

ABBREVIATED CURRICULUM

Name: Jorge Manuel Baptista Magalhães Correia
Date of Birth: 05 November 1957
Marital Status: Married

Education and Training

- Licentiate Degree in Law from the Lisbon Law School in 1981
- Participation in numerous relevant professional training actions throughout his career, in Portugal and abroad, namely with certification by the "Enforcement Training Program 1994" from U.S. Securities and Exchange Commission (SEC), Washington, DC.

Professional Data

- Assistant professor at the Lisbon Law School from 1982 to 1989, in Tax Law and Political Economics, with approval in the schooling component in the Masters Degree in Legal-Economic Sciences.
- Assistant Professor of the Law Department of Universidade Lusíada, from 1988 to 1992.
- Manager of the Nucleus of Inspection to Para financial Entities from the Inspectorate-General of Finance, with the category of Chief-Inspector (entity to which staff he was part from 1983 until 1991, having successively performed functions in the Legal Department, in the Research Office of IGF and as Advisor of the General Inspector of Finance como Assessor do Inspector-Geral de Finanças).
- Manager of the Inspection Division, and, later also Manager of the Secondary Markets Division of Comissão do Mercado de Valores Mobiliários (CMVM), from 1991 to 1995. He, namely represented CMVM in forums and Work Groups of the European Commission regarding the preparation of the proposals for Directives on security markets issues.
- Lawyer, registered in the respective Bar since 1983. Within that scope he performed the position of vice-chairman of Instituto dos Advogados de Empresa da OA (active registration - no activity)
- Advisor of Comissão de Reforma do Tesouro (1990)
- Advisor of Associação Portuguesa de Técnicos Oficiais de Contas (Portuguese Association of Chartered Accountants) (from 1988 until 1991)

- Has about two dozens of published works, mainly in the area of Tax Law, specialized magazines and several communications presented at conferences and seminars.
- Founder, partner and editorial responsible for the edition of the magazine “Fisco” (until 1991)

Positions held in the insurance area:

- Chairman of the Board of Directors and of the Executive Committee of Companhia de Seguros Fidelidade, SA (since 03/2017); previously Vice-Chairman of the Board of Directors and Chairman and Chairman of the Executive Committee (2014/2017)
- Chairman of the Board of Directors of Fidelidade Property International, SA (since 11/2014) and of Fidelidade Property Europe (since 06/2014).
- Vice-Chairman of the Board of Directors and Chairman of the Executive Committee of Multicare- Seguros de Saúde, SA (05/2014 to 03/2017)
- Vice-Chairman of the Board of Directors and Chairman of the Executive Committee of Fidelidade Assistance, SA, (05/2014 to 03/2017)
- Vice-Chairman of the Board of Directors of Caixa Seguros e Saúde SGPS, SA (10/2011 to 05/2013) and, previously, member of the BofD (02/2002 to 10/2011)
- Chairman of the Board of Directors of Universal Seguros, SA (Angola) (4/2011 to 05/2016)
- Chairman of the Board of Directors of Companhia de Seguros Fidelidade- Mundial, SA, (01/2008 to 05/2014) and previously Vice-Chairman (07/2006 to 01/2008) and member (04/2000 to 06/2006)
- Chairman of the Board of Directors of Império-Bonança Companhia de Seguros (01/2008 to 05/2012) and previously Vice-Chairman (07/2006 to 01/2008) and member (01/2005 to 07/2006)
- Member of the Board of Directors of Companhia de Seguros Mundial-Confiança (/1998 a /2006).
- Chairman of the Board of Directors of Via Directa Companhia de Seguros, SA and previously member of the BofD (11/1997 to 3/1998)

Current Positions in other areas:

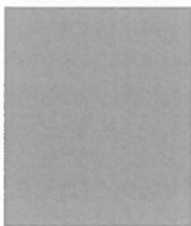
- Chairman of the Board of Directors of HPP – Hospitais Privados de Portugal, SA (2012/2013) and previously member of the BofD
- Member of the Board of Directors of USP Hospitales (Barcelona)
- Chairman of the Board of Directors of Luz Saúde, SA (since 02/2015)
- Member of the Board of Directors and member of the Corporate Governance Commission of REN- Redes Eléctricas Nacionais, SGPS, SA (since 04/2015)
- Vice-Chairman of the Board of the General Meeting of Shareholders of Banco Pinto & Sotto Mayor

Positions in Associations and other:

- Vice-Chairman of Associação Portuguesa de Seguradores (since 04/2008)
- Member of The Geneve Association (since mid-2007)
- Member of the Strategic Board da Insurance Europe (European Insurance Federation) (2016)
- Member of the Strategic Board of MBA of ISEG
- Member of the Advising Board of Faculdade de Direito de Lisboa
- Patrons Board of Museum Arpad Szenes-Vieira da Silva

PERSONAL INFORMATION

Ana Paula Alcobia Gray



Sex Female | Date of birth 16/03/1962 | Nationality Portuguese / South African

WORK EXPERIENCE

07/1994 – 03/2017

Banking Sector

10/2015 – 03/2017; 11/1996 – 03/2011

Non-executive director; Non-executive deputy chairman from 2002

04/2011 – 09/2015

Deputy chairman and executive director

Banco Angolano de Investimentos S.A. (Luanda, Angola)

As at 31 December 2016, the Bank had assets of USD 8 billion, a staff complement of 1,943 and 144 branches. It was the largest private bank by assets in the Angolan market. In the banking sector, it had subsidiaries in Portugal and Cabo Verde.

The board was composed of 11 directors, 4 non-executives and an executive committee of 7 directors.

Principal responsibilities in the non-executive role: focused on the control and evaluation of the performance of the executive committee and on matters related to business strategy, organic and functional structure, risk management and disclosure of legal/statutory information. Responsible for the evaluation and approval of credit transactions above limits established for the executive committee.

Principal responsibilities as a member of the executive committee: focused on the day to day operations of the bank, and specifically, on the supervision of the following departments: Internal audit, compliance, accounting, operational risk. Responsible for accompanying the activity of the Portuguese subsidiary. The executive committee was responsible for the evaluation and approval of credit transactions above the limits established for the credit committee.

12/2003 – 05/2013

Deputy Chairman and executive director (acting CEO)

08/2002 – 11/2003

Non-executive deputy chairman

Banco BAI Europa S.A. (Lisbon, Portugal)

As at 31 December 2012, the Bank had assets of EUR 1,2 billion and a staff complement of 27. The board of directors was composed of 5 directors, 2 of which were executive.

Principal responsibilities as an executive director: focused on the day to day operations of the bank, and specifically, on the supervision of the following departments: Internal audit, credit, risk management, accounting, compliance, operations, treasury, specialised finance, commercial, legal, information technology, human resources.

Principal responsibilities in the non-executive role: focused on the control and evaluation of the performance of the executive directors and on matters related to business strategy, organic and functional structure, risk management and disclosure of legal/statutory information. The board was responsible for the evaluation and approval of credit transactions above limits established for the executive directors.

- 01/2009 – 05/2013
Non-executive deputy chairman
Banco Sul Atlântico, IFI (Cabo Verde)
This was an offshore bank with limited activity.
- 01/2003 – 11/2003
Manager
Investec Bank (Hong Kong) Pty (Hong Kong)
Evaluating the opportunities for the bank to set up an operation in Hong Kong, including analysis of regulatory environment, and working on several start-up business initiatives.
- 01/2002 – 12/2002
Manager – Treasury division
Investec Bank UK Ltd (London, United Kingdom)
The treasury division managed the liquidity position and balance sheet funding of the bank and participated in the Asset and Liability Management committee meetings.
- 07/1994 – 12/2001
Manager - Emerging Markets Finance (EMF) Division
Investec Bank Ltd (Johannesburg, South Africa)
The focus of the division was the provision of cross border financing for projects in African countries outside of South Africa, which included sourcing and structuring the deals, arranging syndications where applicable, obtaining credit approval and working with the lawyers in the drafting of the legal agreements.
- 1982 - 1992**
1992
Non- Banking Sector
Investment manager
Gordon Schachat Investments (Johannesburg, South Africa)
Responsible for the management of several investments.
Investment holding company
- 1989 - 1991
Auditor
Ernst & Young (Johannesburg, South Africa)
Auditing “articles” necessary for the qualification of Chartered Accountant. Performed statutory audits of several companies.
Auditing
- 1985 – 1988
Financial manager
Saficon Investments Ltd subsidiary Cargo Motors (Johannesburg, South Africa)
Responsible for the financial department of the company, including the preparation of monthly and annual accounts and dealt with external auditors.
Motor Industry
- 1982 - 1984
Internal auditor
Saficon Investments Ltd (Johannesburg, South Africa)
Performed internal audits of various subsidiary companies of the group.
Motor Industry

EDUCATION AND TRAINING

Year completed / *registered	Qualification	University
1995	Master in Business Administration	University of the Witwatersrand
1993*	Chartered Accountant (South Africa)	Registered at the South African Institute of Chartered Accountants
1990	Honours in Commerce	University of South Africa
1989	Honours in Accounting Science	University of South Africa
1984	Bachelor of Commerce	University of South Africa

PERSONAL SKILLS

Mother tongue(s) English

Other language(s)	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
Portuguese	C2	C2	C1	C1	C1
French	A1	A2	A1	A1	A1

Levels: A1/A2: Basic user - B1/B2: Independent user - C1/C2 Proficient user
Common European Framework of Reference for Languages

Communication skills Communication skills gained through my experience in the various management roles.

Organisational / managerial skills Leadership skills gained through my experience in the various management roles.

Digital skills	SELF-ASSESSMENT				
	Information processing	Communication	Content creation	Safety	Problem solving
	Independent user	Basic user	Basic user	Basic user	Basic user

Levels: Basic user - Independent user - Proficient user
Digital competences - Self-assessment grid

Good command of office suite (word processor, spread sheet, presentation software)

Driving licence B

Curriculum Vitae

Personal data

Norberto Emílio Sequeira da Rosa, born on April 3, 1955, in Lajes do Pico - Az

Nationality: Portuguese

Residence:

Academic qualifications

University Degree in Economics from Instituto Superior de Economia e Gestão, in 1977, with a final average of 16 values.

- Lecturer in the areas of Applied Economics (1975 to 1977).
- Professor in the disciplines of Applied Economics, Statistics, Econometrics, Complements of Econometrics and Applied Econometrics (1977 to 1993).
- Coordinator of the teaching teams in the disciplines of: Econometrics, Complements of Econometrics and Applied Econometrics.

Languages

Mother tongue – Portuguese.

Foreign languages - English and French - Independent user.

Professional experience

1980/1989

Economist in the Economic and Statistical Department of the Banco de Portugal, member of the public finance and capital markets division, later in charge of the macroeconomic and econometrics models area.

- Regular participation in the Banco de Portugal's annual reports and bulletins.
- Elaboration of several papers (some of them published).
- Banco de Portugal's representative in meetings with International Organizations.
- Co-author of a macroeconomic model for the Portuguese economy which would later be used by the Banco de Portugal and the Ministry of Finance to carry out economic policy forecasts and simulations.

1989/1993

Deputy Director General of the General Directorate of Public Accounting - Ministry of Finance.

- Responsible for the preparation of the State Budget, for the monitoring of budget execution, for the elaboration of the General State Account and for estimates of the General Governments' accounts.
- Participation in the Reform of the State Financial Administration.
- Ministry of Finance's representative in negotiating the definition of supplementary legislation for the Excessive Deficits Procedure and Public Debt, amongst other meetings with international organizations.

1993/1995

Secretary of State for the Budget in the XII Constitutional Government Portugal.

1995/2002

Deputy Director of the Banking Supervision Department of Banco de Portugal.

- Restructuring of the Department to adapt its organizational structure to the new Legal Framework of Credit Institutions and Financial Companies.
- Responsible for the supervision of the credit institutions and financial companies included in the Portuguese Financial System
- Banco de Portugal's representative in the Banking Supervisors' Contact Group for the European Economic Area's countries.
- Coordinator of the Banco de Portugal's teams in the meetings, provided for in the memoranda of understanding, with the supervisory authorities of the countries with banks that carry on their activity in Portugal.

2002/2004

Secretary of State for the Budget in the XV Constitutional Government of Portugal.

2004/2013

Member of Caixa Geral de Depósitos' Board of Directors with executive functions (October 2004 to July 2011).

Member of Caixa Geral de Depósitos' Board of Directors and Deputy Executive Officer (July 2011 to July 2013).

Responsible, by delegation of powers of the CGD Board of Directors, for the **big** areas.

- Accounting, Consolidation and Financial Information;
- Planning, Budget and Management Control;
- Information Technology (IT);
- Operational Support and Back-Office Activities;
- Electronic Channels and other Non-Presence Channels;
- Means of Payment - Issuance of Cards and Acquiring;
- Personnel Management,

- Compliance;
- Support to the Caixa Geral de Aposentações;
- Adaptation of the "SEPA - Single Euro Payments Area" to €

Main functions developed:

- Chairman of the Board of Directors – Caixa Seguros e Saúde, SGFP (April 2008 to July 2013);
- Chairman of the Board of Directors - SOGRUPO - ACE Sistemas de Informação (January 2009 to July 2013);
- Chairman of the Board of Directors - CAIXATEC - Tecnologias de Comunicações (March 2008 to July 2013);
- Chairman of the Board of Directors - Caixa - Participações (January 2008 to July 2013);
- Member of the Board of Directors - Caixa Geral de Aposentações (January 2008 to June 2011);
- Chairman of the Board of Directors - Caixa Geral de Aposentações (July 2011 to July 2013);
- Non-executive member of the Board of Directors - SIBS - Sociedade Interbancária de Serviços (September 2005 to July 2013);
- Non-executive member of the Board of Directors - ZON – Serviços de Telecomunicações e Multimédia (2008 to June 2012).
- Member of CISP - Interbank Commission for the Payment System.
- Member of the Board of the European Savings Banks Group and the World Savings Banks Institute.
- Member of SEPA - High Level Group, representing the Portuguese Banks.
- Provisional Administrator appointed by the Banco de Portugal, during Banco de Portugal's intervention at Banco Português de Negócios (BPN), in November 2008.
- Deputy Chairman of the Board of Directors of BPN since the nationalization of the bank (November 2008) until its privatization (March 2012).

2013/2015

Adviser to the Board of Directors of Banco de Portugal.

2015/2018

Executive Director of Sociedade Gestora de Fundos de Pensões do Banco de Portugal¹.

Activities in non-profit institutions

- Former member of the Board of Directors and Fiscal Council of Fundação Económicas.
- Former chairman of the Fiscal Council of the Association of Former ~~Staff~~ of Liceu Nacional da Horta.
- Former member of the Board and former Chairman of the Fiscal Council of the Alumni Económicas (Association of Former Students of ISEG).
- General Assembly's Chairman of the Alumni Económicas.
- Publication of the book "Let's Pay Our Public Debt? What Should We Do?" From the Bnomics Publishing House, with a preface by Vítor Bento, in 2014.

¹ From 2015 to 2017, José Ramalho, Deputy Governor of the Banco de Portugal, served as Chairman of the Board of Directors of SGFPBP and was replaced, in 2017, by José de Matos, former Deputy Governor of the Banco de Portugal. From 2015 to 2018, Hélder Rosalino, member of the Board of Directors of Banco de Portugal, acted as Administrator of SGFPBP on behalf of Banco de Portugal.

