

Name: Miguel Pedro Lourenço Magalhães Duarte

Birth date: 16 December 1962 (Angola)

Academic background:

- High Executive Program at AESE - Lisbon (2008)
- MBA (scholar part) by Universidade Nova de Lisboa (1986)
- University degree in Management and Administration by Universidade Católica Portuguesa, Lisbon (1979-1984) with honor.

Academic Experience:

- “Fullbright - Bureau of Educational and Cultural Affairs” Scholarship by the US Government (1985-86)
- Resident Assistant Teacher at the Finance and Accounting Department - Undergraduate program in Management and Administration of Universidade Católica Portuguesa, Lisbon (1984-1989)
- Member of the Senior Congregation Board of Universidade Católica Portuguesa in representation of Student’s community (1983)

Professional Experience:

Member of Senior Management of Millennium BCP, with a number of diversified functions in various areas in Portugal and abroad:

- Head of the General Secretariat and Relations with External Entities of the Bank (2016-2019)
- Head of Companies & Corporate Banking Marketing Department (2012-2015)
- Head of Communications Department, overseeing both internal and external communications (2008-2012, and during 2018 on an interim basis)
- Responsible for the Asset Divestment Department (both for distressed credits and non-operational real estate portfolio) (2007-2008)
- Head of Investor Relations for BCP stock listed in Portugal and US ADR’s (2001-2007)
- Resident Executive Board Member of several dutch financial institutions in representation of BCP, namely Achmea Bank, Staal Bankiers and Amsterdam Stock Exchange registered broker Eduard de Graff BV (1998-2001)
- Head of the American Express Card Department, responsible for the launch and development of the Portuguese Card issuing and acquiring Program, of which BCP was the exclusive franchisee (1995-1998)
- Head of Private Banking Marketing Department (1993-1995)

- Executive Board Member of registered Portuguese Stock Broker “Sociedade Corretora Portuguesa” in Lisbon and Porto Exchanges, a subsidiary of BCP (1990-1993)

Previously:

- Member of the Executive Team of private Wealth-Management company “Interfinança - Sociedade Gestora de Patrimónios”, subsequently acquired by BCP (1987-1990), having then joined the Bank
- Senior Expert at Management Consultancy Company “ESG - Empresas de Serviços de Gestão, Lisbon” (1985-1987)
- Financial Auditor at former Arthur Andersen & Co - Lisbon (1984-1985), now part of Deloitte Portugal

Other Activities/Positions:

- Non-executive member of the Board of Directors of philanthropic foundation “Fundação Santa Maria da Silva, IPSS”
- Member of the Economists Association (“Ordem dos Economistas”)
- Member of the Certified Accountants Association (“Ordem dos Contabilistas Certificados”)
- Member of the Editorial Council of Business and Marketing Magazine “Marketeer”
- Representative of BCP at the Business Confederation of the Community of Portuguese Speaking Countries (“Confederação Empresarial da CLPL”) (2013-2107)
- Representative of BCP at the Investment Committees of Venture Capital Funds Management companies of “Revitalizar Norte, Centro e Sul” (2013-2015).