

## Nelson Ricardo Bessa Machado



### Personal data:

- Date of Birth: 15 September 1959
- Place of Birth: Oporto
- Nationality: Portuguese
- Position: Member of the Executive Board of Directors
- Beginning of functions: 16 January 2008
- Term-of-office: 2008/2010

### Positions presently held in Companies of the Group:

#### In Portugal:

- Chairman of the Board of Directors of Banco de Investimento Imobiliário, S.A.
- Manager of BII Internacional, SGPS, Lda.
- Vice-Chairman of the Board of Directors of Millennium bcp - Prestação de Serviços, ACE
- Member of the Board of Directors of Fundação Millennium bcp.
- Vice-Chairman of the Board of Directors of Millenniumbcp Ageas Grupo Segurador SGPS, S.A., previously denominated Millennium bcp Fortis Grupo Segurador, SGPS, S.A;
- Vice-Chairman of the Board of Directors of Médis - Companhia Portuguesa de Seguros de Saúde, S.A.
- Vice-Chairman of the Board of Directors of Ocidental - Companhia Portuguesa de Seguros, S.A.
- Vice-Chairman of the Board of Directors of Ocidental - Companhia Portuguesa de Seguros de Vida, S.A.
- Vice-Chairman of the Board of Directors of Pensões Gere- Sociedade Gestora de Fundos de Pensões, S.A.

#### Abroad:

- Member of the Supervisory Board of Bank Millennium, SA (Poland)
- Vice-Chairman of the “Conseil de Surveillance” of Banque BCP, S.A.S (France)
- Member of the Board of Directors of Millennium Bank, SA (Greece)
- Member of the Board of Directors of BCP Holdings (USA), Inc. (USA)
- Member of the Board of Directors of Banca Millennium, S.A (Romania)

### Functions within the organizational framework of the Group:

- Retail Coordination Committee
- Companies Coordination Committee
- European Banking Coordination Committee
- Risk Commission
- Pension Fund Risk Sub-Commission

### Direct Responsibilities:

- Retail Banking (North);

- Retail Banking (Centre North);
- Companies Banking (North);
- Madeira Regional Department;
- Azores Regional Department;
- Network Support Department;
- Real-Estate Promotion Department;
- Micro-credit Department;
- Insurances,
- Banque BCP (France)
- Millennium Bank (Greece)

**Number of shares of Banco Comercial Português, SA held on 31 December 2009:**

- 259,992

**Academic Education:**

- 1982 - Licentiate Degree in Economics from the Faculty of Economics of Oporto.
- 1982/1987 - Associate Professor at the School of Economics of Universidade do Porto.
- 1987 - Guest lecturer in the Faculty of Engineering

**Professional Experience:**

- September 1982 / June 1983 - Department for Economic and Marketing Studies of Banco Português do Atlântico.
- June 1984 / February 1987 - Industrial Association of Oporto, in the Department for Economic Studies, between January and October 1986 as interim Deputy General Secretary.
- March 1987 - Returns to BPA to the Corporate Studies Department of DEMP.
- January 1988 - Commercial Manager of PRAEMIUM - Sociedade Gestora de Fundos de Pensões from the beginning, in charge of launching the Pension Funds.
- 1991 - becomes Deputy Director of PRAEMIUM.
- 1991 - Member of the Board of Directors of BPAVIDA, SA
- 1996 - Head of the Direct Banking Department of BPA
- 1996 - Head of the Project “In Store Banking” leading to the opening of Banco Expresso Atlântico.
- November 1996 - Coordinating Manager of NovaRede - North.
- October 1997 / October 2000 - additionally Head of Project NRSECXXI.
- December 2000 / February 2001 - Member of the Board of Directors of Crédibanco - Banco de Crédito Pessoal, S.A.
- October 2001 / February 2002 - Member of the Board of Directors of Leasefactor, S.G.P.S., S.A.
- March 2002 / June 2003 - Director of Interamerican Life Insurance Company -life and health insurance company in Greece.
- July 2003 / July 2006 - Director and General Manager of NovaBank (later MillenniumBank) in Greece.
- July 2003 / July 2006 - Non-executive Director of Bank Europa (later MillenniumBank Turkey)
- August 2006 / January 2008 - General Manager of MillenniumBcp with the functions of Coordinating Manager of one of the retail coordination areas.

- February to December 2008 - Manager of BCP Participações Financeiras, SGPS, Sociedade Unipessoal, Lda
- February 2008 / March 2009 - Manager of BCP Internacional II, Sociedade Unipessoal, SGPS, Lda
- February 2008 / March 2009 - Member of the Board of Directors of Millennium bcp - Prestação de Serviços, ACE