

## Miguel Antonio Pérez Carnicero

Independent director

He chairs the Audit and Compliance Committee whose mission is to assist the Board of Directors in supervising the consolidated financial statements of Mora Banc Grup, SA and the whole group and to check its regulatory compliance. He is also a member of the Appointments and Remuneration Committee and the Risk Committee. He is also non-executive chairman of the board of directors of Mora Assegurances, SAU.

His has spent most of his career at Deloitte, where he was the partner responsible for financial services and insurance for Catalonia, Aragon, the Balearic Islands and Andorra. He has conducted audits and reviews for practically the whole of the financial and insurance market in the territories where he has worked, in addition to reviewing processes for improving efficiency in many banks and insurance companies.

He is a member of the Association of Chartered Accountants of Catalonia, where he was vice-president until 2014, a member of the Association of Economists of Catalonia, where he sat on the Board of Trustees, the Association of Accounting and Business Management of Spain (AECA), the Association of Senior Managers of Spain (AED), and the Association of Accounting Senior Managers of Catalonia (ACCID).

