



CURRICULUM VITAE

Name | **António Farinha Morais**

Date of Birth | **August 2, 1951**

CURRENT POSITION (SINCE 23.12. 2021)

Chairman of the Board of Directors of Caixa Geral de Depósitos, S.A.

FORMER POSITIONS

Banco BPI (Jun 2009 - Apr 2021)

- Chief Risk Officer (CRO)
 - From June 2009 to April 2014 and from July 2017 onwards as Executive Director
 - From April 2014 to July 2017 as General Manager, once the statutes of Banco BPI in place at the time wouldn't allow the re-election for Executive Director after 62 years of age
 - Main areas of responsibility: Credit Risk, Credit Recovery, Risk Analysis and Control

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

Banco BFE Group (1992 - 1996)

- Executive Director of Banco Borges & Irmão, SA - 1992 - 1996
- Executive Director of Banco de Fomento e Exterior, SA - 1993 - 1996
 - Main areas of responsibility: Finance, Capital Markets, Bank Insurance, Marketing and International
- Chairman of the Board of Directors of Fungest – Sociedade Gestora de Fundos de Pensões, SA - 1992 - 1996



- Chairman of the Board of Directors of Eurovalor – Sociedade Gestora de Fundos de Investimento Mobiliário, SA - 1993 - 1994
- Executive Director of BFE – Mercado de Capitais e Serviços, SGPS, SA - 1993 - 1994
- Chairman of the Board of Directors of BFE – Gestão de Patrimónios, SA - 1993 - 1994
- Chairman of BFE – Mercado de Capitais e Serviços, SGPS, SA - 1995 - 1996
- Executive Director of Aliança Seguradora, SA - 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, SA
- Chairman of the Board of Directors of Sottogest – Sociedade Gestora de Patrimónios, SA

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, SA - 1984 - 1987
- Executive Director of Sefis – Soc. Europeia de Financiamentos e Serviços, SA - 1987 - 1989
- Chairman of the Board of Directors of Soginpar – Sociedade Gestora de Fundos de Investimento Mobiliário, SA - 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

- High Degree in Finance at ISCEF – Instituto Superior de Ciências Económicas e Financeiras - Universidade Técnica de Lisboa - with a final average score of 16 on a scale to 20 (1969 -1974)

December 2021