
Manuel “Manolo” Sánchez Rodríguez

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Strategic Financial Leadership | Business Performance Improvement | Policy Influencer | Technology Innovation

Visionary business strategist driving \$MB revenue growth, pioneering business transformation and nurturing stakeholder relationships.

- **Leading consistent business growth:** Grew BBVA’s market share both nationally and across the Sunbelt footprint, making it one of the top 20 U.S. commercial banks and the 4th largest bank in Texas with a 6% market share.
- **At the forefront of technological innovation:** Helped BBVA pioneer real-time processing and open its platform for digital disrupters. Developed award winning mobile & online banking services. Acquired neobank, Simple, to advance user experience.
- **Building relationships with constituencies and stakeholders:** Coordinated with relevant Congressional committees to speed up legislative change concerning mobile banking. Directed BBVA corporate governance and regulatory relations in the US.

Financial Operational Excellence
Insightful Banking Solutions
Policy Decision-Making &
Communication

Civic & Community Involvement
Legislative & Political Understanding
Regional Economic Intelligence

Talent Inclusion & Development
Changing Financial Market Knowledge
Risk Management & Mitigation

Career Summary & Successes

Adjunct Professor, Rice University

2/18 - Present

- Currently teaching courses to MBA and executive MBA students on digital disruption in finance at Rice University. Leveraged 20+ years of banking leadership experience to improve student exposure to the game-changing finance industry transformation.

Series of Promotions at Banco Bilbao Vizcaya Argentaria Group:

Chairman, President & CEO, BBVA Compass, USA

12/08 - 11/17

Pioneered a strong banking foundation with dynamic asset growth from \$3B-\$100B (2K-14K employees) in 10 years. Tripled brand awareness. Became a household banking name in the Sunbelt, especially Texas. Strengthened operational portfolio across multiple revenue pools such as credit cards, private banking, asset management, debt capital markets, consumer & commercial loans.

High-Yield Financial Growth | Mergers & Acquisitions | Globally-Scaled Business Performance

- Joined BBVA’s global executive committee, an 11-member body influencing \$MB investments across diverse geographies and business lines. Oversaw financial operations for 700+ branches across the US, contributing to 10% of the total global profit.
- Spearheaded a \$60B merger of 6 banks under the BBVA Compass brand including acquisition of assets from a failed institution from the FDIC. Transitioned new structures to a unified technology platform and integrated business and operational practices.
- Promoted diversity and inclusion following merger by engaging top-bottom workforce in the strategy planning process.
- Steered bank out of the financial crisis, winning recognition as a responsible financial institution. Secured #1 [American Banker’s reputation rank](#). Made careful lending decisions to expand portfolio and opened new loan production offices out of footprint.
- Took over the \$20B asset New York branch as well as Mexico’s Bancomer transfer services agency operations in Houston as the US Country Manager. Monitored one of the largest money transmitter platforms (\$10B annual) between US and Mexico.

Financial Services Digital Disruption & Innovation

- Transformed BBVA into a digital banking powerhouse by spearheading migration to a new core banking system. Managed the \$360M transition while maintaining functionality and customer satisfaction through detailed product planning and execution.
- Recognized as the Model Bank of the Year (2013) for the largest U.S. bank transformation in ten years by Celent consultants.
- Provided convenient banking solutions to customers by developing a \$100M mobile and online banking service suite across Android and iOS platforms. Introduced first native iPad banking app and the first instant reward redemption smartphone wallet in the US. Received recognition for the best service alerts.
- Recognized as the best mobile banking app for functionality for 3 consecutive years by the Javelin Strategy & Research Inc. Won multiple awards from the Money Magazine and the Global Finance Magazine.
- Attracted talent by deploying a start-up mentality with error tolerance and entrepreneurial spirit. Nurtured technically astute teams that kept up with changing organizational needs by setting and evaluating key development milestones.
- Passed mandatory yearly stress tests for 6 consecutive years by upgrading the corporate risk management, compliance, and capital/stress test systems. Augmented organization's ability to deal with financial crises by upgrading big data capabilities.

Stakeholder Relationship Management | Policy Advocacy & Implementation | Economic Insight

- Adapted to changing political climate by establishing advocacy networks with institutional, government, and regulatory bodies. Campaigned for regulatory relief for mid-sized banks and NAFTA re-negotiation. Chaired bank's Political Action Committee.
- Served as one of the 24 directors on the American Bankers Association's board of directors. Recognized as a subject matter expert and thought leader by federal banking regulators, trade organizations, and concerned legislators.
- Actively represented BBVA Compass on national and international economic forums including leading in-depth economic policy discussions with the former President, George W. Bush and the Apple co-founder, Steve Wozniak.
- Speaker on the "Banking Innovation" podcast with former Deputy Comptroller of the Currency and consultant Jo Ann Barefoot.
- Presented to bankers and regulators at several conventions of the American Bankers Association, the Financial Services Roundtable, Bank Administration Institute, the Center for Financial Services and the Federal Reserve Annual Directors meeting.
- Official bank of the NBA. Named stadium for MLS Houston Dynamo. Attracted customers through sports affinity programs.
- Strategized community outreach by securing arts and cultural program sponsorships. Supported low-income education initiatives.

Senior Executive Vice President Community Banking, Compass Bank (acquired by BBVA in 2007) 3/08 - 12/08

- Oversaw commercial banking operations in 40+ mid-level community markets (clients with revenues < \$2B) across the Sunbelt.
- Facilitated integration with the new foreign parent bank. Managed community banking division with a team of 1000+.
- Strategized consistent loan and fee income growth by diversifying product and service base.

President & CEO, The Laredo National Bank (acquired by BBVA in 2005) 7/05 - 3/08

- Directed the first commercial bank acquisition by BBVA with \$3B in assets, 45 branches across Texas, and 2000+ employees.
- Raised the newly acquired bank to BBVA standards by upgrading multiple capabilities. Introduced a new business segmentation plan, integrated brokerage firm with a Mexican affiliate, and resolved a mortgage subsidiary enforcement action.
- Finalized acquisition of 2 additional Texas banks including State National Bank Ft Worth and Texas State Bank McAllen.

Chief Risk Officer, BBVA Bancomer, Mexico City

- Strengthened BBVA's loan portfolio across Mexico, making it the #1 bank in the territory, by implementing a strong credit, market, and operational risk management structure.

- Managed a \$1.2B (1300 employees) nonperforming loan portfolio. Eliminated bad loans and redirected recovery and collection team's efforts towards new loan generation.
- Established bank in a new market by gathering local leadership and engaged teams in constructive growth processes.

Senior VP, Director | Branch Manager, New York Branch & Global Corporate Banking New York **4/99 - 2/02**

- Served as the CEO of broker dealer. Managed resources in investment and corporate banking, debt capital markets, trade finance, private banking, compliance and monitoring, and credit management portfolios with a 90 member team.
- Extended relationships with 130 multinational groups across US, Spain, and the Latin America. Key clients included Fortune 500 telecom, information technology, and energy sector corporations.

Previous Involvement: Director, Corporate Banking Branch Paris | 4/94 - 4/99, Business Manager, Tourism and Hotels Division Madrid | 6/92 - 4/94, Assistant Area Manager, International Financial Institutions Madrid | 9/90 - 6/92.

Board of Directors

- **Financial/Banking Associations:** American Bankers Association, Washington, DC | 2015 - 2017; Institute of International Bankers, New York | 2015 - 2017; Financial Services Roundtable, Washington, DC | 2011 - 2014; BITS (the Technology Policy Division of the Financial Services Roundtable) | 2017.
- **Civic and Cultural Organizations:** Greater Houston Partnership, Texas | 2013 - 2017; Museum of Fine Arts Houston, Texas | 2013 - Present; Houston Symphony, Chair Marketing Committee, Texas | 2008 - Present; Houston Grand Opera | 2017- Present; Young Presidents Organization, Houston Chapter | 2004-Present; Center for Houston's Future | 2017- Present, Brighter Bites | 2017- Present, Laredo Chamber of Commerce, Laredo | 2007-2008.
- **Educational Institutions:** Kipp Houston Charter Schools, Texas | 2014 - Present; the Post Oak Montessori School, Chair, Texas | 2008 - Present; Good Reason Houston/Strive Network | 2018.
- **Corporate & Technology:** Simple | 2014 - 2017, Alestra - AT&T México, México | 2002 to 2005; Hoteles Presidente, México | 2004 to 2005; Cintra (Aeromexico/Mexicana), México | 2003 to 2005; Bancomer Transfer Services, Houston | 2002 to 2006.

Education & Honors

MA Advanced European Studies , Collège d'Europe, Bruges, Belgium	1990
MSc International Relations , London School of Economics and Political Science	1988
BA Economics and Political Science , cum laude, Yale University	1987

Finance and Management Courses: INSEAD | Executive School of Management (2003), Creative Leadership | Center for Creative Leadership (2005), Conscious Business | Axialent Group (2010), Executive Business Program | IESE, Universidad de Navarra, Madrid (2004 & 1995), Change Management & International Negotiation | Abecor Banking Institute (1998), Trade and Commodity Finance, Banking and the euro, Strategic Decision Making, Executive School of Management | BBVA (1998 - 2010).

Awards: 2017 Arrival Award Recognizing Immigrant Achievement, University of Houston Law Center; 2015 Hispanic Male Executive of the Year, Houston Hispanic Chamber of Commerce; 2014 Paul Harris Fellow, Laredo Rotary Club; 2011 Alabama Citizen of the Year Award, March of Dimes; Heavy Hitters in Banking, Birmingham Business Journal; Tejano Achiever Award in Financial Services, LULAC

Languages: Spanish, French, English, German, and Arabic.