



Biography Memo **Conceição Lucas**

Born in 1956, Conceição Lucas holds a degree in Management and Business Administration from the Portuguese Catholic University (UCP), in Lisbon (1978), which was completed with a post-graduate degree in Hautes Études Européennes, major in Economics, from the College of Europe (Bruges) (1979) and an MSc from London School of Economics (1980), London University.

Starting in 1980 and for more than 15 years, she was a lecturer in the Portuguese Catholic University, as a complement of her professional life.

She started a banking career in 1983 and in 2012 she was appointed as Executive Board Member of Millennium bcp, for Corporate and Investment Banking. Her second mandate ended in December 2017 and new Board nominations are expected soon. To date she completed 6 years as Executive Board Member of Millennium bcp. From 2012 to 2015 she oversaw the operations of Millennium bcp Group in Africa and from 2015 until April 2018, the operations in Angola.

Currently, besides her Executive Board member position in Banco Millennium bcp, she is also a Board member of BCP Capital, a private equity of group BCP, as well as a Manager of BCP África SGPS.

Since 2012 Conceição Lucas held several positions of responsibility in the Group Millennium bcp both in Portugal and abroad which are listed as follows: from 2012 to 2014 she was Vice-Chairman of the Board of Directors and Chairman of the Audit

Board of Médis, health insurance company; during the same period she was Vice-Chairman of the Board of Directors and Chairman of the Audit Board of Ocidental, insurance company; from 2012 to 2015 she was Vice-Chairman of the Board of Directors and Chairman of the Audit Board of Millenniumbcp Ageas insurance group; during the same period she was Vice-Chairman of the Board of Directors and Chairman of the Audit Board of Ocidental Vida, insurance company and Pensões Gere, pension fund asset manager; from March 2012 to December 2012 she was Chairman of the Board of Directors of Millenniumbcp Gestão de Ativos (MGA), an asset manager; from 2012 to 2015 she was a member of the Supervisory Board of Bank Millennium S.A. (Poland); from 2012 to 2016 she was a member of the Board of Banco Millennium Angola (BMA) and from 2016 to 2018 a member of the board of Banco Millennium Atlantico, in Angola (a merger between BMA and Banco Privado Atlantico, in Angola) .

Board positions in subsidiaries of Banco Millenniumbcp until very recently included: from 2012 to 2018, Board member and Remunerations Commission member of BIM- Banco Internacional de Moçambique; and during the same period, Remuneration Commission member of SIM - Seguradora Internacional de Moçambique; from 2016 to 2018, Board member and Vice-Chairman of Banque Privée , Genève, Switzerland.

Previous professional experience includes:

- .from February 2012 to October 2012 Board member of Fundação Millenniumbcp;
- .from 2009 to 2012, Executive Board Member of Banco Privado Atlantico - Europa, responsible for the Corporate and Investment banking;
- .from 2002 to 2008, co-head of Société Générale, Rep. Office, in Portugal;
- .from 1995 to 2002, Senior Manager, Banco Espírito Santo, Portugal;
- .from 1992 to 1994, Manager of Petrogal, S. A.
- .from 1985 to 1987, Générale Bank, branch in Portugal;