

Catalina graduated in industrial engineering from ICAI Comillas Pontifical University, and has more than 20 years of experience in retail banking across different geographies. She is currently the Head of External Data and Business Models at Banco Santander, within the Models & Data area of the Risk and IT divisions, an area that initiated the bank's digital transformation back in 2017.

She is responsible for exploring and using not only the internal data but external data such as climate or digital data to speed up the adoption of AI in business. Additionally, she is responsible for defining the data sharing framework to mitigate data sharing risks, protect customer personal data and the bank's intellectual property.