

Carlos Jorge Ramalho dos Santos Ferreira

Personal data:

- Date of Birth: 23 February 1949
- Place of birth: Lisbon
- Nationality: Portuguese
- Position: Chairman of the Executive Board of Directors
- Beginning of Functions: 16 January 2008
- Term-of-office: 2008/2010

Positions presently held in companies of the Group:

In Portugal:

- Chairman of the Board of Directors of Fundação Millennium bcp

Abroad:

- Member of the Supervisory Board of Bank Millennium, SA (Poland)
- Chairman of the Board of Directors of Banco Millennium Angola, SA

Current positions outside the Group:

- Member of the Board of Directors of Banco Sabadell, representing Banco Comercial Português SA
- Member of the Supervisory Board of EDP - Energias de Portugal, SA

Functions within the organisational framework of the Group:

- Risk Commission
- Stakeholders Commission

Direct responsibilities:

- Office of the Chairman of the Executive Board of Directors
- Company Secretary Office
- Fundação Millennium bcp
- Strategic Project Centre
- Audit Department
- Staff Management Support Department
- Millennium Angola

Academic education:

- 1971 - Licentiate Degree in Law from the Faculty of Law of Universidade Clássica de Lisboa
- 1977/1988 - Lecturer in charge of overseeing the courses of Public Finances, Financial Law, International Economic Law and Currency and Credit in the Faculty of Law of Universidade Clássica de Lisboa, in the Faculty of Law of Universidade Católica Portuguesa and in the Faculty of Economics of Universidade Nova

Professional experience:

- 1972/1974 - Technician in the Collective Agreements Division of the Development and Labour Fund, and Assistant of the Centre for Social and Corporate Studies of the Ministry for Corporations and Social Welfare
- 1976/1977 - Member of Parliament for the Socialist Party and Deputy Chairman of the Parliamentary Committee for Security and Health
- 1977/1987 - Member of the Management Board of the state-owned company Aeroportos e Navegação Aérea - ANA
- 1984/1988 - Member of the Tax Reform Commission
- 1987/1989 - Chairman of the Board of Directors of Fundação de Oeiras
- 1989/1991 - Chairman of the Board of Directors of Companhia do Aeroporto de Macau
- 1992/1999 - In Group Champalimaud, Director and subsequently Chairman of the Board of Directors of the Insurance Company Mundial Confiança and Chairman of the Board of the General Meeting of Banco Pinto & Sotto Mayor
- 1992/2001 - Vice Chairman of the Board of the General Meeting of Estoril-Sol
- 1999/2003 - In Group BCP, Director of ServiBanca - Empresa de Prestação de Serviços, ACE; Vice Chairman and Member of the Board of Directors of Seguros & Pensões Gere, SGPS, SA; Director and Chairman of the Board of Directors of Império Bonança, of Pensõesgere - Sociedade Gestora de Fundos de Pensões, SA, of the insurance companies Ocidental and Ocidental Vida, Seguro Directo, ICI - Império Comércio Indústria, Companhia Portuguesa de Seguros de Saúde, Autogere - Companhia Portuguesa de Seguros
- 1999/2003 - Director of Eureka, BV
- 2003/2005 - Vice Chairman of Estoril-Sol SGPS, SA, Vice-Chairman of Finansol - SGPS, SA and Non-Executive Chairman of Willis Portugal - Corretores de Seguros, SA
- 2003/2005 - Director of Varzim Sol-Turismo, Jogo e Animação, SA
- 2005 - Director of the Seng Heng Bank
- 2005/2008 - Chairman of the Board of Directors of Caixa Geral de Depósitos, SA
- 2005/2008 - Chairman of Banco Nacional Ultramarino, SA (Macau)
- 2005/2008 Chairman of Caixa Banco de Investimento, SA
- 2005/2008 - Chairman of Caixa Seguros, SGPS, SA
- Member of the Board of the Supervisory and Strategy Commission of FomentInvest, SGPS, SA
- February/December 2008 - Manager of BCP Participações Financeiras, SGPS, Sociedade Unipessoal, Lda
- February 2008/March 2009 - Manager of BCP Internacional II, Sociedade Unipessoal, SGPS, Lda
- February 2008/March 2009 - Chairman of the Board of Directors of Millennium bcp - Prestação de Serviços, ACE

Paulo José de Ribeiro Moita de Macedo

Personal data:

- Date of Birth: 14 July 1963
- Place of birth: Lisbon
- Nationality: Portuguese
- Grand Officer of the Portuguese Order of Infante D. Henrique (2006)
- Position: Vice Chairman of the Executive Board of Directors
- Beginning of Functions: 16 January 2008
- Term-of-office: 2008/2010

Positions presently held in companies of the Group:

In Portugal:

- Vice Chairman of the Board of Directors of Fundação Millennium bcp

Abroad:

- Member of the Supervisory Board of Bank Millennium, SA (Poland)

Current positions outside the Group:

- Member of the Supervisory Board of Euronext, NV
- Vice Chairman of the Executive Committee of the Alumni Association of AESE - Associação de Estudos Superiores de Empresa
- Member of the Board of the School of Economics and Management

Functions within the organisational framework of the Group:

- Capital Assets and Liabilities Management Commission (CALCO)
- Risk Commission
- Pension Fund Risk Sub-Commission
- Stakeholders Commission
- Sustainability Coordination Commission

Direct responsibilities:

- Research Office
- Planning and Budget Control Department
- Accounting and Consolidation Department
- Management Information Department
- Investor Relations Department
- Quality Department
- Risk Office

- Compliance Office
- General Secretariat
- Prevention and Safety Office

Academic education:

- 1986 - Licenciature Degree in Corporate Organization and Management at the School of Economics of Universidade Técnica de Lisboa
- 2001 - Corporate Senior Management Programme - AESE
- 1986/1991 - Trainee Lecturer at the Economics and Management Institute of Universidade Técnica de Lisboa, Management Department
- 1991/1999 - Invited Lecturer at the Economics and Management Institute of Universidade Técnica de Lisboa, Management Department
- Teacher of the Post-Graduate Degree on Tax Matters at Instituto de Estudos Superiores Financeiros e Fiscais
- Teacher of the Post-Graduate Degree on Tax Management at the School of Economics and Management of Universidade Técnica de Lisboa
- Teacher of the Post-Graduate Degree on Management of Banks and Insurance Companies at the School of Economics and Management of Universidade Técnica de Lisboa
- Teacher of the MBA of AESE
- Guest speaker in several seminars and conferences

Professional experience:

- September 1986/September 1993 - Arthur Andersen (a company that, from August 2002 onwards merged its activities in Portugal with Deloitte, Portugal), Tax Advising Division, Senior Assistant and Manager
- September 1993/1998 - Banco Comercial Português, SA, having held the following positions:
 - Manager of the Strategic Marketing Unit
 - Manager of the Credit Cards Commercial Department
 - Manager of the Marketing of the Trade and Entrepreneurs Network;
 - Head of the Euro Cabinet in the Corporate Centre
- 1994/1996 - Member of the Tax Reform Commission
- 1997 - Member of the Work Group for the Re-assessment of Tax Benefits
- 1998/2000 - Member of the Board of Directors of Comercial Leasing, SA
- 2000/2001 - Member of the Board of Directors of Interbanco, SA
- 2001/2004 - Member of the Board of Directors of Companhia Portuguesa de Seguros de Saúde, SA (Médias)
- 2003/2004 - Member of the Managing Commission of Seguros e Pensões, SGPS, SA
- May 2004/July 2007 - Tax Director-General and Chairman of the Tax Administration Board
- August 2007/January 2008 - General Manager of Banco Comercial Português, SA
- July 2008/October 2010 - Member of the Board of Directors of BCP Holdings (USA), Inc. (United States of America)

Vítor Manuel Lopes Fernandes

Personal data:

- Date of Birth: 13 November 1963
- Place of birth: Lisbon
- Nationality: Portuguese
- Position: Vice Chairman of the Executive Board of Directors
- Beginning of Functions: 16 January 2008
- Term-of-office: 2008/2010

Positions presently held in companies of the Group:

In Portugal:

- Manager of Millennium bcp Participações, SGPS, Sociedade Unipessoal, Lda, formerly named BCP Internacional II, Sociedade Unipessoal, SGPS, Lda
- Member of the Board of Directors of Fundação Millennium bcp
- Chairman of the Board of Directors of Millennium bcp - Prestação de Serviços, ACE

Abroad:

- Member of the Board of Directors of Banca Millennium, SA (Romania)
- Member of the Board of Directors of Millennium Bank, SA (Greece)
- Member of the Supervisory Board of Bank Millennium, SA (Poland)

Current positions outside the Group:

- Member of the Board of Directors of SIBS - Sociedade Interbancária de Serviços, SA, representing Banco Comercial Português, SA
- Member of the Remuneration Board of UNICRE - Instituição Financeira de Crédito, SA, representing Banco Comercial Português, SA

Functions within the organisational framework of the Group:

- Retail Coordination Commission
- Companies Coordination Committee
- Banking Services Coordination Committee
- Capital Assets and Liabilities Management Commission (CALCO)
- Risk Commission
- Pension Fund Monitoring Commission
- Pension Fund Risk Sub-Commission

Direct responsibilities:

- Information Technology Department
- Operations Department

- Credit Department
- Rating Department
- Legal Department
- Tax Advisory Services Department
- Marketing Department
- Companies Marketing Department

Academic education:

- 1986 - Licentiate Degree in Business Management from the Faculty of Human Sciences of Universidade Católica Portuguesa
- Since 1992 - Chartered Accountant, registered in the Ordem dos Revisores Oficiais de Contas

Professional experience:

- 1986/1992 - Arthur Andersen, SA, Manager between 1990 and 1992;
- 1992/September 2002 - Insurance Company Mundial - Confiança:
- July/October 1992 - Advisor to the Board of Directors
- October 1992/June 1993 - Audit Manager
- June 1993/March 1995 - Technical General Manager
- 31 March 1995/17 June 1999 - Director
- June 1999/June 2000 - Chairman
- June 2000 - Vice Chairman
- April 2001/September 2002 - Chairman
- April 2000/March 2001 - Director of the insurance company Fidelidade
- April 2001/September 2002 - Chairman of the insurance company Fidelidade
- June 2000/December 2007-- Director of Caixa Geral de Depósitos, SA
- 2002/2007 - Chairman of the insurance company Fidelidade Mundial, SA
- January 2005/December 2007 - Chairman of the insurance company Império Bonança - Companhia de Seguros, SA
- July 2005/December 2007 - Vice Chairman of Caixa Seguros, SGPS, S.A
- January 2005/December 2007 - Chairman of Império Bonança, SGPS, SA
- February 2006/December 2007 - Chairman of SOGRUPO, SGPS, SA
- February/December 2008 - Manager of BCP Participações Financeiras, SGPS, Sociedade Unipessoal, Lda
- February 2008/March 2009 - Member of the Board of Directors of Millennium bcp - Prestação de Serviços, ACE
- July/December 2009 - Member of the Board of Directors of Banco ActivoBank (Portugal), SA, currently Banco ActivoBank, SA
- July 2008/October 2010 - Member of the Board of Directors of BCP Holdings (USA), Inc. (United States of America)

Luís Maria França de Castro Pereira Coutinho

Personal data:

- Date of Birth: 2 March 1962
- Place of birth: Lisbon
- Nationality: Portuguese
- Position: Member of the Executive Board of Directors
- Beginning of Functions: 16 January 2008
- Term-of-office: 2008/2010

Positions presently held in companies of the Group:

In Portugal:

- Member of the Board of Directors of Fundação Millennium bcp

Abroad:

- Chairman of the Board of Directors of Banque Privée BCP (Suisse), SA (Switzerland)
- Member of the Board of Directors of Millennium Bank, SA (Greece)
- Member of the Supervisory Board of Bank Millennium, SA (Poland)
- Chairman of the Board of Directors of Banca Millennium, SA (Romania)

Functions within the organisational framework of the Group:

- European Business Coordination Committee
- Private Banking and Asset Management Coordination Committee
- Capital Assets and Liabilities Management Commission (CALCO)
- Risk Commission

Direct responsibilities:

- Private Banking
- Banque Privée BCP (Switzerland)
- Bank Millennium (Poland)
- Millennium Bank (Romania)
- Millennium Bank (Turkey)

Academic education:

- 1984 - Licentiate degree in Economics from Universidade Católica Portuguesa

Professional experience:

- 1985/1988 - Head of the Dealing-Room of Credit Lyonnais (Portugal)
- 1988/1991 - General Manager, Treasury and Capital Markets of Banco Central Hispano
- 1991/1993 - Member of the Board of Directors of Geofinança - Sociedade de Investimentos, SA
- 1993/1998 - Member of the Executive Committee and of the Board of Directors of Banco Mello, SA
- 1998/2000 - Vice Chairman of the Executive Committee and Member of the Board of Directors of Banco Mello, SA
- 2000/2001 - General Manager of Banco Comercial Português, SA
- 2001/2003 - Head of the Office of the Chairman of the Board of Directors of Banco Comercial Português, SA
- 2003/February 2009 - Vice Chairman of the Executive Board of Directors of Bank Millennium (Poland)
- May 2003/March 2009 - Member of the Supervisory Board of Millennium Lease Sp Zoo (Poland)
- May 2003/March 2009 - Member of the Supervisory Board of Millennium Dom Maklerski SA (Poland)
- May 2003/March 2009 - Member of the Supervisory Board of Millennium Lease Sp Zoo (Poland)
- February/December 2008 - Manager of BCP Participações Financeiras, SGPS, Sociedade Unipessoal, Lda
- February 2008/March 2009 - Manager of BCP Internacional II, Sociedade Unipessoal, SGPS, Lda
- February 2008/March 2009 - Member of the Board of Directors of Millennium bcp - Prestação de Serviços, ACE
- February 2008/December 2009 - Member of the Board of Directors of Banco ActivoBank (Portugal), SA, currently Banco ActivoBank, SA
- May 2008/May 2010 - Vice Chairman of the Executive Board of Directors of Millennium Bank, SA (Greece)
- July 2008/October 2010 - Member of the Board of Directors of BCP Holdings (USA), Inc. (United States of America)

Miguel Maya Dias Pinheiro

Personal Details:

- Date of Birth: 16 June 1964
- Place of birth: Lisbon
- Nationality: Portuguese
- Position: Member of the Executive Board of Directors
- Appointment: 26 November 2009
- Term-of-office: 2008/2010

Positions presently held in companies of the Group:

In Portugal:

- Chairman of the Board of Directors of Banco ActivoBank (Portugal), SA, presently Banco ActivoBank, SA
- Member of the Board of Directors of Fundação Millennium bcp

Abroad:

- Member of the Board of Directors of Banco Millennium Angola (Angola)
- Member of the Board of Directors of BIM - Banco Internacional de Moçambique, SA (Mozambique)

Functions within the organisational framework of the Group:

- Banking Services Coordination Committee
- Capital Assets and Liabilities Management Commission (CALCO)
- Risk Commission

Direct responsibilities:

- Corporate I Department
- Corporate II Department
- Investment Banking Department
- Litigation Department
- Specialised Credit Recovery Department
- Standardised Credit Recovery Department
- ActivoBank

Academic education:

- Licenciature Degree in Corporate Organization and Management at Instituto Superior das Ciências do Trabalho e da Empresa (ISCTE)
- Corporate Senior Management Programme (PADE) - AESE
- Advanced Management Programme - INSEAD

Professional experience:

- 1987/1990 - Commercial and Financial functions in an industry sector SME
- 1990/1995 - Employee of Banco Português de Atlântico, with functions in the commercial and companies areas, in charge of coordinating the Economic and Financial Research Office. During this period of time, he was guest lecturer at IFB
- Since 1996 - Employee of Grupo Banco Comercial Português, part of the teams that incorporated BPA into BCP, taking over the coordination of the integration project and the definition of the value proposal for the companies segment
- 1997/1999 - Banco Comercial Português - Head of the Companies Marketing Department. Collaboration with Directive Committees of the Bank of Portugal
- 1999/2000 - Banco Comercial Português, Coordinating Manager of NovaRede (Retail South). Collaboration with Directive Committees of the Bank of Portugal
- 2001/2003 - Sent to Barcelona (Spain), undertaking the functions of CEO of Managerland, S.A. (Internet banking operations for the BCP Group and Sabadell)
- Director of ActivoBank and ActivoBank7
- 2003/2005 - Banco Comercial Português/Servibanca - General Manager, in charge of the Contact Centre (Internet, Phone Banking and Customer Centre operations)
- Director of Millenniumbcp Teleserviços, Serviços de Comercio Electrónico, SA
- 2005/September 2007 - General Manager of Banco Comercial Português, S.A., member of the Retail Executive Committee
- Head of the Commercial Innovation and Disclosure Department of BCP
- Director of Millenniumbcp Gestão de Fundos de Investimentos, SA
- Chairman of Millenniumbcp Teleserviços, Serviços de Comercio Electrónico, SA
- Manager of AF Internacional, SGPS Sociedade Unipessoal, Lda
- Member of the Executive Commission of CISP
- Since September 2007 - Head of the Office of the Chairman of the Executive Board of Directors of Millenniumbcp
- Since 25 February 2009 - Member of the Board of Directors of Banco Millennium Angola

António Manuel Palma Ramalho

Personal data:

- Date of Birth: 20 August 1960
- Place of birth: Lisbon
- Nationality: Portuguese
- Position: Member of the Executive Board of Directors
- Beginning of Functions: 12 April 2010
- Term-of-office: until the end of the present three-year period (2008/2010)

Positions presently held in companies of the Group:

In Portugal:

- Chairman of the Board of Directors of Interfundos - Gestão de Fundos de Investimento Imobiliário, SA
- Chairman of the Board of Directors of Millennium bcp Gestão de Activos - Sociedade Gestora de Fundos de Investimento, SA
- Chairman of the Board of Directors of Banco de Investimento Imobiliário, SA
- Member of the Board of Directors of Fundação Millennium bcp

Abroad:

- Member of the Board of Directors of the Fund PVCi - Portugal Venture Capital Initiative, representing Millennium bcp Participações, SGPS, Sociedade Unipessoal, Lda, formerly named BCP Internacional II, Sociedade Unipessoal, SGPS, Lda

Current positions outside the Group:

- Member of the Board of Directors of the “Visa Europe” Association
- Vice Chairman of AIP - Associação Industrial Portuguesa
- Member of the Management of CIP - Confederação Empresarial de Portugal
- Member of the Remuneration Board of Directors of SIBS - Sociedade Interbancária de Serviços, SA, representing Banco Comercial Português, SA
- Non-executive member of the Board of Directors of UNICRE - Instituição Financeira de Crédito, SA, representing Banco Comercial Português, SA

Functions within the organisational framework of the Group:

- Private Banking and Asset Management Coordination Committee
- Capital Assets and Liabilities Management Commission (CALCO)
- Risk Commission
- Pension Fund Risk Sub-Commission

Direct responsibilities:

- Treasury and Markets Department
- Assets and Liabilities Management Department
- International Department

- Shareholdings and Worth Measurement Department
- Communication Department
- Eastern Desk
- Asset Management
- Real Estate Business Centre
- Companies Senior Management Program (Programa de Alta Direcção de Empresas - PADE) - AESE
- Managers Training Advance Program (Programa Avançado de Formação de Quadros) - INSEAD

Academic education:

- Licentiate degree in Law from Universidade Católica Portuguesa
- MSc (taught part) in International Law Studies from Universidade Católica Portuguesa
- Post-graduate Degree in International Capital Markets from the International Finance Institute - St. Catherine's College, Oxford

Professional experience:

- 1990/1997 - Employee of Banco Pinto & Sotto Mayor until 1993, in charge of the capital markets area and later financial manager, since 1993 Chief Financial Officer (CFO). Since 1995, in charge of strategic planning, management control, marketing and means of payment
- 1997/2000 - Director of the Banks of the Mundial-Confiança Group; Banco Pinto & Sotto Mayor, Banco Totta & Açores, Crédito Predial Português and Banco Chemical Finance (as of its acquisition in 1998), with responsibilities in the areas of strategic planning, operational marketing and management control
- 1995/2000 - Director and Chairman of the Board of Directors of Unicre, representing the Banks of the Mundial-Confiança Group
- 1995/2000 - Director of SIBS, representing the Banks of the Mundial-Confiança Group
- 2003/2001 - Director of the Santander & Totta Group
- 2003/2003 - Member of the Executive Committee of the Santander & Totta Group in Portugal, directly responsible for the management of the commercial network of Crédito Predial Português. In 2003, after the unification of the commercial networks of the entire Group, became responsible for the complementary networks and international retail network (non-residents)
- January 2004/September 2004 - Chief Financial Officer (CFO) of Rave, SA, responsible for the entire financial area and the development of the business model for the implementation of high speed rail in Portugal
- September 2004/July 2006 - Chairman of the Management Council (CEO) of CP - Companhia de Caminhos de Ferro Portugueses, EP, directly responsible for planning and strategy and for the financial area (CFO)
- July 2006/August 2010 - Chairman of the Board of Directors of UNICRE - Instituição Financeira de Crédito, SA, directly responsible for the areas of strategy and audit, general coordination and institutional relations
- April 2008/April 2010 - Executive Director of Soares da Coata, SGPS, SA
- April 2009/April 2010 - Non executive Director of Portugal Telecom, SA

José Jacinto Iglésias Soares

Personal Data:

- Date of Birth - 25 June 1960
- Born in - Luanda
- Nationality - Portuguese and Angolan

Academic Education and Training:

- Licentiate Degree in law from the Law Faculty of Lisbon
- Monitor in the Law Faculty of Lisbon
- Pós-graduação em Direito Comercial e Sociedades Comerciais da Universidade Católica de Lisboa
- Programa de Direcção de Empresas do AESE
- Post graduation in Accounting and Finance from Universidade Católica de Lisboa

Professional Experience:

- 1985 to 1986 Jurisconsult in the legal Office of Fundo de Turismo
- 1986 to 2004 - Joined the staff of Banco Comercial Português S.A. having performed the following functions:
 - Account Manager in the Branch of 5 de Outubro - Lisbon
 - Manager of the Cascais Branch
 - Deputy Manager - Coordinator of the Individuals Network
 - Commercial Manager in Nova Rede and Atlântico
 - Manager of the Legal Department
- 2004 to 2005 Chairman of Instituto Português de Apoio ao Desenvolvimento (IPAD)
- 2005 to 2007 Manager of the Legal Support Division of the Compliance Office of Banco Comercial Português S.A.
- 2008 to 2009 Managing Director of the External Relations Division of Banco Privado Atlântico (Angola).
- 2009 to 2011 Executive Director of Banco Privado Atlântico - Europa, in charge of the Compliance, legal Advising and Internal Audit.

Rui Manuel da Silva Teixeira

Personal Data:

- Date of Birth: 4 September 1960
- Born in: Porto
- Nationality: Portuguese
- Civil Status: Married

Academic Education and Training:

- Licentiate degree in Electrotechnics Engineering from the Faculty of Engineering of Universidade do Porto
- Specialization Degree in “Industrial Management” from INEGI of FEUP

Professional Experience:

- From 1984 to 1987 - Technical and quality management functions in a Multinational Company manufacturing semiconductors;
- Since 1987 - Member of the staff Banco Comercial Português, Manager since 1990, member of the Group Senior Management since 1994 and General Manager since 2006, having performed the following functions:
 - From 1987 to 1989 - Technician in the Individuals Marketing Department;
 - De 1989 a 1991 - Assistant Technician of the Coordinator Manager of Individuals & Businesses
 - From 1991 to 1995 - Head of the Telemarketing Systems Department, responsible for the Telemarketing & Customers Information Project and participated in the Project Team that launched the Bank
 - From 1995 to 1998 - Head of the Quality Department of Group BCP
 - From 1999 to 2000 - Deputy Coordinator-Manager of NovaRede (Retail - North)
 - From 2000 to 2001 - Head of the Commercial Dynamics Department of NovaRede
 - From 2001 to 2003 - Head of the Real Estate Credit product Department
 - In 2003 - Head of the Marketing Department of Retail in Bank Millennium SA (Poland)
 - From 2003 to 2006 - Executive Director of Bank Millennium SA (Poland) and member of the Supervisory Boards of Millennium Dom Maklerski SA, BEL Leasing Sp Zoo and FORIN Sp Zoo
 - From 2006 to 2009 - Head of the IT Global Division (Group) and member of the Coordination Committee of Banking Services
 - From 2009 to 2010 - Vice-Chairman of the Executive Board of Directors of Bank Millennium SA (Poland), member of the European Banking Coordination Committee and member of the Supervisory Boards of Millennium Dom Maklerski SA, Millennium Leasing Sp Zoo and Millennium Lease Sp Zoo
 - Since May 2010 - Head of the Marketing Department, member of the Coordination Committees of Retail and Companies, accumulating with Project M.