Fix Income) in Spain and Portugal. As a consequence of the One Bank project I had to integrate the L&C teams and to ensure a harmonized and consistent legal and compliance approach for all Divisions, looking for synergies and improvements. I am the Secretary of the Board of Directors of CREDIT SUISSE SECURITIES, SOCIEDAD DE VALORES, S.A. a broker dealer member of Madrid Exchange. All compliance functions are fully covered for the three Business Divisions (Anti Money Laundering, MiFID and Stock Markets matters, Market Abuse, Client's Complaints Services, Personal Data Protection, Code of Conduct, Conflict of Interest, etc). Credit Suisse Group in Iberia is currently formed by three Banks, one Broker dealer, one Fund Management company (150 Sicavs and 22 Funds under management plus discretionary mandate services) and some ordinary companies for additional services (Real State, Corporate Advisory, etc.).*

**1992 - 1999**

#### **BANKINTER S.A. Legal & Compliance Department**

*From 1992 to 1999: Legal Counsel. Responsible for legal advising to the Treasury and Capital Markets Division. Legal counsel for all subsidiaries and affiliates companies. Responsible for designing and authorising all the contracts used in the Bank for banking transactions and securities trading. Legal representative before the Claims Service of the Bank of Spain and Investor Ombudsman. Responsible for providing the legal advising to the Division of International Banking and Correspondent Banks Legal Counsel for the Bank's Central Departments. Member of the Investment Committee of Bankinter.*

*From 1999 to 2000: Responsible for the legal department of five lawyers that provided all legal advice to BANKINTER e-banking business.*

1991 - 1992

**O.N.C.E. Group (Law Firm of Muñoz Machado & Asoc.)**  
*Attorney at Law.*

## LANGUAGES

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**English:** *Fluid spoken and written*  
**French:** *Intermediate command*

## OTHER INFORMATION OF INTEREST

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### Secondary professional activities:

1993 - 2019

**IE UNIVERSITY.**  
*Professor of Banking Contracts.*

2012 – 2019

**CUNEF, Financial Studies University.**  
Professor of Financial Markets Law.

2014 – 2019

**SPANISH COMPLIANCE ASSOCIATION**  
Founding member. General Secretary and member of the Board of Directors till 2017.

2012 - 2013

**FRANKFURT SCHOOL OF FINANCE. Frankfurt (Germany)** European Certified Compliance Professional (ECCP) organized jointly with Ernst & Young Group. *Professor of Compliance.*

2010 – 2012

**UNIVERSIDAD CARLOS III DE MADRID.**  
*Professor of Banking and Stock Markets Law.*

2000 – 2002

**PONTIFICIA COMILLAS UNIVERSITY (ICADE)**  
*Professor of Stock Markets Law.*

### Author of several published books :

- *“Corporate Governance: Structure of the Board of Directors and the directors’ liabilities, several authors, editorial Aranzadi, Madrid, 2015;*
- *“Stock pledge to guarantee loans and credits”, editorial Marcial Pons, Madrid, 2002;*
- *“Internet Law. E-banking services”, several authors, editorial Aranzadi, Madrid, 2000;*

- “*Régimen Jurídico de Internet*”, several authors, editorial La Ley, Madrid, 2001)
- **and other publications** (*Revista de Derecho Bancaria y Bursátil*, *Revista Jurídica Iuris*, *La Ley*, IE University, etc.).

**Speaker at various forums and Conferences** (Annual Conference on Anti-Corruption (C5), IIRS, APD, IFE, IFAES, Madrid Stock Exchange, Bar Association of Bilbao, Deloitte&Touche Conference, Bank of Spain Internet Conference, Bar Association of Madrid and others).

**Researcher at the Financial Markets Law Department of CEU SAN PABLO UNIVERSITY.**

**Professor of the Stock Markets Advance Program** organized by the Spanish Stock Market Authority (CNMV) and the IE University.

**Legal counsel to the Royal Spanish Ski Federation.**

Participation in issuing laws with the Spanish Higher Council on Sports.

Spain representative at the Legal & Safety Committee of the International Ski Federation (FIS).

**Master in Sports Law** (Spanish Olympic Committee and Higher Council on Sports) 1997/1999.

**Currently studying the 4<sup>o</sup> course of the degree in Anthropology in the University of Madrid (UNED).**