Curriculum Vitae

PERSONAL DETAILS

Born in Lisbon on 10.10.41

Degree in Mechanical Engineering from Instituto Superior Técnico in 1965

Married, three children



(1) - CURRENT POSITIONS:

- President of APB Portuguese Banking Association (since 4 April 2012)
- Member of the Board of the European Banking Federation
- Member of the Banco de Portugal Advisory Board
- Member of the CMVM Advisory Board

(2) - PREVIOUS EXPERIENCE

2.1 CORPORATE

<u>Executive</u>

- Caixa Geral de Depósitos Chairman of the Board of Directors and CEO (January 2008 22 July 2011)
- Fundação CGD Culturgest Chairman of the Board of Directors, (January 2012 July 2013)
- Parcaixa, SGPS, SA Chairman of the Board of Directors, (December 2008 November 2011)
- Banco Caixa Geral (Spain) President of the Executive Committee (June 2005-December 2007)
- HPP Hospitais Privados de Portugal, SGPS, S.A (2003 2005) Director, Member of the Board
- IPE Investimentos e Participações Empresariais, S.A. (1983 2002). Vice-Chairman of the Board of Directors November 1983 to January 1990 and Executive Director until 2002

- BFE Banco de Fomento Exterior (1990). Member of the Board of Directors
- UCCLA União das Cidades Capitais Luso-Afro-Américo-Asiáticas
- (2000 2002). Member of the Executive Committee
- SIDERURGIA NACIONAL (1980 1983). Member of the Board of Directors
- SOREFAME Sociedades Reunidas de Fabricação Metálica, S.A. (1965 1979) Head of Export Department; Industrial Relations Director

Non-executive

- Caixa Geral de Depósitos Chairman of the Board of Directors of Caixa Geral de Depósitos (22 July 2011 to 30 June 2013)
- EDP Energias de Portugal, SA Member of the General and Supervisory Board (April 2008 to March 2011)
- TAP AIR PORTUGAL, SGPS, S.A. Member of the Board of Directors (1998 2006)
- CARLTON LIFE, SGPS, S.A. (2003-2005) Member of the Board of Directors
- ELO Associação Portuguesa para o Desenvolvimento Económico e de Cooperação – (2001-2005) – Chairman of the Advisory Board
- APAD Agência Portuguesa de Apoio ao Desenvolvimento (2000 2002). Member of the Advisory Board
- INSTITUTO NACIONAL DE ADMINISTRAÇÃO INA Member of the Advisory Board
- ICEP Instituto de Comércio Externo de Portugal (1986 1988). Member of the Board of Directors
- CELBI Celulosa da Beira Industrial (1987 1988) Member of the Board of Directors
- EGF Empresa Geral de Fomento (1988) Member of the Bpoard of Directors
- Câmara de Comércio Luso-Espanhola Chairman of the Executive Council (2006 2012)

2.2 GOVERNMENT -

- Minister of Trade and Tourism April 1990 November 1995
- Under-Secretary of State and of Finance May 1989 January 1990
- Secretary of State for Finance and the Treasury June 1988 May 1989
- Under-Secretary of State to the Deputy Prime Minister February November 1985
- Secretary of State for Exports (foreign trade) September 1980 June 1983

3. PARLIAMENTARY POSITIONS

- Elected MP for Faro in October 1991 parliamentary elections (position not taken due to government appointments)
- Elected MP for Lisbon in 1995

4. UNIVERSITY POSITIONS

- Visiting professor at IESF Instituto de Estudos Superiores Financeiros e Fiscais
- Member of the Honour Council at Instituto Superior de Ciências Sociais e Políticas -2010

5. HONOURS

- Brazil Gran Cruz da Ordem do Cruzeiro do Sul
- Spain Encomienda de Número de la Orden de Isabel la Católica
- Morocco Gran Cruz ALAUI
- Chile Gran Cruz de BERNARDO O'HIGGINS
- Italy Grand Officer of the Order of Merit of the Italian Republic
- Japan -
- Hungary Grand Officer of the Order of the Flag

6. DISTINCTIONS

- Câmara Portuguesa de Comércio no Brasil (S. Paulo) Personality of the Year, 2009
- Câmara de Comércio e Indústria Luso-Brasileira (Lisbon) Personality of the Year, 2012