



Banco Comercial Português, S.A.

**Regulations of the Credit and Non-
Performing Assets Monitoring
Commission of
Banco Comercial Português, S.A.**

Regulations of the Credit and Non-Performing Assets Monitoring Commission of Banco Comercial Português, S.A.

Powers

- Monitoring the evolution of the exposure and quality of the credit portfolio, foreclosed assets and their quality, the main performance and risk indicators, as well as the operational plans to be developed in this area;
- Monitoring the credit exposure and the contracting process;
- Monitoring the credit portfolio's quality and the main risk and performance indicators;
- Track the results of credit monitoring systems;
- Monitoring the counterparty risk and the largest exposures concentration risk;
- Monitoring of the impairment and the main processes that are object of a separate assessment;
- Analysing the performance of recovery processes;
- Monitoring the sale of real estate properties part of the foreclosed assets portfolio;
- Monitoring the implementation of operational initiatives to support the NPA reduction plan.

Frequency

Monthly

Members with voting right

- Directors: CEO, CFO, CRO, CRetO and COO
- Coordination Managers: ROFF (secretary), DCR, DRAT, DRR, DRE, DAJC, DIG, DCEI, DMENI, DMR

Any other executive director may take part in the meeting and shall have the right to vote.

In their absence, the Coordinating Managers of the aforementioned Divisions may propose to the directors who are part of the Commission a representative to replace them in the event of their absence, who, if accepted and belonging to the Top Management, will have the right to vote.

Members

Non-voting guests

- DAU (with observer status)

Employees of the Group who are relevant to the topics under discussion may be invited to attend occasionally.

These employees will only take part in the meeting during the items that have justify the invitation.

Quorum for resolutions

4 members with voting rights, 2 of whom are executive directors, and 1 of whom is the CRO.

Delegation of Powers

- The Credit and Non-Performing Assets Monitoring Commission shall bind the Bank, including in relation to third parties, provided that its resolutions fall within the scope of the powers defined in these Regulations.
- Always in compliance with the internal regulations that apply to this Commission and its Divisions, the powers of the Executive Committee (EC) necessary for the performance of its duties and the inherent competences that the Board of Directors has not reserved for itself or for the other Commissions are delegated to it.
- Should any of the directors in attendance at the Commission decide that the matter should be submitted to the EC for deliberation, the delegation provided for in the preceding paragraphs shall lapse.

Resolutions

- Only the executive directors in attendance and the members of the Commission may vote.
- The Commission's decisions are taken by simple majority.
- Any of the executive directors in attendance may suspend the appraisal of an item under discussion and submit it for decision by the EC.
- Unanimous Written Resolutions may be adopted, provided that all members agree: executive directors and other members with voting rights.

Call for meetings

The secretary provides support for the meetings, ensures that the notice of the meeting is sent to the members in good time, and at the same time to the executive directors who are not members of the Commission, together with the respective agenda and supporting documents.

Minutes of meetings

- The secretary draws up the minutes of the meetings in such a way that all participants can be properly identified that the matters analysed can be understood and that the decisions taken are meaningful and well-founded.
- Once approved, the minutes will be submitted to the next EC meeting for information.
- In the absence of the secretary, the directors in attendance shall appoint one from among the members with voting rights.

Approval date: September 17th, 2024

Approving Body: Executive Committee

Main changes compared to previous content: general revision of the document