



# PUERTO RICO CONFERENCE

2012 | Revitalizing Innovation



**Mr. Rafael Saldaña**  
Chief Executive Officer  
Banesco USA

Rafo, as known by his friends and colleagues, is a multidisciplinary banker and business manager with diverse experience in US and European banking organizations. He currently serves as President and Chief Executive Officer of Banesco USA, a State chartered multi-state bank based in Coral Gables, Florida.

He also serves on the Board of the Greater Miami Chamber of Commerce, where he is Vice Chair of the Education Committee, the Board of The Miami Foundation, and the Board of the Commercial Industrial Association of South Florida. Mr. Saldaña graduated with honors from the University of Puerto Rico, and received his MBA with four majors in Accounting, Finance, Operations, and Industrial Relations from J.L. Kellogg Graduate School of Management at Northwestern University in Evanston, Illinois.