

Recommendation Evolution by Company

Company: ALTRI

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	Carlos Jesus + Artur Amaro	24-11-2016	Buy	4.70	2.8434	12 Months	24-11-17	4.2973	24-11-2017	4.2973	-8.6%
CaixaBI	Carlos Jesus + Artur Amaro	04-10-2017	Accumulate	5.30	4.2302	12 Months	04-10-18	7.6109	04-10-2018	7.6109	43.6%
CaixaBI	Carlos Jesus + Artur Amaro	14-05-2018	Buy	7.60	5.4279	12 Months	14-05-19	5.5557	14-05-2019	5.5557	-26.9%
CaixaBI	Carlos Jesus + Artur Amaro	28-11-2018	Buy	8.10	5.7193	12 Months	28-11-19	5.7200	02-07-2019	6.2000	-23.5%
CaixaBI	Carlos Jesus + Artur Amaro	02-07-2019 31-12-2019	Buy	7.60	6.2000	12 Months	01-07-20	#N/A	02-07-2019	6.2000	-18.4%

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: BCP

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	André Rodrigues	19-10-2016	Rating Suspended	NA	0.2178	12 Months	19-10-17	0.2549	19-10-2017	0.2549	#VALUE!
CaixaBI	André Rodrigues	22-03-2017	Buy	0.25	0.1641	12 Months	22-03-18	0.2745	07-02-2018	0.3026	21.0%
CaixaBI	André Rodrigues	11-05-2017	Buy	0.26	0.2235	12 Months	11-05-18	0.2962	07-02-2018	0.3026	16.4%
CaixaBI	André Rodrigues	09-11-2017	Buy	0.31	0.2433	12 Months	09-11-18	0.2547	07-02-2018	0.3026	-2.4%
CaixaBI	-	07-02-2018 31-12-2019	Rating Suspended	NA	0.3026	12 Months	07-02-19	0.2301	07-02-2019	0.2301	#VALUE!

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: Cofina

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	Helena Barbosa	09-12-2016	Buy	0.40	0.2590	12 Months	08-12-17	0.4600	08-12-2017	0.4600	15.0%
CaixaBI	Helena Barbosa	04-12-2017	Reduce	0.40	0.4700	12 Months	04-12-18	0.6900	04-12-2018	0.6900	72.5%
CaixaBI	Helena Barbosa	17-12-2018	Neutral	0.60	0.6380	12 Months	17-12-19	0.3980	31-05-2019	0.4720	-21.3%
CaixaBI	Helena Barbosa	31-05-2019 31-12-2019	Buy	0.60	0.4720	12 Months	30-05-20	#N/A	31-12-2019	0.4100	-31.7%

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: Corticeira Amorim

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	José Mota Freitas	09-08-2016	Accumulate	8.30	7.4217	12 Months	09-08-17	10.6263	09-08-2017	10.6263	28.0%
CaixaBI	José Mota Freitas	03-01-2017	Buy	10.00	8.0175	12 Months	03-01-18	10.4683	03-01-2018	10.4683	4.7%
CaixaBI	José Mota Freitas	23-02-2017	Neutral	10.00	9.0538	12 Months	23-02-18	9.7844	23-02-2018	9.7844	-2.2%
CaixaBI	Carlos Jesus + José Mota Freitas	04-09-2017	Neutral	10.00	10.6735	12 Months	04-09-18	10.8406	04-09-2018	10.8406	8.4%
CaixaBI	Carlos Jesus	05-01-2018	Rating Suspended	NA	10.2783	12 Months	04-01-19	8.7281	04-01-2019	8.7281	#VALUE!
CaixaBI	Carlos Jesus	19-06-2018	Accumulate	12.30	11.1111	12 Months	19-06-19	9.9835	19-06-2019	9.9835	-18.8%
CaixaBI	Carlos Jesus	08-10-2019	Buy	12.30	9.4873	12 Months	07-10-20	#N/A	31-12-2019	11.3000	-8.1%

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: CTT

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	André Rodrigues + Artur Amaro	05-02-2016	Buy	9.50	5.6741	12 Months	03-02-17	3.8729	03-02-2017	3.8729	-59.2%
CaixaBI	André Rodrigues + Artur Amaro	06-09-2016	Buy	8.80	4.9530	12 Months	06-09-17	4.3019	06-09-2017	4.3019	-51.1%
CaixaBI	André Rodrigues + Artur Amaro	03-02-2017	Buy	7.40	3.8729	12 Months	02-02-18	2.9186	02-02-2018	2.9186	-60.6%
CaixaBI	André Rodrigues + Artur Amaro	05-06-2017	Buy	6.90	4.7355	12 Months	05-06-18	2.7194	05-06-2018	2.7194	-60.6%
CaixaBI	André Rodrigues + Artur Amaro	17-10-2017	Buy	6.50	4.2218	12 Months	17-10-18	3.1647	17-10-2018	3.1647	-51.3%
CaixaBI	André Rodrigues + Artur Amaro	02-11-2017	Buy	4.70	3.1902	12 Months	02-11-18	3.1952	02-11-2018	3.1952	-32.0%
CaixaBI	Artur Amaro	13-04-2018	Neutral	3.10	2.5441	12 Months	12-04-19	2.5818	12-04-2019	2.5818	-16.7%
CaixaBI	Artur Amaro	17-12-2018	Reduce	3.00	3.0596	12 Months	17-12-19	3.2160	24-09-2019	2.0120	-32.9%
CaixaBI	Artur Amaro	24-09-2019	Reduce	1.90	2.0120	12 Months	23-09-20	#N/A	31-12-2019	3.1900	67.9%
		31-12-2019									

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: EDP

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	Helena Barbosa	06-01-2016	Accumulate	3.65	2.4944	12 Months	05-01-17	2.3878	05-01-2017	2.3878	-34.6%
CaixaBI	Helena Barbosa	10-01-2017	Buy	3.50	2.2876	12 Months	10-01-18	2.5869	10-01-2018	2.5869	-26.1%
CaixaBI	Helena Barbosa	05-01-2018	Accumulate	3.15	2.6524	12 Months	04-01-19	2.9200	04-01-2019	2.9200	-7.3%
CaixaBI	Helena Barbosa	28-09-2018	Neutral	3.15	2.9945	12 Months	27-09-19	3.5490	11-01-2019	2.9068	-7.7%
CaixaBI	Helena Barbosa	11-01-2019	Neutral	3.20	2.9068	12 Months	11-01-20	#N/A	31-12-2019	3.8640	20.8%
		31-12-2019									

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: EDP Renováveis

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	Helena Barbosa	24-02-2016	Buy	7.70	6.0923	12 Months	23-02-17	6.1031	23-02-2017	6.1031	-20.7%
CaixaBI	Helena Barbosa	09-01-2017	Buy	7.60	5.8236	12 Months	09-01-18	6.8618	09-01-2018	6.8618	-9.7%
CaixaBI	Helena Barbosa	04-01-2018	Neutral	7.10	6.6748	12 Months	04-01-19	7.7960	04-01-2019	7.7960	9.8%
CaixaBI	Helena Barbosa	07-01-2019	Accumulate	8.35	7.7563	12 Months	07-01-20	#N/A	27-02-2019	8.1977	-1.8%
CaixaBI	Helena Barbosa	27-02-2019	Neutral	8.35	8.1977	12 Months	27-02-20	#N/A	31-12-2019	10.5000	25.7%
		31-12-2019									

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: Galp Energia

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	

CaixaBI	Carlos Jesus	17-03-2016	Accumulate	12.40	9.8570	12 Months	17-03-17	12.0537	17-03-2017	12.0537	-2.8%
CaixaBI	Carlos Jesus	15-12-2016	Neutral	13.80	12.5106	12 Months	15-12-17	14.2468	15-12-2017	14.2468	3.2%
CaixaBI	Carlos Jesus	19-12-2017	Reduce	14.60	14.3479	12 Months	19-12-18	13.3107	19-12-2018	13.3107	-8.8%
CaixaBI	Carlos Jesus	21-02-2018	Neutral	14.60	13.6401	12 Months	21-02-19	14.0345	10-01-2019	13.8059	-5.4%
CaixaBI	Carlos Jesus	10-01-2019	Neutral	15.10	13.8059	12 Months	10-01-20	#N/A	31-12-2019	14.9000	-1.3%
		31-12-2019									

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: Ibersol

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	José Mota Freitas	02-05-2016	buy	12.80	4.3593	12 Months	02-05-17	9.4600	02-05-2017	9.4600	-26.1%
CaixaBI	José Mota Freitas	18-11-2016	Buy	10.67	6.9039	12 Months	17-11-17	9.2963	17-11-2017	9.2963	-12.9%
CaixaBI	José Mota Freitas	15-12-2016	Accumulate	13.00	7.9374	12 Months	15-12-17	9.4594	01-08-2017	9.3289	-28.2%
CaixaBI	José Mota Freitas	01-08-2017	Accumulate	15.10	9.3289	12 Months	01-08-18	10.0750	01-08-2018	10.0750	-33.3%
CaixaBI	Artur Amaro / José Mota Freitas	23-08-2017	Accumulate	15.10	9.0777	12 Months	23-08-18	9.8577	23-08-2018	9.8577	-34.7%
CaixaBI	Artur Amaro / José Mota Freitas	05-09-2017	Neutral	12.10	9.3746	12 Months	05-09-18	9.3836	05-09-2018	9.3836	-22.4%
CaixaBI	Artur Amaro	02-05-2018	Accumulate	12.70	9.1740	12 Months	02-05-19	7.8625	19-12-2018	7.9810	-37.2%
CaixaBI	Artur Amaro	16-07-2018	Accumulate	10.90	10.0009	12 Months	16-07-19	8.1000	19-12-2018	7.9810	-26.8%
CaixaBI	Artur Amaro / Nuno Castro	19-12-2018	Buy	11.10	7.9810	12 Months	19-12-19	7.9000	19-12-2019	7.9000	-28.8%
		31-12-2019									

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: Impresa

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	Helena Barbosa	19-12-2016	Buy	0.30	0.2000	12 Months	19-12-17	0.3530	19-12-2017	0.3530	17.7%
CaixaBI	Helena Barbosa	20-12-2017	Reduce	0.30	0.3350	12 Months	20-12-18	0.1440	04-12-2018	0.1680	-44.0%
CaixaBI	Helena Barbosa	04-12-2018	Accumulate	0.20	0.1680	12 Months	04-12-19	0.2230	04-12-2019	0.2230	11.5%
		31-12-2019									

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: Jerónimo Martins

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	André Rodrigues	07-01-2016	Buy	14.20	10.3605	12 Months	06-01-17	14.2289	06-01-2017	14.2289	0.2%
CaixaBI	André Rodrigues	02-06-2016	Buy	15.20	13.0500	12 Months	02-06-17	16.4299	02-06-2017	16.4299	8.1%
CaixaBI	André Rodrigues	21-11-2016	Accumulate	16.30	13.3470	12 Months	21-11-17	14.8756	21-11-2017	14.8756	-8.7%
CaixaBI	André Rodrigues	06-03-2017	Neutral	16.00	13.9544	12 Months	06-03-18	14.0727	06-03-2018	14.0727	-12.0%
CaixaBI	André Rodrigues	03-10-2017	Neutral	16.70	15.8184	12 Months	03-10-18	11.5608	03-10-2018	11.5608	-30.8%
CaixaBI	Helena Barbosa	24-04-2018	Rating Suspended	NA	13.4193	12 Months	24-04-19	13.5934	24-04-2019	13.5934	#VALUE!
CaixaBI	Artur Amaro / Nuno Castro	23-04-2019	Accumulate	15.60	13.5250	12 Months	22-04-20	#N/A	19-11-2019	14.8750	-4.6%
CaixaBI	Artur Amaro / Nuno Castro	19-11-2019	Accumulate	16.80	14.8750	12 Months	18-11-20	#N/A	31-12-2019	14.6650	-12.7%
		31-12-2019									

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

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Company: **Semapa**

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	Carlos Jesus	03-10-2016	Buy	18.40	10.4173	12 Months	03-10-17	15.5089	03-10-2017	15.5089	-15.7%
CaixaBI	Carlos Jesus	14-07-2017	Buy	21.80	16.2555	12 Months	13-07-18	22.0783	13-07-2018	22.0783	1.3%
CaixaBI	Carlos Jesus	17-05-2018	Accumulate	22.50	19.6578	12 Months	17-05-19	13.2400	17-05-2019	13.2400	-41.2%
CaixaBI	Carlos Jesus	29-11-2018	Buy	21.90	13.6431	12 Months	29-11-19	13.6800	10-07-2019	12.5600	-42.6%
CaixaBI	Carlos Jesus	10-07-2019 31-12-2019	Buy	18.70	12.5600	12 Months	09-07-20	#N/A	10-07-2019	12.5600	-32.8%

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: **Sonae Capital**

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	José Mota Freitas	07-06-2016	Accumulate	0.63	0.4558	12 Months	07-06-17	0.7543	07-06-2017	0.7543	19.7%
CaixaBI	José Mota Freitas	20-10-2016	Neutral	0.65	0.5417	12 Months	20-10-17	0.7457	20-10-2017	0.7457	14.7%
CaixaBI	José Mota Freitas	10-05-2017	Reduce	0.82	0.6872	12 Months	10-05-18	0.8690	10-05-2018	0.8690	6.0%
CaixaBI	Artur Amaro / José Mota Freitas	04-09-2017	Reduce	0.82	0.6483	12 Months	04-09-18	0.7774	04-09-2018	0.7774	-5.2%
CaixaBI	Artur Amaro	18-12-2017	Buy	1.05	0.7586	12 Months	18-12-18	0.8223	03-12-2018	0.7417	-29.4%
CaixaBI	Artur Amaro	03-12-2018 31-12-2019	Buy	1.34	0.7417	12 Months	03-12-19	0.7800	03-12-2019	0.7800	-41.8%

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: **Sonae Industria**

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	Carlos Jesus	19-05-2014	Rating Suspended	NA	15.3570	12 Months	19-05-15	1.9688	19-05-2015	1.9688	#VALUE!
CaixaBI	Carlos Jesus	17-01-2018	Buy	5.34	3.5600	12 Months	17-01-19	1.5150	17-01-2019	1.5150	-71.6%
CaixaBI	Carlos Jesus	05-12-2018	Buy	4.80	1.8800	12 Months	05-12-19	0.9660	18-11-2019	0.9960	-79.3%
CaixaBI	Carlos Jesus	18-11-2019 31-12-2019	Buy	3.10	0.9960	12 Months	17-11-20	#N/A	31-12-2019	0.8700	-71.9%

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: **Sonae**

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	José Mota Freitas	22-06-2016	Buy	1.50	0.7008	12 Months	22-06-17	0.8737	12-12-2016	0.7342	-51.1%
CaixaBI	José Mota Freitas	12-12-2016	Buy	1.45	0.7342	12 Months	12-12-17	1.0083	12-12-2017	1.0083	-30.5%
CaixaBI	Andre Rodrigues / José Mota Freitas	16-08-2017	Buy	1.25	0.8975	12 Months	16-08-18	0.9080	16-08-2018	0.9080	-27.4%
CaixaBI	Carlos Jesus / Artur Amado	02-07-2018	Rating Suspended	NA	0.9565	12 Months	02-07-19	0.8560	02-07-2019	0.8560	#VALUE!
CaixaBI	Artur Amado	09-09-2019 31-12-2019	Buy	1.30	0.8710	12 Months	08-09-20	#N/A	31-12-2019	0.9100	-30.0%

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt

Company: NOS

Bank	Analyst (s)	Date of Recommendation	Recommendation	Fair-Value	Market price at Date of Recommendation adj	Recommendation Period	Information about Market and Recommendation				Deviation (%) - Market Price vs Fair-Value
							End of Recommendation Period	Market Price at the end of Rec. Period	Update date of Rec. or end of Rec. Period or end of last quarter (1)	Price (1)	
CaixaBI	Artur Amaro	15-04-2016	Buy	7.50	5.0452	12 Months	13-04-17	4.3830	13-04-2017	4.3830	-41.6%
CaixaBI	Artur Amaro	11-10-2016	Buy	7.00	5.0188	12 Months	11-10-17	4.6915	11-10-2017	4.6915	-33.0%
CaixaBI	Artur Amaro	29-03-2017	Buy	6.00	4.2128	12 Months	29-03-18	4.2305	29-03-2018	4.2305	-29.5%
CaixaBI	Artur Amaro	02-10-2017	Buy	6.50	4.7092	12 Months	02-10-18	4.7661	02-10-2018	4.7661	-26.7%
CaixaBI	Artur Amaro	22-10-2018	Buy	6.80	4.8414	12 Months	22-10-19	5.2650	22-10-2019	5.2650	-22.6%
CaixaBI	Artur Amaro	26-11-2019	Buy	6.60	4.9240	12 Months	25-11-20	#N/A	31-12-2019	4.8000	-27.3%
		31-12-2019									

Note: After 04/08/2008 CaixaBI Recommendations System has been amended with a time horizon of 12 months (6 months before); (2) For more information please see www.caixabi.pt