



CURRICULUM VITAE

Name | **João de Almada Moreira Rato**

Date of Birth | **29 September 1971**

CURRENT POSITIONS

- Non-Executive Member of the Board of Directors of Caixa Geral de Depósitos, S.A. (since July 2025)
- Senior Advisor at Morgan Stanley (since 2015)
- Non-Executive Member of the Board of Directors of Stitching Administratiekantoor (STAK) PREV (since 2024)
- External Advisor / Expert at Oliver Wyman – Dubai (since 2024)
- Chair of the Board (Direção) of Instituto Português de *Corporate Governance* (IPCG) (since August 2022)
- Member of the Advisory Board (representing IPCG) of Banco Português de Fomento (since January 2024)
- Member of the Management Board of the Fórum para a Competitividade (since 2008)
- Independent Member of the Ethics and Sustainability Committee of Greenvolt – Energias Renováveis, S.A. (since November 2025)

Academic Positions:

- Guest Professor at Nova School of Business and Economics (since 2021)
- Guest Professor at Nova IMS (since 2015)

FORMER POSITIONS

Business Positions:

- Consultant of FinTrU (during 2022)
- Chair of the Board of Directors of Banco CTT (from 2019 to 2023)
- Member of the Board of Directors of Omtel, Estruturas de Comunicações, S.A. (from 2018 to 2019)
- External Advisor/Expert of Oliver Wyman, Dubai (from 2017 to 2020)
- Advisor, LSE Enterprise Ltd at Rothschild & Cie Gestion (during 2016)
- External Advisor/Expert of Oliver Wyman, United Kingdom (from 2016 to 2017)
- Senior Advisor of Incus Capital Advisors (from 2015 to 2016)
- Chief Financial Officer of Banco Espírito Santo, S.A. and later Novo Banco, S.A. (from July to 3 August 2014, and from 3 August 2014 to September 2014, respectively)
- Chair of *Agência de Gestão da Tesouraria e da Dívida Pública – IGCP, E.P.E.* (from 2012 to 2014)
- Executive Director of Morgan Stanley Fixed Income and Debt Capital Markets Divisions (from 2010 to 2012)
- Managing Partner of Nau Capital Global Macro Hedge Fund (from 2008 to 2010)
- Executive Director of Lehman Brothers, United Kingdom (2003-2008)
- Associate of Goldman Sachs Fixed Income Currencies and Commodities Division (from 2000 to 2003)
- Associate at Banco Bozano Simonsen Brasil (from 1997 to 1998)



Academic Positions:

- Teaching Assistant at the Department of Economics of University of Chicago (from 1996 to 1997)
- Lecturer in undergraduate Price Theory course at University of Chicago, College (during 1999)
- Guest Professor at Nova School of Business and Economics (during 2014)

Other Positions:

- Member of the Board and Member of the Board of Trustees of Plataforma de Crescimento Sustentável (from March 2013 to December 2024)

ACADEMIC QUALIFICATIONS

- PhD in Economics by the University of Chicago (2000)
- MSc in Economics by the University of Chicago (1996)
- BSc in Economics by Nova School of Business and Economics (1993)