



Index



ANNEX I

Curricula Vitae of the Members of the Board of Directors of Banco Comercial Português, S.A.

(Regarding the positions held simultaneously in other companies, in and outside the Group, and other relevant activities performed, see table 26 of this Report)

Non-Executive Members of the Board of Directors

(Detailed curricula are available at the Bank's website, on the page with the following address: <https://ind.millenniumbcp.pt/en/Institucional/governacao/Pages/governacao.aspx>)

Nuno Manuel da Silva Amado

Personal Data

- Date of Birth: 14 August 1957
- Nationality: Portuguese

Positions held at the Bank

- Chairperson of the Board of Directors

Direct Responsibilities

- Board of Directors' Support Office
- Company Secretary's Office
- Fundação Millennium bcp

Positions inside the Group

- Member of the Board of Curators of Fundação Millennium bcp
- Vice-Chairman of BIM – Banco Internacional de Moçambique, S.A.
- Vice-Chairman of the Supervisory Board of Bank Millennium, S.A. (Poland)

Positions outside the Group

- Effective member of the Plenary of the Interdisciplinary Specialised Committee for Birth-rate (CEPIN)
- Member of the Specialised Standing Committee for Regional Development and Land Planning (CDROT) of the CES – Conselho Económico e Social
- Member of the Supervisory Board of EDP – Energias de Portugal, S.A.
- Member of the Board of Auditors of Fundação Bial
- Member of the General Board of Universidade de Lisboa
- Chairman of the Senior Board of the Alumni Clube ISCTE
- Member of the Advisory Board of do BCSD Portugal – Conselho Empresarial para o Desenvolvimento Sustentável, as representative of Banco Comercial Português S.A.

Academic and Specialised Qualifications

- Licentiate Degree in Corporate Organisation and Management from Instituto Superior das Ciências do Trabalho e da Empresa (ISCTE)
- Advanced Management Programme from INSEAD, Fontainebleau

Professional Experience in the Last Ten Years Relevant to the Position

- From August 2006 to January 2012 – Vice-Chairman of the Board of Directors of Portal Universia Portugal
- From August 2006 to January 2012 – General-Manager and Member of the Management Committee of Banco Santander Central Hispano

- From August 2006 to January 2012 – Chairman of the Executive Committee and Vice-Chairman of the Board of Directors of Banco Santander Totta, S.A.
- From August 2006 to January 2012 – Chairman of the Executive Committee and Vice-Chairman of the Board of Directors of Banco Santander Totta, SGPS, S.A.
- From 28 February 2012 to 30 May 2018 – Vice-Chairman of the Board of Directors and Chairman of the Executive Committee of Banco Comercial Português, S.A.
- From 28 February 2012 to 19 October 2012 - Vice-Chairman of the Board of Directors of Fundação Millennium bcp
- From March 27, 2015 until June 16, 2018 - Vice-Chairman of the Management Board of APB - Associação Portuguesa de Bancos, representing Banco Comercial Português, S.A.
- On November 9, 2018 - Presented with Order of Infante D. Henrique - Grand Cross of Merit
- On 30 May 2018 elected Chairman of the Board of Directors of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Jorge Manuel Baptista Magalhães Correia

Personal Data

- Date of Birth: 05 November 1957
- Nationality: Portuguese

Positions held at the Bank

- 1st Vice-Chairman of the Board of Directors
- Chairman of the Remuneration and Welfare Board

Positions outside the Group

- Member of the Board of Directors and member of the Corporate Governance Commission of REN - Redes Eléctricas Nacionais, SGPS, SA
- Chairman of the Board of Directors of Luz Saúde, S.A.
- Chairman of the Board of Directors of Fidelidade - Companhia de Seguros, S.A.
- Chairman of the Executive Committee of Fidelidade - Companhia de Seguros, S.A.

Academic and Specialised Qualifications

- Licentiate Degree in Law from the Lisbon Law School
- 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 experience in the last 10 years relevant to the position

- Since 1983 – Lawyer – Member of the Portuguese Lawyers Association I
- From February 2002 to October 2011 - Member of the Board of Directors of Caixa Seguros e Saúde, SGPS, SA
- From January 2008 to May 2014 - Chairman of the Board of Directors – Companhia de Seguros Fidelidade- Mundial, S.A.
- From April 2011 to January 2016 - Chairman of the Board of Directors of Universal Seguros, S.A. (Angola)
- From October 2011 to March 2013 - Chairman of the Boards of Directors of HPP – Hospitais Privados de Portugal, S.A.
- From October 2011 to May 2013 - Vice-Chairman of the Board of Directors of Caixa Seguros e Saúde SGPS, S.A.
- From 2014 to 2017 - Chairman of the Board of Directors and of the Executive Committee - Companhia de Seguros Fidelidade, S.A.

- From May 2014 to March 2017 – Vice-Chairman of the Board of Directors and Chairman of the Executive Committee - Fidelidade Assistência Auto, S.A.
- From May 2014 to March 2017 - Vice-Chairman of the Board of Directors and Chairman of the Executive Committee of Multicare- Seguros de Saúde, S.A.
- From June 2014 to July 2018 - Chairman of the Board of Directors of Fidelidade Property International, S.A.
- From June 2014 to July 2018 - Chairman of the Board of Directors of Fidelidade Property Europe, S.A.
- On 30 May 2018 elected 1st Vice-Chairman of the Board of Directors and Chairman of the Remuneration and Welfare Board of Banco Comercial Português, S.A., for the term of office 2018/2021

Ana Paula Alcobia Gray

Personal Data

- Date of Birth: 16 March 1962
- Nationality: Portuguese / South African

Positions held at the Bank

- Member of the Board of Directors
- Member of the Committee for Risk Assessment
- Member of the Remuneration and Welfare Board

Academic and Specialised Qualifications

- Masters Degree in Business Management (MBA) from University of Witwatersrand
- Chartered Accountant (South Africa) - registered in the Ordem dos Revisores Oficiais de Contas (South African Chartered Accountants Association).
- Honours (post graduate) in Commerce from University of South Africa
- Honours (post graduate) In Accounting Science from University of South Africa
- Bachelor of Commerce from the University of South Africa

Professional experience in the last 10 years relevant to the position

- From November 1996 to September 2015 – Group BAI (Lisbon, Portugal and Luanda, Angola) where she performed the functions of non-executive Vice-Chairwoman and executive director of the Group's Banks.
- On 30 May 2018 elected Member of the Board of Directors and Member of the Remuneration and Welfare Board of Banco Comercial Português, S.A., for the term of office 2018/2021

José Manuel Alves Elias da Costa

Personal Data

- Date of Birth: 13 October 1952
- Nationality: Portuguese

Positions held at the Bank

- Member of the Board of Directors
- Chairman of the Committee for Nominations and Remunerations
- Member of the Committee for Corporate Governance, Ethics and Professional Conduct
- Member of the Committee for Risk Assessment

Academic and Specialised Qualifications

- Licentiate Degree in Finance by Instituto Superior de Economia de Lisboa

Professional Experience in the Last Ten Years Relevant to the Position

- From May 2002 to May 2016 Member of the Executive Committee - Banco Santander Totta
- From May 2017 to August 2018 - Advisor - Banque de Dakar (BDK), Senegal
- On 30 May 2018 elected Member of the Board of Directors of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Xiaoxu Gu (Julia Gu)

Personal Data

- Date of Birth: 05 September 1970
- Nationality: Chinese

Positions held at the Bank

- Member of the Board of Directors

Positions outside the Group

- From 2011 Executive Vice-Chairwoman of Group Fosun High Technology (Group) Co., Ltd.
- From June 2015 – Non-executive Member of the Board of Directors – Mybank
- From January 2016 – Non-executive Chairwoman - Zhangxingbao (network Technology Co., Ltd)

Academic and Specialised Qualifications

- Masters Degree in Business Management - East China Normal University
- Bachelor's Degree in Transportation Management- Tongji University (former Shanghai Tiedao University)

Professional experience in the last 10 years relevant to the position

- From July 2008 to September 2009 - Deputy General Manager, Department of Financial Institutions and Manager of the Securities Custodian Department; - Huaxia Bank Shanghai Branch
- From September 2009 to March 2010 - Deputy Manager of the Financial Services Department - All In Pay Network Services Co., Ltd.
- From March 2010 to October 2011 - Executive Director of Allinfinance (Allinpay's Subsidiary) and General Manager of Marketing Services Department of All in Pay Network Services Co., Ltd.
- From 2015 to 15 May 2018 – Chairwoman of the Board of Directors - Great China Finance Leasing (Shanghai) Co., Ltd. (subsidiary of Zhangxingbao)
- From 2015 to 18 May 2018 – Chairwoman of the Board of Directors - Shanghai Hongkou Guangxin Microcredit Co., Ltd. (subsidiary of Zhangxingbao)
- From 2015 to 18 May 2018 Chairwoman, Legal representative - Shanghai Hongkou Guangxin Microcredit Co., Ltd (subsidiary of Zhangxingbao)
- From 2015 to 18 May 2018 – Member of the Board of Directors of Zhejiang Zheshang International Financial Asset Exchange Co., Ltd.
- From 2015 to 8 June 2018 – Chairwoman of the Board of Directors of Shanghai Xinglian Commercial Factoring Co., Ltd.
- From 2015 to July 2018 - Member of the Board of Directors - Zhejiang Mybank Co., Ltd.
- From 2015 to 28 July 2018 – Member of the Board of Directors - Minsheng E-Commerce Co., Ltd.
- From 2015 to 28 July 2018 – Member of the Board of Directors – Shanghai Fosunling Asset Management Co., Ltd. (subsidiary of Zhangxingbao)

- From 2016 to 28 July 2018 – Chairwoman of the Board of Directors - SUM Payment Services Co., Ltd
- On 30 May 2018 elected Member of the Board of Directors of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Lingjiang Xu

Personal Data

- Date of Birth: 13 July 1971
- Nationality: Chinese

Positions held at the Bank

- Member of the Board of Directors
- Chairman of the Committee for Corporate Governance, Ethics and Professional Conduct
- Member of the Committee for Nominations and Remunerations

Positions inside the Group

- Member of the Supervisory Board of Bank Millennium, S.A. (Poland)

Positions outside the Group

- Non-executive member of the Board of Directors of Fidelidade - Companhia de Seguros, S.A.
- Chairman of the Board of Directors - Longrun Portugal, SGPS, S.A.

Academic and Specialised Qualifications

- Bachelor's Degree in German from the Foreign Studies University of Beijing, China.
- Master's Degree in World Economics from the Nan Kai University, Tianjin, China.
- Master's Degree in Finance from the London Business School

Professional experience in the last 10 years relevant to the position

- February 2006 to January 2010 - First Secretary of the Commercial Office of the Chinese Embassy in London
- From September 2011 to March 2012 - Director of Vermilion Partner LLP (London)
- From March 2012 to December 2013 - Partner to RH Regent Investment Management Co Ltd (Shanghai)
- From February 2015 to February 2017 - Non-Executive Director of Luz Saúde, S.A.
- From September 2015 to February 2017 - Non-executive Director of the Board of Directors of Fidelidade Assistência – Companhia de Seguros S.A.
- From September 2015 to February 2017 - Non-executive Director of Multicare – Seguros de Saúde, S.A.
- From October 2016 to March 2017 - Non-Executive Director of Chiado (Luxembourg), S.à.r.l.
- On 9 January 2017 he was co-opted by the Board of Directors of the Bank to exercise the functions of non-executive Director, until the end of the current triennial (2015/2017).
- On 30 May 2018 elected Member of the Board of Directors of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Teófilo Cesar Ferreira da Fonseca

Personal Data

- Date of Birth: 03 October 1966
- Nationality: Portuguese

Positions held at the Bank

- Member of the Board of Directors
- Chairman of the Committee for Risk Assessment
- Member of the Committee for Nominations and Remunerations

Academic and Specialised Qualifications

- Post-graduation degree in International Business-Porto Business School Master's degree in Regional Economic Integration and European Policies - Universidade Católica do Porto
- Post-graduate degree in Management Audit - INDEG/ISCTE, Lisboa
- Licentiate Degree in Financial Management - ISAG-Instituto Superior de Administração e Gestão, Porto
- Bachelor's Degree in SME Management - ISVOUGA, Santa Maria da Feira

Professional experience in the last 10 years relevant to the position

- From June 2005 to September 2010 - Deputy General Manager of the Corporate Development - Banco Caixa Geral Espanha
- From June 2007 to September 2010 - Deputy General Manager - CGD Branch - Spain
- From March 2009 to September 2010 - Manager - CGD's deployment project in Banco Caixa Geral Totta in Angola
- From October 2010 to October 2014 - Advisor of the Executive Committee (Chief of Transformation Officer) - Banco Caixa Geral Totta Angola
- From November 2014 to November 2017 - Deputy Manager - International Division of Group CGD
- On 30 May 2018 elected Member of the Board of Directors of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Members of the Board of Directors (Members of the Audit Committee)

(Detailed curricula are available at the Bank's website, on the page with the following address: <https://ind.millenniumbcp.pt/en/Institucional/governacao/Pages/governacao.aspx>)

Cidália Maria Mota Lopes

Personal Data

- Date of Birth: 24 October 1971
- Nationality: Portuguese

Positions held at the Bank

- Member of the Board of Directors
- Interim Chairwoman of the Audit Committee

Positions outside the Group

- Professor at Coimbra Business School - ISCAC on fiscal issues
- Invited Professor at Faculdade Economia - Universidade de Coimbra
- Member of the Scientific Board of the Portuguese Fiscal Association (AFP)

Academic and Specialised Qualifications

- PHD in Business Management from the School of Economics of the University of Coimbra.

- Masters Degree in European Economics from the School of Economics of the University of Coimbra.
- Licentiate Degree in Economics from the School of Economics of the University of Coimbra.
- Post-graduate degree in Banking, Stock Exchange and Insurance Law from the Faculty of Law of the University of Coimbra.
- Participation in the Advanced Programme for non-executive Directors promoted by Instituto Português de Corporate Governance

Professional experience in the last 10 years relevant to the position

- From 1994 - Lecturer at Instituto Superior de Contabilidade e Administração de Coimbra (ISCAC), and Guest lecturer at the Faculty of Economics
- 2000/2015 – Trainer at the Portuguese Association of Certified Accountants (OCC)
- From 2005 to 2006 – Member of the Working Party for the Simplification of the Portuguese Fiscal System of the XVII Constitutional Government
- 2009 - Received the Award Professor Doutor António de Sousa Franco, granted by the Chartered Accountants Association (OTOC), due to her paper: "Quanto custa pagar impostos em Portugal? – Os custos de cumprimento da tributação do rendimento" (How much does it cost to pay taxes in Portugal?)
- From 2009 to 2010 – Member of the working party for Fiscal Policy, Competitiveness and Efficiency of the Fiscal System in Portugal of the XVIII Constitutional Government
- The costs of compliance with income tax) 2010/2014 - Director of Coimbra Business School
- From 1999 to 2018 - Published books and articles on tax issues, namely: A Fiscalidade das Pequenas e Médias Empresas – Estudo comparativo na União Europeia (1999); Quanto custa pagar impostos em Portugal? Os custos da tributação do rendimento (2008); Fiscalidade – Outros Olhares (2013) (coordinator); A Fiscalidade das Sociedades Insolventes (2015) (co-author) 1st edition (2017) and 2nd edition
- From 11 May 2015 to 30 May 2018 - Member of the Board of Directors and Member of the Audit Committee of Banco Comercial Português, S.A.
- On 30 May 2018 elected Member of the Board of Directors and Member of the Audit Committee of Banco Comercial Português, S.A. for the term of office 2018/2021

Valter Rui Dias de Barros

Personal Data

- Date of Birth: 19 September 1963
- Nationality: Angolan

Positions held at the Bank

- 2nd Vice-Chairman of the Board of Directors
- Member of the Audit Committee
- Member of the Committee for Corporate Governance, Ethics and Professional Conduct

Positions outside the Group

- Since June 2018 - Chairman of the Board of Directors of Instituto de Gestão de Activos e Participações do Estado, Luanda (Angola)

Academic and Specialised Qualifications

- Corporate Senior Management Programme - AESE and IESE, Luanda (Angola)
- Licentiate Degree in Electronic Engineering and Computing from the Faculty of Engineering of University of Porto
- Licentiate Degree in Mathematics Applied to Computer Science - School of Economics of University of Porto

Professional experience in the last 10 years relevant to the position

- From 1998 to 2011 - Professor at School of Economics and Management of Universidade Católica de Angola, Luanda (Angola)
- From December 2006 to December 2016 – Executive Director – Banco de Desenvolvimento de Angola, Luanda (Angola)
- From 2011 to 2012 - Professor in the area of Human Behaviour in Organizations - ASM-Angola School of Management, Luanda (Angola)
- Since June 2017 to March 2018 - Advisor of the Minister of Finance - Ministry of Finance, Luanda (Angola)
- On 30 May 2018 elected 2nd Vice-Chairman of the Board of Directors of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Wan Sin Long

Personal Data:

- Date of Birth: 20 May 1965
- Nationality: Chinese

Positions held at the Bank

- Member of the Board of Directors
- Member of the Audit Committee
- Member of the Committee for Risk Assessment

Positions Held outside the Group

- Since March 2017 – Chairman of the Executive Board of Directors of Great Win Consultancy Limited
- From July 2017 to September 2018 – Non-Executive Chairman of the Board of Directors of Great Win Investment (Hengqin) Limited (renounced to the position – pending of registration)

Academic and Specialised Qualifications:

- Master in Economics with specialization in International Finance - Graduate School of People's Bank of China, currently called PBC School of Finance - Tsinghua University
- Bachelor's Degree in Economics with specialization in Banking and Public Finance - Anhui Institute of Finance and Trade, currently named University of Finance and Economy of Anhui

Professional Experience:

- From September 2004 to August 2016 – Executive Director of the Board of Directors and Member of the Advisory Board of the Monetary Authority of Macau, Macau Motor and Maritime Fund, Deposit Protection Fund of Macau, Advisory Board of the Tax Reserve of the Macau Special Administrative Region (in these last two, since 2012)
- From July 2012 to July 2015 - Member of the Specialized Committee for the Implementation of the New Basel Agreement in the Chinese Banking Sector of China Banking Regulatory Commission
- From March 2017 to September 2018 - Vice-Chairman of Ultra Resource Technology Limited
- From March 2017 to September 30, 2018 - Chairperson & CEO of G W Limited
- From March 2017 to October 22, 2018 - Chairperson & CEO of Great Win Investment Limited
- On 30 May 2018 elected Member of the Board of Directors of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Executive Members of the Board of Directors

(Detailed curricula are available at the Bank's website, on the page with the following address: <http://www.millenniumbcp/institucional/governacao/>)

Miguel Maya Dias Pinheiro

Personal Data

- Date of Birth: 16 June 1964
- Nationality: Portuguese

Positions held at the Bank

- Chairman of the Executive Committee
- 3rd Vice-Chairman of the Board of Directors

Direct Responsibilities

- Office of the CEO
- Communication Division
- Human Resources Division
- General Secretariat and Relations with External Entities
- Credit Division
- Digital Transformation Office

Positions inside the Group

- Chairman of the Board of Directors of Interfundos – Gestão de Fundos de Investimento Imobiliário, SA
- Manager of BCP África, SGPS, Lda.
- Member of the Board of Directors of BIM – Banco Internacional de Moçambique, S.A.
- Member of the Supervisory Board of Bank Millennium, S.A. (Poland)

Positions outside the Group

- Vice-Chairman of the Board of Directors of Banco Millennium Atlântico, S.A.
- Member of the Senior Board of the Alumni Clube ISCTE

Academic and Specialised Qualifications

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

Professional experience in the last 10 years relevant to the position

- From August 2007 to November 2009 – Head of the Office of the Chairman of the Executive Board of Directors of Banco Comercial Português, S.A.
- From 03 November 2009 to 19 October 2012 - Member of the Board of Directors of Fundação Millennium bcp
- From 11 November 2009 to 18 April 2011 - Member of the Executive Board of Directors of Banco Comercial Português, S.A.
- From December 2009 to May 2011 - Chairman of the Board of Directors of Banco ActivoBank, S.A.
- From 18 April 2011 to 28 February 2012 - Member of the Executive Board of Directors of Banco Comercial Português, S.A.

- From 28 February 2012 to 11 May 2015 – Member of the Board of Directors and Vice-Chairman of the Executive Committee of Banco Comercial Português, S.A.
- From March to June 2012- Chairman of the Board of Directors of Banco de Investimento Imobiliário, S.A.
- From 23 April 2012 to 15 June 2015 - Member of the Board of Directors of Banco Millennium Angola, S.A.
- From 15 June 2012 to 16 June 2015 - Member of the Supervisory Board of Portugal Capital Ventures - Sociedade de Capital de Risco S.A., in representation of Banco Comercial Português, S.A.
- From May 2013 to May 2018 - Chairman of the Board of Directors of Banco Millennium Angola, S.A. (Angola)
- From May 2015 to May 2018 - Chairman of the Remunerations Commission of BIM - Banco Internacional de Moçambique
- From May 2015 to May 2018 - Chairman of the Audit Committee of BIM - Banco Internacional de Moçambique
- On 11 May 2015 elected member of the Board of Directors and appointed Vice-Chairman of the Executive Committee (2015/2017 term of office)
- From January to May 2018- Member of the Restructuring Committee of PNCB – Plataforma de Negociação Integrada de Créditos Bancários, ACE
- On 30 May 2018 elected 3rd Vice-Chairman of the Board of Directors and Chairman of the Executive Committee of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Miguel de Campos Pereira de Bragança

Personal Data

- Date of Birth: 25 June 1966
- Nationality: Portuguese

Positions held at the Bank

- Member of the Board of Directors
- Vice-Chairman of the Executive Committee

Direct Responsibilities

- Investor Relations Division
- Accounting and Consolidation Division
- Research, Planning and ALM Division
- Management Information Division
- Tax Advisory Division
- Legal and Litigation Advisory Division
- Means of Payment and Acquiring Division
- Bank Millennium (Poland)
- Banco Activobank, S.A.

Positions inside the Group

- Chairman of the Board of Directors of Banco de Investimento Imobiliário, S.A.
- Manager of Millennium bcp Participações, SGPS, Sociedade Unipessoal, Lda.
- Manager of the company BCP África, SGPS, Lda.
- Member of the Supervisory Board of Bank Millennium, S.A. (Poland)

Positions outside the Group

- Non-executive Director of SIBS, S.G.P.S., S.A. and of SIBS Forward Payment Solutions, S.A.
- Non-executive member of the BoF of UNICRE – Instituição Financeira de Crédito, S.A., as representative

of Banco Comercial Português, S.A. (pending authorization)

- Manager of Quinta das Almoínhas Velhas – Imobiliária, Lda.
- Member of the Board of Fundação Casa de Bragança

Academic and Specialised Qualifications

- Licentiate Degree in Companies Administration & Management from Universidade Católica Portuguesa
- INSEAD, Fontainebleau, MBA Programme. Award Henry Ford II attributed to the students with the highest final grade point average

Professional experience in the last 10 years relevant to the position

- From 2000 to 2006 – Director, responsible for the Finance, Accountancy and Management Control, Marketing and Product areas at Banco Santander Totta and Santander Totta SGPS, S.A.
- From January 2005 to November 2006 and from April 2009 to March 2012 - Non-executive director of SIBS, SGPS, S.A. and SIBS Forward Payment Solutions, S.A.
- From 2007 to 2008 - Executive Director - responsible for Products and Marketing, being also responsible, since June, for the Phone Channel, Internet and Business Banking - of Abbey National PLC (nowadays Santander UK)
- From 2008 to February 2012 – Director responsible for the Finance, Accounting and Management Control, Marketing and Products areas at Banco Santander Totta, S.A., Santander Totta SGPS, S.A.
- From 3 September 2010 to 11 February 2012 - Non-executive director of UNICRE – Instituição Financeira de Crédito, S.A.
- From 28 February 2012 to 19 October 2012 - Member of the Board of Directors of Fundação Millennium bcp
- From 28 February 2012 to 11 May 2015 – Member of the Board of Directors and Vice-Chairman of the Executive Committee of Banco Comercial Português, S.A.
- On 11 May 2015 elected member of the Board of Directors and appointed Vice-Chairman of the Executive Committee for the 2015/2017 term of office
- On 30 May 2018 elected Member of the Board of Directors and Chairman of the Executive Committee of Banco Comercial Português, S.A. for the term-of-office 2018/2021

João Nuno de Oliveira Jorge Palma

Personal Data

- Date of Birth: 16 February 1966
- Nationality: Portuguese

Positions held at the Bank

- Member of the Board of Directors
- Vice-Chairman of the Executive Committee

Direct Responsibilities

- International, Treasury & Markets Division
- Large Corporates and Corporate banking Divisions
- Investment Banking Division
- Companies Marketing Division
- Macau Branch
- Private Banking Division
- Banque Privée BCP (Suisse)
- Millennium bcp Bank & Trust

inside the Group

- Chairman of the Board of Directors of Banque Privée BCP (Suisse), S.A.
- Member of the Board of Directors of BIM – Banco Internacional de Moçambique, S.A.
- Chairman of the Audit Committee of BIM – Banco Internacional de Moçambique, S.A.

Academic and Specialised Qualifications

- Licentiate Degree in Economics from the School of Economics of Universidade Nova de Lisboa (FEUNL).
- Postgraduate studies in Business – PDE-VII Programa de Direcção de Empresas (Companies Management Programme) from AESE – Associação de Estudos Superiores de Empresa in collaboration with IESE – Instituto de Estudos Superiores de Empresa of the University of Navarra.

Professional experience in the last 10 years relevant to the position

- From February 2008 to March 2010 – Member of the Board of Directors (Chief Financial Officer), of Group Caixa Geral de Depósitos – (Banco Caixa Geral, Spain)
- From March 2010 to December 2011 – Member of the Executive Director – (Chief Financial Officer), of Ren – Redes Energéticas Nacionais, SGPS, S.A.
- From January 2012 to July 2013 – Non-executive Chairman of the Board of Directors of Sogrupos IV – Gestão de Imóveis, ACE
- From January 2012 to July 2013 – (non-executive) Chairman of the Board of Directors of Caixa Imobiliário, S.A.
- From January 2012 to July 2013 – non-executive Chairman of the Board of Directors of Imocaixa, S.A.
- From January 2012 to August 2016 – Member of the Executive Board of Directors (Chief Financial Officer) of CGD – Caixa Geral de Depósitos, S.A.
- From April 2012 to November 2013 – Non-executive Director of PT – Portugal Telecom, S.A.
- From April 2013 to August 2016 – Non-executive Director of BCI – Banco Comercial de Moçambique, S.A.
- From August 2013 to August 2016 – Non-executive Chairman of the Board of Directors of Caixa Seguros e Saúde, SGPS, S.A.
- From September 2013 to August 2016 – Non-executive Chairman of the Board of Directors of Banco Caixa Geral, S.A. (Spain)
- From January 2014 to August 2016 – Non-Executive Chairman of the Board of Directors of Sogrupos Compras e Serviços Partilhados, SGPS, S.A.
- From May 2014 to August 2016 – Non-executive Vice-Chairman of the Board of Directors of Cares-Companhia de Seguros, S.A.
- From May 2014 to August 2016 – Non-executive Vice-Chairman of Multicare – Seguros de Saúde, S.A.
- From May 2014 to August 2016 – Non-executive Vice-Chairman of the Board of Directors of Fidelidade – Companhia de Seguros, S.A.
- From May 2014 to August 2016 – Non-executive Chairman of the Board of Directors of Caixa Gestão de Activos, SGPS, S.A.
- From June 2014 to August 2016 – Non-Executive Director of Parcaixa, S.A.
- From November 2014 to August 2016 – 1st Non-Executive Vice-Chairman of the Board of Directors of Banco Caixa Geral Totta Angola, S.A. (later renamed Banco Caixa Geral Angola, S.A.)
- From December 2014 to August 2016 – Non-Executive Director of Partang, S.A.
- From December 2014 to August 2016 – Vice-Chairman of the Board of Directors of Banco Caixa Geral Brasil, S.A.
- On 9 January 2017 he was co-opted by the Board of Directors to exercise the functions of Member of the Board of Directors and Vice-Chairman of the Executive Committee until the end of the term-of office (2015/2017).
- On 30 May 2018 elected Member of the Board of Directors and Chairman of the Executive Committee of Banco Comercial Português, S.A. for the term-of-office 2018/2021

José Miguel Bensliman Schorcht da Silva Pessanha

Personal Data

- Date of Birth: 30 July 1960
- Nationality: Portuguese

Positions held at the Bank

- Member of the Board of Directors
- Member of the Executive Committee

Direct Responsibilities

- Risk Office
- Compliance Office
- Rating Division
- Office for Regulatory and Supervision Monitoring
- Office for the Validation and Monitoring of Models
- Data Protection Office

Positions inside the Group

- Member of the Board of Directors of BIM - Banco Internacional de Moçambique, S.A.
- Member of the Supervisory Board of Bank Millennium, S.A. (Poland)
- Member of the Board of Directors of Banque Privée BCP (Suisse), S.A.
- Chairman of the Board of Directors of Millennium bcp Ageas Grupo Segurador, SGPS, S.A.
- Vice-Chairman of the Board of Directors and Chairman of the Audit Board of Ocidental - Companhia Portuguesa de Seguros de Vida, S.A.
- Vice-Chairman of the Board of Directors and Chairman of the Audit Committee of Ocidental - Sociedade Gestora de Fundos de Pensões, S.A.

Positions outside the Group

- Member of the Board of Directors and Chairman of the Audit Committee of Banco Millennium Atlântico, S.A.

Academic and Specialised Qualifications

- 1982 – Licentiate Degree in Economics, Universidade Católica Portuguesa
- 1984 – Master's Degree in Operational Investigation (academic portion) from Instituto Superior Técnico (Lisbon)
- 1986 – Master's Degree in Economics from Université Catholique de Louvain (Belgium)
- PADE (Corporate Senior Management Programme) at Associação de Estudos Superiores de Empresa (AESE)
- Eureko Program in INSEAD
- Invotan scholarship (NATO)
- Received a scholarship linked to the Award Joseph Bech, attributed by the Government of Luxembourg for commitment with the European Union

Professional experience in the last 10 years relevant to the position

- From 2003 to 2015 – Group Risk Officer of Millennium BCP
- 2014 – Lecturer of the chair “Banking in a Global Context” at Universidade Católica Portuguesa
- On 11 May 2015 elected member of the Board of Directors and appointed Member of the Executive Committee for the 2015/2017 term of office

- On 30 May 2018 elected Member of the Board of Directors and Member of the Executive Committee of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Maria José Henriques Barreto de Matos de Campos

Personal Data

- Date of Birth: 21 August 1966
- Nationality: Portuguese

Positions held at the Bank

- Member of the Board of Directors
- Member of the Executive Committee

Direct Responsibilities

- Companies Recovery Division
- Retail and Small Amounts Division
- Direct Banking Division
- Operations Division
- IT Division
- Procurement and Logistics Division
- Millennium bcp Prestação de Serviços ACE.

Positions inside the Group

- Chairwoman of the Board of Directors of Millennium bcp Prestação de Serviços ACE

Qualifications

- Licentiate Degree in Electronic Engineering and Telecommunications from Universidade de Aveiro

Professional experience in the last 10 years relevant to the position

- From November 2001 to July 2011 - Head of IT of Bank Millennium S.A. , (Poland)
- From July 2006 to July 2011 - Director in charge for IT Europe of Millennium BCP
- From July 2011 to April 2018 - Member of the Board of Directors of Bank Millennium SA, (Poland)
- On 30 May 2018 elected Member of the Board of Directors and Member of the Executive Committee of Banco Comercial Português, S.A. for the term-of-office 2018/2021

Rui Manuel da Silva Teixeira

Personal Data

- Date of Birth: 04 September 1960
- Nationality: Portuguese

Positions held at the Bank

- Member of the Board of Directors
- Member of the Executive Committee
- Retail Divisions

- Retail Marketing Division
- Quality and Network Support Division
- Segments Management Division
- Wealth Management Division
- Real-Estate Business Division
- Specialised Monitoring Division
- Interfundos - Gestão de Fundos de Investimento Imobiliário, S.A.
- BII – Banco de Investimento Imobiliário, S.A.
- Millenniumbcp Ageas Grupo Segurador, SGPS, S.A.

Positions inside the Group

- Member of the Board of Directors of Millenniumbcp Ageas Grupo Segurador, SGPS, S.A.
- Member of the Board of Directors of Ocidental – Companhia Portuguesa de Seguros Vida, S.A.
- Member of the Board of Directors of Ocidental – Sociedade Gestora de Fundos de Pensões, S.A.

Positions outside the Group

- Member of the Remunerations Committee of UNICRE – Instituição Financeira de Crédito, S.A., as representative of Banco Comercial Português, S.A.
- Member of the Remunerations Committee of SIBS SGPS, S.A., as representative of Banco Comercial Português, S.A.
- Member of the Remunerations Committee of SIBS Forward Payment Solutions, S.A. –, as representative of Banco Comercial Português, S.A.
- Chairman of the Board of the General Meeting of Porto Business School, as representative of Banco Comercial Português, S.A.

Academic and Specialised Qualifications

- Licentiate Degree in Electronic Engineering from the Faculty of Engineering of University of Oporto
- Specialisation Course in Industrial Management from INEGI – Instituto de Engenharia Mecânica e Gestão Industrial

Professional experience in the last 10 years relevant to the position

- 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 S.A. (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
- From May 2010 to April 2011 – Head of the Marketing Division, Member of the Retail and Companies Coordinating Committees and responsible, in addition, for the M Project.
- From 18 April 2011 to 28 February 2012 – Member of the Executive Board of Directors of Banco Comercial Português, S.A.
- From 19 April 2011 to 19 October 2012 – Member of the Board of Directors of Fundação Millennium bcp
- From 28 January 2012 to 19 October 2017 – Member of the Board of Directors of UNICRE – Instituição Financeira de Crédito, S.A., as representative of Banco Comercial Português, S.A.
- From 2012 to 2018 – as representative of Banco Comercial Português, S.A.
- Member of the Supervisory Board of Bank Millennium, S.A. (Poland)
- From 28 February 2012 to 11 May 2015 – Member of the Board of Directors and of the Executive Committee of Banco Comercial Português, S.A.



- From 19 December 2012 to 18 May 2015 - Chairman of the Board of Directors of Millennium bcp Gestão de Activos – Sociedade Gestora de Fundos de Investimento, S.A.
- From 25 January 2013 to 20 July 2017 - Chairman of the Board of Directors of Banque Privée BCP (Suisse), S.A.
- On 11 May 2015 elected member of the Board of Directors and appointed Member of the Executive Committee for the 2015/2017 term of office
- From 26 May 2015 to 31 December 2018 - Chairman of the Board of Directors of Banco ActivoBank, S.A.
- On 30 May 2018 elected Member of the Board of Directors and Member of the Executive Committee of Banco Comercial Português, S.A. for the term-of-office 2018/2021

ANNEX II

Curricula Vitae of the Members of The Remuneration and Welfare Board of Banco Comercial Português, S.A.

(Detailed curricula are available at the Bank's website, on the page with the following address: <https://ind.millenniumbcp.pt/en/Institucional/governacao/Pages/governacao.aspx>)

Jorge Manuel Baptista Magalhães Correia

Refer to Annex I - Curricula Vitae of the Members of the Board of Directors of Banco Comercial Português, S.A.

Ana Paula Alcobia Gray

Refer to Annex I - Curricula Vitae of the Members of the Board of Directors of Banco Comercial Português, S.A.

Norberto Emílio Sequeira Rosa

Presented his resignation in February 2019

ANNEX III

Curricula Vitae of the Members of The Board of The General Meeting of Banco Comercial Português, S.A.

(Detailed curricula are available at the Bank's website, on the page with the following address: <http://www.millenniumbcp/institucional/governacao/>)

Pedro Miguel Duarte Rebelo de Sousa

Position Held at the Bank

- Chairman of the Board of the General Meeting (term of office: 2017/2019)

Academic and Specialised Qualifications

- Licentiate Degree in Law from the Faculty of Law of Universidade de Lisboa
- Post-graduate degree in Companies and Corporate Law - Universidade Pontifícia Católica, Brazil
- Master's degree in Companies Management, from Fundação Getúlio Vargas – Business Administration School, São Paulo, Brazil

Management and Supervision positions held in other companies

- Non-executive member of the Board of Directors of Cimpor - Cimentos de Portugal, SGPS, S.A..

Other Relevant Positions

- Founder and Senior Partner of the law firm Rebelo de Sousa & Advogados (SRS)
- Member of the Sub-Committee for Latin America of the Atlantic Council, Washington DC
- Chairman of the Board of the General Meeting of Grémio Literário
- Chairman of the Board of the General Meeting of A. Santo, SGPS (Group Santo)
- Chairman of Círculo Eça de Queiroz – an institution serving the public interest
- Chairman of the Portuguese Institute of Corporate Governance
- Member of the Remunerations Commission of Novabase, S.A.
- Director of the Portugal-Netherlands Chamber of Commerce
- Chairman of the Board of the General Meeting of Sumolis Group Refrigor
- Chairman of the Board of the General Meeting of PWN – Professional Women`s Network Lisbon
- Chairman of the Board of the General Meeting of AMA – Agência para a Modernização Administrativa, I.P.
- Chairman of the Board of the General Meeting of Swipe News, S.A.
- Chairman of the Board of the General Meeting of CADIN – Centro de Apoio ao desenvolvimento Infantil (IPSS)
- Chairman of the Board of the General Meeting of Tecnovia Sociedade de Empreitadas, S.A.
- Chairman of the Board of the General Meeting of Tecnovia SGPS, S.A.
- Chairman of the Board of the General Meeting of Tecnovia Madeira
- Chairman of the Board of the General Meeting of Tecnovia Açores
- Chairman of the Board of the General Meeting of Associação Portugal India Business HUB
- Chairman of the Board of the General Meeting of Associação Turma do Bem (Portugal)
- Chairman of the Board of the General Meeting of Atitude/SSE – Associação pelo Desenvolvimento do Investimento Social
- Chairman of the Board of the General Meeting of Associação Mares Navegados
- Chairman of the Board of the General Meeting of AICD – Associação de Inserção por Centros Digitais de Informação