

António Manuel Palma Ramalho



Personal data:

- Date of Birth: 20 August 1960
- Place of birth: Lisbon
- Nationality: Portuguese
- Position: Vice-Chairman of the Executive Board of Directors (7 September 2011)
- Beginning of Functions: 13 April 2010
- Term-of-office: 2011/2013

Positions presently held in companies of the Group:

In Portugal:

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

Abroad:

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

Current positions outside the Group:

- Vice Chairman of AIP - Associação Industrial Portuguesa
- Member of the Management of CIP - Confederação Empresarial de Portugal
- Member of the Remuneration Board of SIBS, SGPS, S.A., the former SIBS Forward Payment Solutions, S.A. formerly named SIBS - Sociedade Interbancária de Serviços, S.A., representing Banco Comercial Português, S.A.
- Non-executive member of the Board of Directors of UNICRE - Instituição Financeira de Crédito, S.A., representing Banco Comercial Português, S.A.
- Member of the Supervisory Board of Euronext N.V.

Direct responsibilities:

- Treasury and Markets Dept.
- ALM
- International Department (**)
- Valuation Department
- Budget Planning and Control Dept.
- Accounting and Consolidation Dept.
- Investors Relations Department
- Research Office
- Real Estate Business Department
- Tax Advising Department

Number of shares of Banco Comercial Português, S.A. held on 31 December 2011:

- 62.700

Academic education:

- Licentiate degree in Law from Universidade Católica Portuguesa
- Executive Masters degree in International Law Studies from Universidade Católica Portuguesa
- Post-graduate Degree in International Capital Markets from the International Finance Institute - St. Catherine's College, Oxford

Professional experience:

- 1990/1997 - Employee of Banco Pinto & Sotto Mayor until 1993, in charge of the capital markets area and later financial manager, since 1993 Chief Financial Officer (CFO). Since 1995, in charge of strategic planning, management control, marketing and means of payment
- 1995/2000 - Director and Chairman of the Board of Directors of Unicre, representing the Banks of the Mundial-Confiança Group
- 1995/2000 - Director of SIBS, representing the Banks of the Mundial-Confiança Group
- 1997/2000 - Director of the Banks of the Mundial-Confiança Group; Banco Pinto & Sotto Mayor, Banco Totta & Açores, Crédito Predial Português and Banco Chemical Finance (as of its acquisition in 1998), with responsibilities in the areas of strategic planning, operational marketing and management control
- 2000/2003 - Director of the Santander & Totta Group
- 2000/2003 - Member of the Executive Committee of the Santander & Totta Group in Portugal, directly responsible for the management of the commercial network of Crédito Predial Português. In 2003, after the unification of the commercial networks of the entire Group, became responsible for the complementary networks and international retail network (non-residents)
- January 2004/September 2004 - Chief Financial Officer (CFO) of Rave, S.A., responsible for the entire financial area and the development of the business model for the implementation of high speed rail in Portugal
- September 2004/July 2006 - Chairman of the Management Council (CEO) of CP - Companhia de Caminhos de Ferro Portugueses, EP, directly responsible for planning and strategy and for the financial area (CFO)
- July 2006/August 2010 - Chairman of the Board of Directors of UNICRE - Instituição Financeira de Crédito, S.A., directly responsible for the areas of strategy and audit, general coordination and institutional relations
- April 2008/April 2010 - Non Executive Director of Soares da Costa, SGPS, S.A.
- April 2009/April 2010 - Non executive Director of Portugal Telecom, S.A.
- May 2009/April 2011 - Member of the Board of Directors of the Visa Europe Association