

GENERAL MEETING OF BANCO COMERCIAL PORTUGUÊS, S.A.

(20/12/2022)

PROPOSAL CONCERNING ITEM TWO OF THE AGENDA

TO RESOLVE ON THE RATIFICATION OF THE CO-OPTATION BY THE BOARD OF DIRECTORS OF 2 DIRECTORS FOR THE 2022/2025 TERM OF OFFICE

Considering that:

1. Clara Patrícia Costa Raposo and Teófilo César Ferreira da Fonseca, elected as Members of the Board of Directors for the 2022/2025 term of office by the General Meeting of Shareholders held on May 4, 2022, did not assume functions due to personal unavailability;
2. The Board of Directors, in a meeting held on October 11 of this year, co-opted Altina de Fátima Sebastián Gonzalez Villamarin and José Pedro Rivera Ferreira Malaquias to the Board of Directors as members;
3. The process of authorisation for the co-opted members to perform their duties is under way at the European Central Bank,

It is proposed:

I

To approve the appointment of the 2 new directors, ratifying the co-optation of Altina de Fátima Sebastián Gonzalez Villamarin and José Pedro Rivera Ferreira Malaquias as members of the Board of Directors to perform the functions of non-executive directors of Banco Comercial Português, as independent members, until the end of the current term, which is 2022/2025.

II

That the effects of the proposal formulated in I above are subject to the suspensive condition of obtaining, from the European Central Bank, authorisation to exercise the positions referred to therein, should such authorisation not have been granted by the time of the General Meeting that will resolve on this proposal;

The curriculum and remaining documents that, under the law, should be made available to the Shareholders, are hereto attached.

Lisbon, November 28, 2022

THE BOARD OF DIRECTORS

ALTINA SEBASTIAN GONZALEZ



EDUCATION

March 2019	INSEAD/IFB Complexities of Board Chairing in Modern Governance in Banking	Lisbon, Portugal
2003	REAL COLEGIO COMPLUTENSE-HARVARD Summer Course on Management Research, July 14-23, 2003.	Boston, EE.UU.
Spring 1987	HARVARD BUSINESS SCHOOL Research Assistant to Professor Samuel L. Hayes III, Jacob H. Schiff Professor of Investment Banking.	Boston, EE.UU.
1985-1986	HARVARD BUSINESS SCHOOL Post-Doctoral student. Follows some Second year MBA Finance courses and Doctoral seminars. Develops a research about “Gap management and profitability at banks of different size”, supervised by Professor Dwight Crane (Professor of Finance at HBS).	Boston, EE.UU.
1979-1983	IESE, UNIVERSITY OF NAVARRA Doctor in Business Administration. Recipient of a scholarship from Calouste Gulbenkian Foundation, Lisbon, Portugal.	Barcelona, Spain
1972-1977	PORTUGUESE CATHOLIC UNIVERSITY Earned Bachelor of Science degree in Business Administration with Honors.	Lisbon, Portugal

CURRENT POSITIONS

- **SAN JOSE GROUP, (since 2009) – a quoted company at the Madrid Stock Exchange**
 - Independent Board member
 - Member of the Audit Committee
- **EXPANSION Y ACTUALIDA ECONOMICA, (since 2012)**
 - Member of the Advisory Board
- **COUNCIL OF THE PORTUGUESE DIASPORA, (since 2013)**
 - Member of the World Portuguese Network
- **INSTITUTO ESPAÑOL DE ANALISTAS FINANCIEROS (2019-2022)**

- Guest Professor of Permanent Executive Programs for Board Members of Cooperative Banks
- **COMPLUTENSE UNIVERSITY, (1998 -2022)**
 - Associate Professor – Department of Financial Management and Accounting
 - Member of Jury, Premio Joven de Economía, April 2012
 - Director of Summer Course, UCM-Fundación Ramón Areces: “La reconfiguración del sector bancario español ante la nueva regulación financiera: alcance e impacto de la crisis”, July 2012
- **UNIVERSIDADE CATÓLICA PORTUGUESA, (since 1992)**
 - Visiting Professor in Catolica Lisbon Business & Economics
 - MBA Program
 - Advanced Program in Finance
 - Advanced Program in Banking Management
 - Professor in the Executive Master in Bank Management - Banco Espírito Santo
 - Professor and Director of an “in-company” for Caixa Geral de Depósitos
 - Professor of Banking Programs in Luanda – Angola
 - Professor of Banking Programs in Luanda in Maputo – Mozambique

FORMER POSITIONS

- **CAIXA GERAL DE DEPÓSITOS, S.A. (April 2018 - December 2021)**
 - Non-executive Board Member
 - Member of the Audit Committee
 - Chair of the Governance Committee
- **BANCO CAIXA GERAL (EX-SIMEON) – CGD GROUP, (2003- October 2019)**
In October 2019, the Bank was sold to ABANCA
 - Independent Board member
 - Chair of the Audit and Compliance Committee
 - Chair of Nomination and Remuneration Committee
- **INSTITUIÇÃO FINANCEIRA DE DESENVOLVIMENTO, (2015- April 2018)**
 - Independent Board member of the state-owned bank
 - Chair of the Audit Committee
- **PARQUESOL INMOBILIARIA Y PROYECTOS,S.A (2006-2009)**
 - Board member
 - Chair of the Audit Committee
- **PORTUGUESE BANKS’ ASSOCIATION, (since 2010-2017)**
 - External consultant
- **DIAGNOSTICO & SOLUCIONES, S.L**
 - Partner - Consultant for financial and actuarial matters
- **IDE BUSINESS SCHOOL – ECUADOR (2012-2019)**
 - Visiting Professor
 - Professor of the “in company” Program - Banco de Guayaquil
 - Professor of the “in company” Program - Banco Amazonas
 - Professor of the “in company” Program - Banco General Rumiñahui
 - Professor of the “in company” Program – Grupo Banco del Pacífico
 - Conference guest speaker on: "The financial crisis and its impact on the international banking system"- Quito and Guayaquil
- **CARLOS III UNIVERSITY (1993-2014)**
 - Associate Professor of the Finance Department

- Professor of Financial Institutions in Master of Financial Analysis
- **IESE, UNIVERSITY OF NAVARRA (1988-1993)**
 - Finance Professor
 - MBA Director of one Spanish section (1989-1991)
 - Consulting in collaboration with MacGroup, First Europe and IESE professors
- **GRANTS (1979 – 1983)**
 Doctoral grant from Fundação Calouste Gulbenkian, Lisbon-Portugal
- **PORTUGUESE CATHOLIC UNIVERSITY (1977-1979)**
 - Assistant Professor
- **TAP-AIR (1977) Lisbon, Portugal**
 - Transportes Aéreos Portugueses business experience at the financial department

RESEARCH ACTIVITY

- **Doctoral Thesis:**
 “Some consequences of banking nationalization: an empirical study about the portuguese commercial banks from 1972 to 1980”.
- **Research on:**
 “Pension Funds”, published by “La Caixa”, Barcelona, Spain.
- **Post-Doctoral Research:**
 “Gap management and profitability at banks of different size”.
 “Interest rate risk management at U.S. commercial banks”, presented at the European Finance Association Meeting in Dublin (August 28-30, 1986).
- **Research on:**
 “The problem of capital adequacy at S&Ls industry: the Spanish case”
- **Research on:**
 “What is an Efficient Capital Market for a Medium-Sized Company? - The Relative Efficiency of Banking Systems across EU countries”, an EU sponsored research study, January 26, 1996
- **Research on:**
 “Risk management: an application to commercial banks and savings and loans”, published in Comunicaciones del IV Foro de Finanzas, Madrid, December 15-16, 1996, pp 159-175
- **Research on:**
 “The application of the duration concept to stocks: an analysis of the Spanish Stock Exchange”, published in Comunicaciones del IV Foro de Finanzas, Madrid, December 15-16, 1996, pp 979-999
- **Research on:**
 “Interest rate sensitivity of stock indexes returns: an empirical study on EU countries, US and Japan”, accepted for presentation at the 1998 European Financial Management Association-Financial Management Association International (EFMA-FMA) Conference to be held in Lisbon (june 25-26)

BOOKS

- “Analysis of Historical Returns of Stocks, Treasury-Bills, Government and Corporate Bonds in the Spanish Capital Markets”, Madrid Stock Exchange, 1992.

- “Managing commercial banks: new challenges in a global environment”, 1st Edition, Madrid: McGraw-Hill 1998.
- “The new banking strategies in the EMU” with prologue of Eugenio Domingo Solans member of the European Central Bank, Madrid: Instituto de Estudios Económicos, 1999).
- “Managing commercial banks: new challenges in a global environment”, 2nd Edition, Madrid: McGraw-Hill, 2002.
- “The financial System of the XXI century”, included in the XXI Encyclopedia, Caja Madrid, Madrid 2002.
- “Management of Financial Institutions”, On-line Course of the Finance Master, Instituto Universitario de Postgrado, 2003.
- “Trends in the Spanish financial system and opportunities for the credit cooperatives”, in the book Banca Cooperativa- Oportunidades de Desarrollo, Madrid: UNACC, 2007
- “Managing commercial banks: key factors in a competitive environment”, 3rd Edition, Madrid: McGraw-Hill, 2008
- “Economy and bank management”, 1st Edition, Madrid: Editorial Pirámide, 2015
- “Economy and bank management”, 1st Edition, Lisbon: Universidade Católica Editora, 2015

CASES AND NOTES

- F-304 Automotores Mendonza, S.A., published by IESE
- F-305 Oven S.A., published by IESE.
- FN-154 Comercial banks: an analysis of customer profitability, published by IESE
- FN-211 Financial System (I), published by IESE
- FN-212 Financial System (II), published by IESE
- FN-266 The Market of Government Debt in Spain, published by IESE
- F-497 La Caixa: 1992
- FT-6 La Caixa: 1992, Teaching Note

ARTICLES

- The Nationalization of Banking Systems, published in “Economía”, a Portuguese Catholic University Review.
- Private Banks vs Nationalized Banks: an analysis of the Portuguese case 1978-1981, published in Research Paper IESE, Universidad de Navarra.
- Measuring and Managing Interest rate risk: the Duration Model, Research Paper - IESE, Universidad de Navarra.
- The Market of Junk Bonds, IESE Review, March 1989
- The Spanish Financial Futures Market is a reality, IESE Review, May 1990
- Els Mercats de Futurs Financers. El MEFF, Banca Catalana, Economic Review, Number 92, December 1990.
- Mortgage Securitization: Past and Future (I), IESE Review, September 1992
- Capitalization and Growth: the case of Spanish S&Ls (1987-1991), Working Paper, FIES, December 1992
- Classification and Rating of Mutual Funds, Madrid Stock Exchange Review, Nº 7, January 1993
- Mortgage Securitization: the Spanish Case, Banca Catalana, Economic Review, Number 99, March 1993
- Historical Returns in the Spanish Equity Market, The Journal of Investing, Volume 3, Number 1, Spring 1994
- Derivative products: opportunities and risks, Harvard-Deusto, Finance & Accounting
- The metamorphosis of finance: the new financial function in the corporation, Madrid Stock Exchange Review, Nº 34, June 1995, p 23-25
- Privatizations: the World Bank goes on stage, Madrid Stock Exchange Review, Nº 43, April 1996, p16-18
- Bank crisis: an old problem that needs new solutions, Actualidad Financiera, Special issue, August 1996, p125-128
- The application of the duration concept to stocks: an analysis of the Spanish Stock Exchange, Análisis Financiero, January- March, 1997
- Duration and investment strategies for equity, Madrid Stock Exchange Review, Number 52, February 1997. pp 15-17
- Beta, volatility and duration of equity, Madrid Stock Exchange Review, Nº 62, January 1998, p50-52
- The process of consolidation: a challenge for the banking sector, Ausbanc, April 1998, Number 94, pp 26-28
- The return on equity: a new challenge to bank management, Harvard-Deusto Finanzas & Contabilidad, July/August, Number 24, p 46-51
- Growth, profitability and risk in banking, Harvard-Deusto Finanzas & Contabilidad, September/October, Number 24, p 47-51
- The Asian crisis and its impact on commercial banks, Revista del Instituto de Estudios Económicos, Number 4, 1998, pp 273-286
- The interest rate risk of the Spanish equity market, Revista Española de Financiación y Contabilidad, Vol. XXVIII
- The transformation and modernization of the Spanish banking sector, Revista del Instituto de Estudios Económicos,

Number 2 and 3, 2004, pp 85-104

- Banking and electronic commerce: opportunities and threats, Perspectiva, Revista económica del IDE, Septiembre 2012, pp. 11-15.

ECONOMIC NEWSPAPERS

- “Calificación y rating de Fondos”. Revista de la Bolsa de Madrid. Nº 7. Enero 1993.
- “Rentabilidad, capitalización y expectativas en las bolsas europeas”. Mercado Continuo. Junio 1994. pp 8-17.
- “Tras la corrupción ¿queda sitio para la esperanza?”. Mercado Continuo. Julio 1994. pp 22-24.
- “Financiación a largo plazo: viejos problemas nuevas soluciones”. ASSET, Asociación Española de Tesoreros de Empresa. Año 4. Número 4. 1994. p30-40.
- “Privatizaciones: el Banco Mundial entra en escena”. Revista de la Bolsa de Madrid. Nº 43 - Abril 1996, p 16-18.
- “Movimientos estratégicos en la banca de inversión”, Mercado Continuo. Nº 40. p.22-25.
- “Las crisis bancarias: un viejo problema que necesita nuevas soluciones”. Actualidad Financiera. Monográfico Mercado Financiero. Agosto 1996. p125-128.
- “El concepto de duración aplicado a activos de renta variable: un análisis de la bolsa española”, Análisis Financiero. Enero-Marzo de 1997.
- “What is an efficient capital market for a medium-sized company? - the relative efficiency of banking systems across EU countries”, Research Paper Number 338, IESE, April 1997.
- “La rentabilidad de los recursos propios: un desafío para la gestión bancaria”, Harvard-Deusto Finanzas & Contabilidad, Julio/Agosto, número 24, p 46-51.
- “Crecimiento, rentabilidad y riesgo en la banca”, Revista Harvard-Deusto Finanzas & Contabilidad, Septiembre/Octubre, número 25, p 47-51.
- “La crisis asiática y su impacto en la banca”, Revista del Instituto de Estudios Económicos, Número 4, 1998, pags 273-86.
- “El riesgo de interés en el mercado español de acciones. Una aproximación sectorial”, Revista Española de Financiación y Contabilidad, Volumen XXVIII.
- “Transparencia, confianza y cultura corporativa”, ASSET, Asociación Española de Tesoreros de Empresa. Año 14. Número 37. 2004. p4-6.
- “¿Qué subyace tras los recientes escándalos financieros? Revista de la Bolsa de Madrid, Nº 129, Marzo de 2004, pp 58-61.
- “La transformación y modernización del sector bancario español”, Revista del Instituto de Estudios Económicos n.os 2 y 3, 2004, pp 85–104, ISSN – 0200-9565.
- “Gobierno corporativo: consejos en el ojo del huracán”, ASSET, Asociación Española de Tesoreros de Empresa. Año 15. Número 41. 2005. pp. 60-63.
- “Un mercado financiero “retail” poco integrado”, Revista de la Bolsa de Madrid, Nº 176, Junio de 2008, pp 14-23.
- “Por qué y cómo ahorran los europeos”, Revista de la Bolsa de Madrid, Nº 176, Junio de 2008, pp 24 -32.
- “El valor de l’RSE en épocas de crisis”, Vincles, Revista de la Cambra de Comerç de Barcelona, Número 48, Julio 2009, pp 10 -12.
- “¿Se están desinflando los fondtesoros?”. La Gaceta de los Negocios. 12 de Octubre de 1992.
- “Un marco estratégico para la titulización hipotecaria (1)”. Cinco Días. 16 de Octubre de 1992.
- “Un marco estratégico para la titulización hipotecaria (2)”. Cinco Días. 17 de Octubre de 1992.
- “Bancos y Cajas apuestan por la solvencia”. Expansión. 3 de Noviembre de 1992.
- “Los fondos siguen creciendo”. Cinco Días. 3 de Diciembre de 1992.
- “Los fondos de inversión en 1992”. Cinco Días. 25 de Enero de 1993.
- “Los fondtesoros, líderes en crecimiento”. Cinco Días. 29 de Enero de 1993.
- “Diez bancos controlan dos tercios del mercado de fondos de inversión”. Expansión. 22 de Marzo de 1993.
- “Los strips de deuda, un nuevo instrumento financiero”, Expansión, 3 de junio de 1993, p 10.
- “Crecimiento y rentabilidad de los fondtesoros”. Expansión. 7 de Agosto de 1993. Páginas especiales IV y V.
- “De la nacionalización a la privatización”, La Gaceta de los Negocios, 30 de Septiembre de 1993, p 16.
- “¿Es malo el mes de octubre para la inversión en bolsa?”. La Gaceta de los Negocios. 14 de Octubre de 1993. p 14.
- “España tiene un buen fondo”. Expansión, 13 de Noviembre de 1993, Páginas especiales.
- “Un imán para los inversores”, Expansión, 11 de Diciembre de 1993. Páginas especiales.
- “Con los ojos puestos en Asia”. La Gaceta de los Negocios. 13 de Diciembre de 1993. p 16.
- “Rating para los fondos de inversión”. Expansión. 13 de Enero de 1994. p 16.

- “Los fondos: patrimonio y rentabilidad”. Expansión. 15 de Enero de 1994. Páginas especiales IV.
- “Los mercados emergentes de Asia, Europa y América Latina - Cómo invertir en las bolsas más rentables del mundo”. Expansión, 19 de febrero de 1994. Páginas Especiales I, II, III.
- “Del bienestar al malestar”. Actualidad Económica Nº 1866. 28 de marzo-3 de Abril 1994. pp.80-81.
- “Todos los secretos para invertir en las bolsas europeas”. Expansión. 9 de abril de 1994. Páginas Especiales I, II, III.
- “¿Se sumergen los mercados emergentes?”. Expansión. 14 de mayo de 1994. Páginas Especiales III.
- “Los mercados bursátiles europeos comienzan a distanciarse de Wall Street”. Expansión. 20 de junio de 1994. p.13.
- “La difícil recuperación de los mercados financieros”. Cinco Días. 24 de junio de 1994. Sección Invertir p.IV.
- “Las bolsas emergentes no acaban de emerger”. Expansión. 23 de julio de 1994. Páginas Especiales V.
- “El exotismo de una gran rentabilidad”. Expansión. 30 de julio de 1994. Páginas Especiales VI.
- “Las fusiones están de moda”. Expansión. 11 de noviembre de 1994. Opinión. p.38.
- “Falta de conocimiento en derivados”. Cinco Días. 14 de noviembre de 1994.p.28.
- “Las finanzas, ante nuevos desafíos”. Cinco Días. 12 de diciembre de 1994.p.27.
- “Algunas evidencias empíricas en torno a las fusiones y adquisiciones”, Fundación de Estudios Bursátiles y Financieros - Boletín Informativo, marzo 1995, p19-20.
- “Cap a on van les finances?”, Avui, 15 d’ Abril de 1995, sección Economies, p. II.
- “Nous mercats de productes agrícoles: derivats sobre cítrics”. Avui. 3 de Juny de 1995, Economies.Opinió. p. IV.
- “Metamorfosis de las Finanzas: la Nueva Función Financiera en la Empresa”. Revista de la Bolsa de Madrid. Nº 34 - Junio 1995, p 23-25.
- “Mercado de Deuda Pública: ¿Interesa Desarrollar los Strips?”, Fundación de Estudios Bursátiles y Financieros - Boletín Informativo, julio 1995, p7-8.
- “Strips de deute”. Avui. 9 de setembre de 1995. Economies. Opinió. p. IV.
- Revuelo en la banca de inversión”. Expansión. 21 de septiembre de 1995. Opinión. Análisis. p.38.
- “El dólar: la recuperación que no llega”. Expansión. 21 de octubre de 1995. Opinión. Análisis. p.34.
- “La formación de directivos: un nuevo enfoque”. Expansión. 13 de noviembre de 1995. Opinión. Análisis. p.46-47.
- “Moviments estratègics en la banca d’ inversió”. Avui. 18 de novembre de 1995. Economies. Opinió. p. VII.
- “De la nacionalització a la privatització”. Avui. 23 de desembre de 1995. Economies. Opinió. p. VII.
- “El encanto de las fusiones bancarias”. Expansión. 2 de enero de 1996. Opinión. Análisis. p.30.
- “Mites i realitats de la concentració bancària”, Avui. 3 de Febrer de 1996. Economies. Opinió. p.VII.
- “Cuando los árboles no dejan ver el bosque de la banca”. Expansión. 21 de febrero de 1996. Opinión. Análisis. p.38.
- “El negocio de las privatizaciones”. Cinco Días. 28 de febrero de 1996. Tribuna Libre.
- “Derivados: el caso Asturiana de Zinc”. Expansión. 16 de marzo de 1996. Opinión. Análisis. p.34.
- “¿Es importante el tamaño para bancos y cajas?”. Expansión. 17 de mayo de 1996. Firmas en Expansión. Análisis. p.38.
- “La revolución de las medidas de rentabilidad en la banca”. Anuario de Finanzas. Gaceta de los Negocios. Mayo 1996. p 98-100.
- “Las instituciones en proceso de transformación”. Cinco Días. 7 de junio de 1996. Opinión. p.2.
- “La banca de inversiones:¿dulce miel o amarga medicina?”. Mercado Continuo. Nº 48. pp 14-19.
- “La banca norteamericana mira a Europa”. Expansión. 7 de enero de 1997. Firmas en Expansión. Ahora Mismo. p 34.
- “Tamaño y capitalización de los sistemas bancarios en la UE”. Expansión. 18 de febrero de 1997. Firmas en Expansión. Análisis. p 46.
- “La banca de inversiones busca su piedra filosofal”. Actualidad Económica Nº 2.018. 24 de Febrero - 2 de Marzo de 1997. pp 54-56.
- “Duración y estrategias de inversión en renta variable”. Revista de la Bolsa de Madrid. Nº 52 Febrero de 1997. pp 15-17.
- “El deseo de ser grande: costes y beneficios”. Expansión. 17 de marzo de 1997. Firmas en Expansión. Análisis. p 42.
- “La banca de inversiones debe dar el salto a EE.UU. - Deseos frente a realidad”. Actualidad Económica Nº 2.025. 14 - 20 de Abril de 1997. pp 48-49.
- “Los nuevos horizontes en la gestión bancaria”. Gaceta de los Negocios”, 19 - 20 de Abril de 1997.p3.
- “El discreto encanto de la banca de inversiones”. Actualidad Económica Nº 2.035. 23 - 29 de Junio de 1997. pp. 46-47.
- “Concentración bancaria: un recurso ante el estrechamiento de los márgenes”. Cinco Días. 21 de julio de 1997. Opinión. p.2.
- “La banca busca fortuna en Latinoamérica”. Cinco Días. 17 de septiembre de 1997. Opinión. p.2.
- “¿Qué espera de Latinoamérica la gran banca?”. Cinco Días. 18 de septiembre de 1997. Opinión. p.2.
- “Soplan vientos de fusión en el sector bancario europeo”. Expansión. 16 de octubre de 1997. Firmas en Expansión.

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- “Beta, volatilidad y duración de una acción”. Revista de la Bolsa de Madrid. Nº 62 Enero de 1998. p 50-52.
- “La banca japonesa: crónica de una crisis”. Expansión. 7 de febrero de 1998. Firmas en Expansión. Análisis. p 39.
- “La crisis asiática salpica la banca europea”. Expansión. 25 de febrero de 1998. Firmas en Expansión. Análisis. p 46.
- “El proceso de consolidación: un desafío para el sector bancario”, Ausbanc, Abril 1998, número 94, p 26-28.
- “La banca ya no es lo que era”, Expansión. 26 de mayo de 1998. Firmas en Expansión. Análisis. p 54.
- “El negocio bancario en la encrucijada”, Expansión. 3 de julio de 1999. Firmas en Expansión. Análisis. pp 46-47.
- “La globalización, a examen”, Expansión. 6 de noviembre de 1999. Firmas en Expansión. Análisis. pp 38-39.
- “El temor a una nueva crisis bancaria”, Expansión. 31 de enero de 2001. Firmas en Expansión. Análisis. pp 58-59.
- “El desencanto de internet llegó a la banca”, Expansión. 24 de febrero de 2001. Firmas en Expansión. Análisis. pp 38-39.
- “La solvencia de la banca española”, Revista Crónica Virtual de Economía. Nº 56. 8-21 de Mayo de 2002.
- “Rentabilidad-eficiencia, ¿son dos caras de la misma moneda?”, El nuevo lunes. 27 de Mayo- 2 de Junio de 2002.
- “Analistas, ética y escándalos”, Cinco Días, 21 de Enero de 2004, Opinión, p 19.
- “Oligopolios y mercados”, Cinco Días, 26 de Febrero de 2004, Opinión, p 23.
- “El reto de las cuotas participativas”, Expansión, 11 de Marzo de 2004, Firmas, p71.
- “¿Vuelven las OPV?”, Expansión, 15 de Abril de 2004, Opinión, p 24.
- “La cesta y las manzanas”, Cinco Días, 17 de Abril de 2004, Opinión, p. 11.
- “Preocupación por el precio de la vivienda”, Expansión, 29 de Abril de 2004, Ahora mismo, p.87.
- “Derivados de crédito, ¿ángeles o demonios?”, Cinco Días, 19 de Junio de 2004, Opinión, p. 11.
- “El capital riesgo, clave de futuro en la actividad empresarial”, Cinco Días, 19 de Julio de 2004, Opinión, p. 15.
- “Accionistas en pie de guerra”, Expansión, 22 de Julio de 2004, Ahora mismo, p.63.
- “Las alianzas, ¿alternativa a las adquisiciones?”, Expansión, 6 de Octubre de 2004, Panorama de Actualidad, p.20.
- “Revuelo en la banca”, Cinco Días, 10 de Diciembre de 2004, Opinión, p.20.
- “Yachts” y fondos”, Cinco Días, 10 de Enero de 2005, Opinión, p16.
- “La transformación y modernización del sector bancario español”, Crónica Virtual “Banca - “hedge funds”: amistades peligrosas”, Expansión, 25 de Marzo de 2005, Opinión, p.46. “El caso italiano, ¿deseo o realidad?”, Cinco Días, 8 de Abril de 2005, Opinión, p.24.
- “Vientos de Cambio en los consejos”, Cinco Días, 7-8 de Mayo de 2005, Opinión, p.10.
- “Los Vaivenes del mapa bancario europeo”, Expansión, 20 de Junio de 2005, A Debate, p.61.
- “Capital Riesgo al alcance de todos”, Cinco Días, 12 de Junio de 2005, Opinión, p.15.
- “BBVA-BNL: no hay mal que por bien no venga”: amistades peligrosas”, Expansión, 27 de Julio de 2005, Firmas: Ahora Mismo, p.46.
- “El dinero de los inmigrantes”, Cinco Días, 3 de Agosto de 2005, Opinión, p.11.
- “Participaciones preferentes: ¿capital o deuda?”, Expansión, 21 de Agosto de 2005, Firmas: A debate, p.42.
- “ABN Amro gana en Antonveneta”, Cinco Días, 3 de Octubre de 2005, Opinión, p.18.
- “Si el ladrillo se frena...”, Expansión, 20 de Octubre de 2005, Firmas: A debate, p.70.
- “El extraño encanto de las hipotecas”, Cinco Días, 22 de Noviembre de 2005, Opinión, p.18.
- “La tercera edad llega al mercado hipotecario”, Expansión, 25 de Noviembre de 2005, Firmas: Análisis de Actualidad, p.62.
- “Fusiones: del dicho al hecho”, Cinco Días, 22 de Mayo de 2006, Opinión, p.19.
- “El tamaño no es la panacea”, Cinco Días, 27 de Junio de 2006, Opinión, p.19.
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- “La RSC, ¿moda o necesidad?”, Cinco Días, 22 de Mayo de 2007, Opinión, p.20.
- “La auditoría, una inversión rentable”, Cinco Días, 4 de Febrero de 2008, Opinión, p.18.
- “El encanto de las pymes en tiempos difíciles”, Cinco Días, 9 de Junio de 2008, Opinión, p.16.
- “La formación financiera, a debate”, Cinco Días, 4 de Agosto de 2008, Opinión, p.10.
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- “Pirámides por aquí y por allá”, Cinco Días, 29 de Enero de 2009, Opinión, p.17.
- “Dinero Público y Banca Europea”, La Vanguardia, Suplemento Dinero, 10 de Mayo de 2009, p. 5.
- “Hacia un nuevo marco regulatorio en la banca”, Cinco Días, 18 de Enero de 2010, Opinión, p.17.
- Entrevista concedida a la Revista “Interface Banca & Seguros”, Octubre 2010.
- “Dos formas de vivir la crisis: economías avanzadas vs. emergentes”, Expansión, 11 de Julio de 2010, Opinión, p.35.
- “Formação: Imperativo de Sobrevivência”, Diário Económico, 19 de Julho de 2011, p 25.
- “El sistema financiero y a capacidad de recuperación de la economía”, Expansión, 27 de septiembre 2011, Opinión, p.54.

- “A contribuição da actividade internacional é cada vez mais importante”, Entrevista concedida a la Revista “Interface Banca & Seguros”, Octubre 2011.
- “Banca: del crecimiento rentable a la reestructuración necesaria”, Expansión, 10 de octubre 2011, Opinión, p.38.
- “A banca teve uma gestão inadequada da liquidez”, Entrevista para el “Diário Económico”, 14 de Agosto de 2012, pp. 30-31.
- “La Bolsa, una oportunidad aprovechada a medias”, Revista “Perspectiva”, Ecuador, Diciembre 2012.
- “El crédito bancario: una asignatura pendiente”, Expansión, 10 de julio 2013, En Primer Plano, p.45.
- “Política de dividendos: ¿son las recomendaciones del supervisor decisiones a seguir”, Expansión, 20 de julio de 2013, En Primer Plano, p.34.
- “Vencedores y vencidos”, Expansión, 5 de octubre 2013, Visión Personal, p.42.
- “Crédito bancario, crecimiento económico y viceversa”, Expansión, 22 de octubre 2013, Opinión, p.46.
- “Bienvenido Mr. MARF”, Expansión, 30 de octubre 2013, A Fondo, p.46.
- “Centenario de la Fed: pasado, presente y futuro del dólar”, Revista “Económica del IDE, Perspectiva, Ecuador, Febrero 2014.
- “Un nuevo modelo para la nueva realidad de la banca”, Expansión, 13 de noviembre 2014, Opinión, p.51.
- “Una nueva realidad: los tipos de interés negativos”, Expansión, 12 de mayo 2015, Opinión, p.55.
- “Las verdades del barquero”, Expansión, 19 de noviembre 2015, Opinión, p.63.
- “Al otro lado de la banca”, Expansión, 24 de noviembre 2016, Opinión, p.51.
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- “La misión (im)posible de la rentabilidad del sector bancario, Expansión, 17 de diciembre 2016, Opinión, p.43.
- “La banca europea, nueve años después de Lehman Brothers”, Expansión, 26 de septiembre de 2017, Opinión, p.55.
- “Comisiones de auditoría y auditor externo: juntos pero no revueltos”, Expansión, 14 de noviembre de 2017, Opinión, p.54.
- “¿Para cuándo una nueva crisis financiera?”, Expansión, 27 de noviembre de 2018, Opinión, p.55
- “Comisiones de auditoría y auditor externo: juntos pero no revueltos”, Expansión, 14 de noviembre de 2017, Opinión, p.54
- “¿Para cuándo una nueva crisis financiera?”, Expansión, 27 de noviembre de 2018, Opinión, p.55
- “Los Consejos de Administración en tiempos turbulentos”, Expansión, 23 de octubre de 2020, Opinión, p.47
- “La banca puede ser parte de la solución”, Expansión, 28 de enero de 2021, Opinión, p.38
- “La banca se viste de verde”, Expansión, 8 de abril de 2022, Opinión, p. 47

LANGUAGES

Portuguese:	fluent
Spanish:	fluent
English:	fluent
French:	good

Personal Data

Pedro Ferreira Malaquias



Professional Experience

Since 2004	Uría Menéndez - Proença de Carvalho Partner - Head of the Banking and Insurance Department
Since 1988	Associação Portuguesa de Bancos Legal Adviser
2001 - 2004	Vasconcelos, F. Sá Carneiro, Fontes & Associados Partner - Head of the Banking and Insurance Department
1995 - 2001	BCP Investimento - Banco Comercial Português de Investimento, S.A. Head of the Legal Division
1986 - 1988	European Commission Directorate-General for Competition
1983 - 1986 1988 - 1995	Banco Português do Atlântico, S.A. Legal Division

Training

- Law Degree, Faculdade de Direito de Lisboa, Universidade de Lisboa, 1982
- Post-graduate Degree in European Community Law, Collège d'Europe - Bruges, 1983
- 24th Top Management Program - AESE- Business School

Professional Associations

- Portuguese Bar Association (Portugal)
 - Member of the EFMLG - European Financial Markets Lawyers Group (sponsored by the European Central Bank)
 - Member of the Portuguese European Law Association (APDE)
 - Member of the Legal Committee and Consumers' Committee of the European Banking Federation and of several other work groups
 - Member of the former Legal Certainty Group (sponsored by the European Commission)
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Professional Activity (brief highlights)

- At the end of the Law degree, I was admitted in 1982 to Banco Português do Atlântico SA (BPA) for a 6-month internship.
 - During this period, I was awarded with a scholarship to attend the Postgraduate Degree in Community Law at the Collège d'Europe in Bruges.
 - After that degree, I joined the staff of BPA, first for the International Division and two years later for the Legal Department - back then, I already participated in several working groups that regularly prepared projects of diplomas for the financial area which were submitted to the Government.
 - In 1986, within the scope of Portugal's accession to the EEC, I ran for official at the European Commission and was ranked in the first places, having been given the possibility to choose an area of my preference - then I chose the Directorate - General for Competition - DGIV (today, DG COMP).
 - For that purpose, I obtained a two-year unpaid leave from BPA and spent two years at the European Commission, participating in the preparation of several investigation processes initiated by the DGIV.
 - In 1988, I decided to return to Portugal and to BPA, to the Legal Department, providing support to the Commercial Divisions and to the Board of Directors.
 - After BCP's takeover bid on BPA in 1995, I became head of the Legal Department of BCP's Investment Bank.
 - In 2001, I joined the law firm Vasconcelos, F. Sá Carneiro, Fontes & Associados (VSCF), as the partner in charge of the Banking and Insurance areas.
 - In 2004, VSCF merged with Uría Menéndez (later Uría Menéndez - Proença de Carvalho), being since the partner responsible for the Banking and Insurance Department and, in that capacity, managing all the work of that Department covering all topics (i) of a financial nature, such as financing, issuance of debt, issuance of securities, securitization operations, issuance of mortgage bonds, consumer credit, e-money and means of payment, all corporate matters related to financial institutions, namely with a regulatory nature (be it prudential or behavioural), corporate governance, creation, merger and liquidation of financial institutions, as well as (ii) insurance matters, namely regulatory, unit linked products, purchases and sales of insurance companies, etc.
 - Also in 1988, I initiated my collaboration with APB - Associação Portuguesa de Bancos and, within this context, and since then:
 - I have always been a consultant in the areas of community law, representing APB in the Legal Committee and Retail Committee, which are part of the EBF - European Banking Federation, with the major part of this work consisting in intervening in the discussion and drafting of the main diplomas of Community origin which have a direct influence in the banking activity;
 - Furthermore, I was part of several working groups which were created throughout the years, together with the Ministry of Finance and/or Banco de Portugal and/or the Parliament, notably the working group for the creation of Euro, the working group on the implementation of the measures required by the Troika and the working group for the review of the insolvency legislation;
 - Also within this scope, I gave my collaboration in the drafting of several structuring diplomas, such as the RGICS (Legal Framework for Credit Institutions and Financial Companies), the diploma on securitization of credits, the diploma on mortgage bonds, minimum banking services, draft diplomas that altered, among others, the SIREVE (Extra-Judicial Companies Recovery System), CIRE (Insolvency Code), CSC (Companies Code), Credit Mediator Regime and the Securities Code.
 - In addition, I was regularly invited, throughout the years, by Banco de Portugal and by Comissão do Mercado de Valores Mobiliários (Portuguese Stock Exchange Regulator) to collaborate with comments on draft diplomas that were then being made.
 - I was a speaker in several conferences, by invitation of Banco de Portugal and other organizations, devoted to several themes, especially on financial services, namely in terms of NPLs, the most recent being in London, in May 2022, wherein I moderated the Panel dedicated to Servicing, at a conference organized by Smith Novak.
 - I have taught in several postgraduate or masters degrees at the Lisbon Faculty of Law (Securities Course), the Portuguese Compliance and Regulatory Observatory (dedicated to the topic MiFID II - December 2018) and at the
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Catholic University of Porto (UCP Porto | Postgraduate in Securities and Banking Law - 2nd edition, dedicated to the topic “*Os Mecanismos de Segurança do Crédito*” Credit Safety Mechanisms) - June 2018) and at Catholic University of Lisbon (Advanced Course in Finance Law, dedicated to the theme “*Criptoativos - uma realidade incontornável*” (Cryptoassets - an unavoidable reality, April 2021).

- At the international level and apart from the functions exercised in the several committees of the European Banking Federation:
 - I was appointed by the European Commission as an expert for the work carried out by the Legal Certainty Group, dedicated to the search for standardization of legislative solutions in the field of securities (sponsored by the European Commission);
 - I am, since 1999, part of the EFMLG - *European Financial Markets Lawyers Group* ([Welcome to the EFMLG Website](#)); the EFMLG was created on the occasion of the introduction of the Euro and consists in a group of senior lawyers from the main European Banks, whose main objective is to provide legal support to the historic mission of achieving an integrated financial market in the European Union; the [European Central Bank](#) provides for the chairperson of the EFMLG and also secretarial support to the working group; central bank representatives are also invited to attend the EFMLG meetings; within the scope of my duties as a member of the EFMLG, it is my responsibility to actively participate in its work and in its meetings, namely by integrating various working subgroups which are created to deal with different specific matters, make presentations to the EFMLG plenary and, in general, collaborate in the output of the EFMLG works.
 - I was also the author of an extensive list of legal publications, allowing me to highlight only the most recent ones (i) on Cryptoassets, (ii) on Participation Loans, (iii) on Loan Funds and (iv) on Smart Contracts. The complete list of those publications is attached to this *curriculum vitae*.
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Publications

- ❖ **O Novo Regime Jurídico dos Empréstimos Participativos - Breve Resenha e Apreciação Crítica**
 - Publication: Actualidad Jurídica Uría Menéndez, n.º 58
 - Date: 2022
 - Written by: Pedro Ferreira Malaquias and José António Reymão Nogueira.
 - ❖ **Criptoativos - uma realidade de hoje**
 - Publication: Actualidad Jurídica Uría Menéndez, n.º 56
 - Date: 2021
 - Written by: Pedro Ferreira Malaquias
 - ❖ **Criptoativos e a necessidade da sua regulação**
 - Publication: Cadernos do Mercado de Valores Mobiliários, special edition commemorating the 20th anniversary of the Securities Code
 - Date: 2021
 - Written by: Pedro Ferreira Malaquias
 - ❖ **A introdução dos loan funds em Portugal**
 - Publication: Actualidad Jurídica Uría Menéndez, no. 54
 - Date: 2020
 - Written by: Pedro Ferreira Malaquias, Júlio Venâncio
 - ❖ **Smart Contracts: alguns contributos teóricos e práticos**
 - Publication: Actualidad Jurídica Uría Menéndez, no. 52
 - Date: 2019
 - Written by: Luís Alves Dias, Pedro Ferreira Malaquias
 - ❖ **A qualidade de sócio/acionista em sede de suprimentos: os indícios materiais**
 - Publication: Actualidad Jurídica Uría Menéndez, no. 43
 - Date: 2016
 - Written by: Manuel Barbosa Moura, Pedro Ferreira Malaquias
 - ❖ **A few reflections on the Banking Recovery and Resolution Directive**
 - Publication: Droit Bancaire et Financier
 - Date: 2016
 - Written by: Pedro Ferreira Malaquias
 - ❖ **As recentes alterações ao Código das Sociedades Comerciais em matéria de ações preferenciais**
 - Publication: Actualidad Jurídica Uría Menéndez, no. 41
 - Date: 2015
 - Written by: Manuel Barbosa Moura, Pedro Ferreira Malaquias
 - ❖ **O papel das Aggregated Collective Class Action Clauses nos processos de reestruturação de dívida**
 - Publication: Actualidad Jurídica Uría Menéndez, no. 40
 - Date: 2015
 - Written by: Pedro Ferreira Malaquias and José António Reymão Nogueira.
 - ❖ **Da materialidade do incumprimento**
 - Publication: Actualidad Jurídica Uría Menéndez, no. 39
 - Date: 2015
-

- Written by: Manuel Barbosa Moura, Pedro Ferreira Malaquias

❖ **O papel das pessoas coletivas como administrador ou gerente de uma sociedade comercial**

- Publication: Actualidad Jurídica Uría Menéndez, no. 36
- Date: 2014
- Written by: Afonso Choon, Inês Caria Pinto Basto, Pedro Ferreira Malaquias

❖ **A reforma do Código de Insolvência e recuperação de empresas e o processo especial de revitalização**

- Publication: Actualidad Jurídica Uría Menéndez, no. 33
- Date: 2012
- Written by: Pedro Ferreira Malaquias, Miguel Rodrigues Leal

❖ **Revisiting Force Majeure Clauses**

- Publication: Butterworths Journal of International Banking and Financial Law, no. 6
- Date: 2012
- Written by: Pedro Ferreira Malaquias

❖ **Exercício de direitos de voto por entidades gestoras de fundos de investimento mobiliário**

- Publication: Actualidad Jurídica Uría Menéndez, no. 30
- Date: 2011
- Written by: Pedro Ferreira Malaquias, Tiago Simões de Almeida

❖ **Algumas notas sobre a transposição da Directiva de Serviços de Pagamento em Portugal**

- Publication: Actualidad Jurídica Uría Menéndez, no. 25
- Date: 2010
- Written by: Inês Caria Pinto Basto, Pedro Ferreira Malaquias

❖ **Modelos de regulação (ou supervisão) do sector financeiro**

- Publication: Actualidad Jurídica Uría Menéndez, no. 22
- Date: 2009
- Written by: Pedro Ferreira Malaquias, Sofia Martins, Paula Flor, Catarina Gonçalves de Oliveira

❖ **El capital riesgo en Portugal: marco legal y fiscal**

- Publication: Revista Española de Capital de Riesgo, no. 3
- Date: 2008
- Written by: Pedro Ferreira Malaquias, Filipe Romão, Francisco Cunha

❖ **O novo regime jurídico das obrigações hipotecárias em Portugal**

- Publication: Actualidad Jurídica Uría Menéndez - Homenaje al profesor D. Rodrigo Uría González en el centenario de su nacimiento
- Date: 2006
- Written by: Pedro Ferreira Malaquias

❖ **O Direito da Concorrência**

- Publication: Direito na Actividade Bancária II, Lisboa: IFB
- Date: 1998
- Written by: Pedro Ferreira Malaquias

❖ **As regras comunitárias de Concorrência e a actividade bancária**

- Publication: Revista da Banca, no. 6
 - Date: April-June 1998
-

- Written by: Pedro Ferreira Malaquias

❖ **Implicações Jurídicas da Adopção da Moeda Única**

- Publication: Revista da Banca, no. 39
- Date: 1996
- Written by: Pedro Ferreira Malaquias

❖ **A livre prestação de serviços no domínio da actividade bancária**

- Publication: Revista da Banca, no. 18
- Date: 1991
- Written by: Pedro Ferreira Malaquias

❖ **Comentário a Decisão 'Nederlandse Banken'**

- Publication: Revista da Banca, no. 11
- Date: 1989
- Written by: Pedro Ferreira Malaquias

❖ **As Directivas no Ordenamento Jurídico Comunitário**

- Publication: Assuntos Europeus, no. 3
- Date: 1984
- Written by: Pedro Ferreira Malaquias

Other works and collaboration

- ❖ **Portugal. Fintech 2022**, Pedro Ferreira Malaquias, Hélder Frias. In The International Comparative Legal Guide to: Fintech 2022. Ben Kingsley (Contributing Editor), Rob Sumroy (Contributing Editor). London: Global Legal Group, 2022
 - ❖ **Portugal. Law & Practice**, Pedro Ferreira Malaquias, Marta Pontes, José António Reymão Nogueira. In Acquisition Finance 2022. Chambers Global Practice Guides. Hengeler Mueller (Contributing Editor), Johannes Tieves (Contributing Editor). London: Chambers and Partners, 2022
 - ❖ **Portugal. The Banking Regulation Review**, Pedro Ferreira Malaquias, Domingos Salgado. In The Banking Regulation Review, 13th Ed. Jan Putnis (Editor). London: Law Business Research, 2022
 - ❖ **Portugal. The Insurance Disputes Law Review**, Pedro Ferreira Malaquias, Hélder Frias. In The Banking Regulation Review, 4th Ed. Joanna Page (Editor). London: Law Business Research, 2022.
 - ❖ **Portugal. Fintech 2021**, Pedro Ferreira Malaquias, Hélder Frias. In The International Comparative Legal Guide to: Fintech 2021. Ben Kingsley (Contributing Editor), Rob Sumroy (Contributing Editor). London: Global Legal Group, 2021
 - ❖ **Portugal. The Banking Regulation Review**, Pedro Ferreira Malaquias, Domingos Salgado. In The Banking Regulation Review, 12th Ed. Jan Putnis (Editor). London: Law Business Research, 2021
 - ❖ **Portugal. The Insurance Disputes Law Review**, Pedro Ferreira Malaquias, Hélder Frias. In The Insurance Disputes Law Review, 3rd Ed. Joanna Page (Editor). London: Law Business Research, 2021.
 - ❖ **Portugal. Fintech 2020**, Pedro Ferreira Malaquias, Hélder Frias. In The International Comparative Legal Guide to: Fintech 2020. Ben Kingsley (Contributing Editor), Rob Sumroy (Contributing Editor). London: Global Legal Group, 2020
 - ❖ **Portugal. The Banking Regulation Review**, Pedro Ferreira Malaquias, Domingos Salgado. In The Banking Regulation Review, 11th Ed. Jan Putnis (Editor). London: Law Business Research, 2020.
 - ❖ **Portugal. The Banking Litigation Law Review**, Pedro Ferreira Malaquias, Nuno Salazar Casanova. In The Banking Litigation Law Review. Deborah Finkler (Editor). London: Law Business Research, 2019.
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- ❖ **Portugal. Law & Practice**, Pedro Ferreira Malaquias, Marta Pontes. In Acquisition Finance 2019. Chambers Global Practice Guides. Hengeler Mueller (Contributing Editor), Johannes Tieves (Contributing Editor). London: Chambers and Partners, 2019
 - ❖ **Portugal. The Insurance Disputes Law Review**, Pedro Ferreira Malaquias, Hélder Frias. In The Insurance Disputes Law Review, 2nd Ed. Joanna Page (Editor). London: Law Business Research, 2019.
 - ❖ **Portugal. The Banking Regulation Review**, Pedro Ferreira Malaquias, Hélder Frias. In The Banking Regulation Review, 10th Ed. Jan Putnis (Editor). London: Law Business Research, 2019.
 - ❖ **Portugal. Fintech 2019**, Pedro Ferreira Malaquias, Hélder Frias. In The International Comparative Legal Guide to: Fintech 2019. Ben Kingsley (Contributing Editor), Rob Sumroy (Contributing Editor). London: Global Legal Group, 2019
 - ❖ **Portugal. The Insurance Disputes Law Review**, Pedro Ferreira Malaquias, Hélder Frias. In The Insurance Disputes Law Review. Joanna Page (Editor). London: Law Business Research, 2018.
 - ❖ **Portugal. Loans and Secured Financing 2019**, Pedro Ferreira Malaquias, Inês Caria Pinto Basto. In Loans and Secured Financing 2019. Getting the Deal Through. George E Zobitz (Contributing Editor). London: Law Business Research, 2018.
 - ❖ **Portugal. The Banking Regulation Review**, Pedro Ferreira Malaquias, Hélder Frias. In The Banking Regulation Review, 9th Ed. Jan Putnis (Editor). London: Law Business Research, 2018.
 - ❖ **Portugal. Fintech 2018**, Pedro Ferreira Malaquias, Hélder Frias. In The International Comparative Legal Guide to: Fintech 2018. Ben Kingsley (Contributing Editor), Rob Sumroy (Contributing Editor). London: Global Legal Group, 2018
 - ❖ **Acquisition Finance in Portugal: Overview**, Pedro Ferreira Malaquias. In Acquisition Finance Global Guide. Johannes Tieves (Contributor), Emanuela Da Rin (Contributor), James Lewis (Contributor), Michael Steen Jensen (Contributor). London: Law Business Research, 2017.
 - ❖ **Portugal. The Banking Regulation Review**, Pedro Ferreira Malaquias, Hélder Frias. In The Banking Regulation Review, 8th Ed. Jan Putnis (Editor). London: Law Business Research, 2017.
 - ❖ **Portugal. Fintech 2017**, Pedro Ferreira Malaquias, Hélder Frias, Joana Mota. In The International Comparative Legal Guide to: Fintech 2017. Ben Kingsley (Contributing Editor), Rob Sumroy (Contributing Editor). London: Global Legal Group, 2017
 - ❖ **Portugal. Acquisition Finance**, Pedro Ferreira Malaquias. In Acquisition Finance. A Global Guide from Practical Law, 2nd Ed. Johannes Tieves (General Editor). London: Thomson Reuters, 2016
 - ❖ **Portugal. The Banking Regulation Review**, Pedro Ferreira Malaquias, Helder Frias. In The Banking Regulation Review, 7th Ed. Jan Putnis (Editor). London: Law Business Research, 2016.
 - ❖ **Portugal. The Insurance and Reinsurance Law Review**, Pedro Ferreira Malaquias, Helder Frias. In The Insurance and Reinsurance Law Review, 4th Ed. Peter Rogan (Editor). London: Law Business Research, 2016.
 - ❖ **Portugal. Corporate Recovery & Insolvency 2015**, Pedro Ferreira Malaquias, David Sequeira Dinis. In The International Comparative Legal Guide to: Corporate Recovery & Insolvency 2015. Sarah Paterson (Contributing Editor), Tom Vickers (Contributing Editor). London: Global Legal Group, 2015
 - ❖ Portugal. Pedro Ferreira Malaquias In Financial Regulation Annual Review, July 2015
 - ❖ **Portugal. The Insurance and Reinsurance Law Review**, Pedro Ferreira Malaquias, Helder Frias. In The Insurance and Reinsurance Law Review, 3rd Ed. Peter Rogan (Editor). London: Law Business Research, 2015.
 - ❖ **Portugal. Banking Regulation 2015. Getting the Deal Through**, Pedro Ferreira Malaquias, Hélder Frias. In Banking Regulation 2015. Getting the Deal Through. David E. Shapiro (Editor). London: Law Business Research, 2015.
 - ❖ **Portugal. Corporate Recovery & Insolvency 2014**, Pedro Ferreira Malaquias, David Sequeira Dinis. In The International Comparative Legal Guide to: Corporate Recovery & Insolvency 2014. Sarah Paterson (General Editor). London: Global Legal Group, 2014
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- ❖ **Portugal. Corporate Recovery & Insolvency 2012**, Pedro Ferreira Malaquias, David Sequeira Dinis. In The International Comparative Legal Guide to: Corporate Recovery & Insolvency 2012. Sarah Paterson (Editor). London: Global Legal Group, 2012
 - ❖ **Portugal. Securitisation 2005**, Sofia Leite Borges, Pedro Ferreira Malaquias. In The International Comparative Legal Guide to: Securitisation 2005. AA. VV. London: Global Legal Group, 2005
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**Preparatory information on the
General Meeting**

Number of BCP shares imputable to each candidate

Altina de Fátima Sebastián Gonzalez Villamarin

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José Pedro Rivera Ferreira Malaquias

9.808

STATEMENT

Considering that the Board of Directors of Banco Comercial Português, S.A. ("BCP"), in a meeting held on October 11 this year, co-opted me to become member of the Board of Directors to exercise functions during the current mandate (2022-2025), to be ratified by the General Meeting of Shareholders convened for December 20, 2022, in compliance with article 30-A, no. 3 of the Legal Framework for Credit Institutions and Financial Companies and for the purposes of no. 5 of the referred provision, I hereby declare that:

In terms of academic qualifications, I highlight the Bachelor's degree in Business Management, with distinction, from Universidade Católica Portuguesa of Lisbon and the Doctorate in Management from IESE, University of Navarra.

In terms of professional experience, I highlight the fact that I am Invited Professor at Universidade Católica Lisbon Business & Economics, Invited Professor of Permanent Executive Programmes for Members of the Board of Directors of Cooperative Banks at Instituto Español de Analistas Financieros, and Assistant Professor - Department of Financial Management and Accounting at Universidade Complutense.

Since 2009, I have also been an independent Director and member of the Audit Committee of San Jose Group, a company listed on the Madrid Stock Exchange, and since 2012, I have been a member of the Advisory Board of Expansion Y Actualida Economica.

I am not associated with any interest groups, whether of a professional, personal or financial nature, nor have I held any political positions, and I can be formally qualified as an independent director.

I have assumed the commitment to allocate a minimum of 18 hours per week to the performance of the function for which I was co-opted, and I declare that the positions held in other entities outside the BCP Group are compatible with the provisions of Directive 2013/36/EU and the Legal Framework for Credit Institutions and Financial Companies concerning the accumulation of functions.

I also declare, on my word of honour, that the content of this statement corresponds to the truth, and I have not omitted any relevant and necessary information for the assessment of my suitability, including that required under Banco de Portugal/European Central Bank authorisation process, referring to the more detailed *curriculum vitae* that complements the information provided in the preparatory information for the General Meeting of December 20, 2022.

Lisbon, November 16, 2022

(Altina Sebastian Gonzalez)

Chairman of the Board of the General Meeting of Banco Comercial Português, S.A.

STATEMENT

Considering that the Board of Directors of Banco Comercial Português, S.A. ("BCP"), in a meeting held on October 11 this year, co-opted me to become member of the Board of Directors to exercise functions during the current mandate (2022-2025), to be ratified by the General Meeting of Shareholders convened for December 20, 2022, in compliance with article 30-A, no. 3 of the Legal Framework for Credit Institutions and Financial Companies and for the purposes of no. 5 of the referred provision, I hereby declare that:

In terms of academic qualifications, I have a degree in Law from Faculdade de Direito de Lisboa, Universidade de Lisboa and a Post-graduation in EU Law, Collège d'Europe - Bruges. I also attended the Programme for Top Management in Companies - AESE - Business Schools.

In terms of professional experience, I have been a partner at Uría Menéndez - Proença de Carvalho since 2004, head of the Banking and Insurance Department, a position from which, by imposition of the firm's articles of association, I will retire on December 31, 2022. I have also been a Legal Consultant for Associação Portuguesa de Bancos since 1988.

I am not associated with any interest groups, whether of a professional, personal or financial nature, nor have I held any political positions, and I can be formally qualified as an independent director.

I have assumed the commitment to allocate a minimum of 14 hours per week to the performance of the function for which I was co-opted, and I declare that the positions held in other entities outside the BCP Group are compatible with the provisions of Directive 2013/36/EU and the Legal Framework for Credit Institutions and Financial Companies concerning the accumulation of functions.

I also declare, on my word of honour, that the content of this statement corresponds to the truth, and I have not omitted any relevant and necessary information for the assessment of my suitability, including that required under Banco de Portugal/European Central Bank authorisation process, referring to the more detailed *curriculum vitae* that complements the information provided in the preparatory information for the General Meeting of December 20, 2022.

Lisbon, November 28, 2022

(José Pedro Rivera Ferreira Malaquias)