

Sarai Criado Nuevo appointed INBONIS Rating Chief Corporate Development Officer

Madrid, 20 march 2023- Sarai Criado joins the top management at INBONIS rating as Chief Corporate Development Officer to grow the business in the areas of public financing, traditional and alternative banking in the European markets. She will also have a key role in the development of new products and in the analysis and proposals for corporate development and growth (mergers and acquisitions, capital reinforcement, strategic agreements).

*"I am really happy to join Inbonis top management team which I greatly admire it is also a B-Corp fintech with young and innovative people. From my new position I hope to add value to the European economies as well as **support the Capital Market Union implementation for mid-caps** since Inbonis helps to efficiently assign financial resources to the most competitive companies regardless of the country of origin"*

Sarai has more than 20 years of experience in management positions within international financial institutions, both public and private, in five different countries that provides her a global robust expert network. In the private world, she was a consultant at Price Waterhouse Coopers in Miami, a senior economist at Analysts Financieros Internacionales (AFI) and a senior vice president at Lombard Odier Bank in Geneva. In the Public Institutional world, she was an analyst at the European Central Bank in Frankfurt, a national expert at the European Commission in Brussels, a senior Economist at the Central Bank of Spain and for the last 3 years she has worked on secondment as a financial and blockchain advisor to the Spanish First Vice President Nadia Calviño in the Ministry of Economic Affairs and Digital Transformation.

"Coming to work for Inbonis is a new challenge that "connect the dots" of several of my previous work experience. Indeed, improving the information and financing of medium-sized companies has been a constant in my career, from the analysis of data in the Central Balance and evaluation of methodologies of scoring companies in the Bank of Spain, to designing the regulation on rating agencies in the European Commission and finally evaluating how to channel emergency aid to SMEs right after the outbreak of the covid in the Spanish cabinet. Inbonis rating is now the place from where I will continue following my purpose."

Bachelor of Science Business Administration (CUNEF), with a master's degree in Economics at the London School of Economics and has scientific publications in prestigious journals, Sarai has a continued thirst for knowledge and has, currently being certified by the Exponential Innovation Program of Singularity University, as well as a legal expert in Blockchain. In addition, she is part of the Harvard University network of World Global Leaders.

INBONIS is the first Credit Rating Agency with SME-specific rating methodologies registered and supervised by the European Securities and Markets Authority (ESMA). It offers coverage in all sectors, except those of financial institutions or insurers. Currently, it operates in the European Union.