

MISSION

To contribute to the development of the financial system and of the Portuguese economy – through a comprehensive offer of innovative, personalised financial products and services conceived to meet the overall financial needs and expectations of various market segments, with a very high degree of quality and specialisation – consolidating its position as the benchmark for the quality, innovation and technological leadership of its service of excellence, both at home and in those geographic markets in which it does business either autonomously or through strategic partnerships.

STRATEGY

OBJECTIVES

- Maximisation of shareholder value;
- Preservation of high levels of customer satisfaction, loyalty and involvement;
- Sustained improvement of profitability and balance sheet soundness;
- Staff enhancement, motivation and compensation;
- Leadership in quality, innovation and technological development;
- Revitalisation of the competitiveness of the retail distribution of financial products and services on the domestic market;
- International activity focus area on specialised businesses and on priority markets.

GUIDELINES

- Optimisation of the distribution networks' segmentation and rationalisation strategy;
- Capitalising on the transactional and commercial potential of the remote channels and self-banking areas;
- Improvement of the operating efficiency and quality of the business support areas;
- Implementation of a "New Multi-product/Multi-channel Distribution Model" designed to increase the commercial effectiveness of the retail business;
- Concept and launch of specialised, innovative financial products and services;
- Development of autonomous, Internet-based business platforms;
- Enhancement of the internationalisation strategy through greater investment and more active involvement in operations in priority markets;
- Reinforcement of the capital structure and increase of Tier I and Tier II capital.