



CURRICULUM VITAE

Name | **António Farinha Morais**

Date of Birth | **2 August 1951**

CURRENT POSITIONS

Chairman of the Board of Directors of Caixa Geral de Depósitos, S.A. (since 23.12.2021)

FORMER POSITIONS

Business Positions

Banco BPI (June 2009 - April 2021)

- Chief Risk Officer (CRO)
 - Main areas of responsibility: Credit Risk, Credit Recovery, Risk Analysis and Control

BCI - Banco Comercial e de Investimentos, S.A. – Moçambique (November 2019 - May 2021)

- Member of the Board of Directors and President of the Risk Commission

Banco BPI Group (Out 1996 - Jun 2009)

- Executive Director of Banco BPI, directly responsible for the following areas:
 - Retail Banking (1998 – 2004)
 - Several areas in Head Offices (2004 – 2009)
namely: Bank Insurance, Means of Payment, Leasing, Factoring, Operations, Outsourcing, Training, Human Resources and Credit to Individuals (mortgages, personal loans, credit cards and car financing), Compliance and Legal Department
- General Manager responsible for Retail Banking, namely for the integration of the Networks of Banco Fonsecas & Burnay, Banco Borges & Irmão and Banco de Fomento e Exterior (1996 – 1998)
- Member of the Board of Directors of Companhia de Seguros Allianz Portugal, S.A. (2004 – 2014)
- Member of the Board of Directors of SIBS – Soc. Interbancária de Serviços, S.A. (2009 – 2014)
- Member of the Board of Directors of UNICRE – Inst. Financeira de Crédito, S.A. (2010 – 2014)
- Executive Director of BPI – Fundos, S.A. (1997 – 2005)
- Executive Director of BPI – Global Investment Funds Management, S.A. (1999 – 2005)

Banco BFE Group (1992 - 1996)

- Executive Director of Banco Borges & Irmão, S.A. (1992 – 1996)
- Executive Director of Banco de Fomento e Exterior, S.A. (1993 – 1996)
- Chairman of the Board of Directors of Fungest – Sociedade Gestora de Fundos de Pensões, S.A. (1992 – 1996)



- Chairman of the Board of Directors of Eurovalor – Sociedade Gestora de Fundos de Investimento Mobiliário, S.A. (1993 – 1994)
- Executive Director of BFE – Mercado de Capitais e Serviços, SGPS, S.A. (1993 – 1994)
- Chairman of the Board of Directors of BFE – Gestão de Patrimónios, S.A. (1993 – 1994)
- Chairman of BFE – Mercado de Capitais e Serviços, SGPS, S.A. (1995 – 1996)
- Executive Director of Aliança Seguradora, S.A. (1992)
- Executive Director of Aliança UAP – Companhia de Seguros Vida (1992)

Banco Pinto & Sotto Mayor Group (1989 – 1991)

- Executive Director of Banco Pinto & Sotto Mayor
 - Main areas of responsibility: Finance, Capital Markets, Operations, Organization, Systems, South Corporate Banking and South Retail Banking
- Chairman of the Board of Directors of Plurifundos – Sociedade Gestora de Fundos de Investimento Mobiliário, S.A.
- Chairman of the Board of Directors of Sottogest – Sociedade Gestora de Patrimónios, S.A.

Banco de Fomento e Exterior Group (1978 - 1989)

- Head of Finance and Capital Markets Department (1983 – 1989)
- Executive Director of Euro-Financeira – Sociedade de Investimentos, S.A. (1984 – 1987)
- Executive Director of Sefis – Soc. Europeia de Financiamentos e Serviços, S.A. (1987 – 1989)
- Chairman of the Board of Directors of Soginpar – Sociedade Gestora de Fundos de Investimento Mobiliário, S.A. (1987 – 1989)
- Deputy Finance Manager (1981 – 1983)
- Investment Projects Analyst (1978 – 1981)

Executive and management functions in the administrative and financial areas of a group of four small and medium companies (1967 - 1978)

Academic Positions

- Assistant lecturer of General Accounting at Instituto Superior de Ciências do Trabalho e da Empresa (ISCTE) (1979 – 1982)
- Assistant lecturer of General and Financial Accounting II and Cost Accounting and Management II at Instituto Superior de Contabilidade e Administração de Lisboa (ISCAL) (1975 – 1979)

ACADEMIC QUALIFICATIONS AND RELEVANT TRAINING

- High Degree in Finance at ISCEF – Instituto Superior de Ciências Económicas e Financeiras - Universidade Técnica de Lisboa (1969 – 1974)
- High Performance Boards - International Institute for Management Development (IMD) (2022)
- Governance and the Future of Banking Program (INSEAD - IFB) (2021)