



PROFILE

More than 25 years of experience in the financial sector in both the Banking and Insurance areas, as Compliance & Risk Officer in a Banking Institution, as Chief Finance Officer in a Credit Institution and as External financial auditor (ROC).

Member of Fiscal Boards of Asset Management and Insurance companies (Novo Banco Asset Management and Zurich Group – Life and Non Life Businesses).

PERSONAL INFORMATION

Name Marta Isabel Guardalino da Silva Penetra
Birth date November 17th , 1972
Nationality Portuguese

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MARTA PENETRA

WORK EXPERIENCE

At Present * Nominated **Executive Board Member of Lisgarante – Sociedade de Garantia Mútua, SA** and **Garval – Sociedade de Garantia Mútua, SA**, in representation of Banco Português de Fomento, SA *

Mar 2022 - April 2024 **Compliance & Risk Officer at BNI** – Banco de Negócios Internacional (Europa), SA. and Board Advisor

2007 – March 2022 **Chief Finance Officer (CFO) at Unicre. SA** (Credit cards and Consumer Credit specialized company).

2006 – 2007 **Internal Audit Manager at Unicre, SA.**

1994 - 2006 **Financial Auditor Senior Manager at PriceWaterhouseCoopers (PwC)** in Audit Services, responsible for auditing and financial consulting projects at the major insurance companies operating in Portugal (AXA/Ageas, Tranquilidade, Zurich Group) and some listed companies in the industry sector (Secil, Semapa, Xerox, Cisco).

Participation in several **Internal Control Audit projects** and **Manager responsible for IAS/ IFRS conversion projects** (implementation and preparation of IFRS first-time presentation of financial statements).

*Waiting for Bank of Portugal Fit&Proper approval.

MAIN QUALIFICATIONS

- Experience in **Regulatory requirements** (FinRep and CoRep) and **Economic Risks valuations and Risk Management** (ICAAP, ILAAP, IRRBB) as well as Pilar 3 disclosures (Disciplina de mercado) for banking industry.
- **Anti Money Laundry (AML)** experience, as well as **Regulatory compliance.**
- Knowledge of Solvency II and Basel III regulations (Financial sector).
- Financial Markets Directive (**MiFID II**) **certification.**

- **Corporate Governance & Internal Control Management.**
- Relationship manager for external and Internal auditors and supervisory authorities.
- Participant in **Mergers & acquisitions projects** (due diligences).
- Management of reporting information for Group Companies holdings, CMVM (Portuguese capital market regulator/Exchange and Stock Commission) and Bank of Portugal and Portuguese Insurance and Pension Funds Supervisory Authority (ASF).
- Audit and Accounting teacher (namely IAS/IFRS accounting practice).
- Participations in **Internal control systems diagnose and implementation.**
- Reporting systems implementation (both in IAS/IFRS and Portuguese GAAP).
- Manager of multidisciplinary teams (Financial, Tax, legal, HR and Systems experts).

EDUCATION

- **Corporate Governance:** Acting on Boards – Nova School of Business and Economics (November 2022).
- **Advanced Management Program** - Kellogg University (USA) and Católica Lisbon Business & Economics School (June 2013).
- **Post-Graduation in “Advanced Management of Financial Institutions”**, Program held by Lisbon Catholic University (Universidade Católica Portuguesa) in connection with Banking Training Association (Instituto Superior de Formação Bancária) – 2009/2010.
- Intensive training courses in **Corporate Governance, Regulatory Risk and Compliance and AML procedures, ESG, Accounting, Auditing, Leadership, and Information Technologies** held namely by PricewaterhouseCoopers and OROC (Chartered of accounts).
- Graduated in Business Administration by Instituto Superior de Economia e Gestão – **Universidade Técnica de Lisboa (ISEG) - 1994.**

OTHER PROFESSIONAL EXPERIENCE

- Chartered Accountant/Certified Public Accountant (“**Revisor Oficial de Contas - ROC**”) since 2004 (ROC n° 1177).
- **Auditor registered at Exchange and Stock Commission - CMVM** (n°20160789).
- **Fiscal Board** member (Conselho Fiscal) of **Zurich Group** (Life and Non Life business) for the last 15 years;
- **Fiscal Board** member (Conselho Fiscal) of Assets Management companies (Grupo **Novo Banco**), for a 4 years mandate, ended April 2022;
- **Fiscal Board** member (Conselho Fiscal) of **Abarca** Insurance Company (3 years period ended 2020) and of **Esegur** Group (3 years period ended 2023).

RELEVANT INFORMATION

- Does not Hold Shares representing the share capital of SEMAPA – Sociedade de Investimento e Gestão, SGPS, SA.

April 30, 2024