

Address: Cosmopolis, Soseaua de Centura 50A, Ilfov

Date of Birth: 10.10.1978

Military Service: Officer School

Status: Married

Children: 2

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Alexandru Ion

Experience

November 2008 – present **BANCPOST Romania S.A.**

Bucharest

A member of the European Financial Group "EFG Eurobank Ergasias SA"

Head Office – Large Corporate

- Relationship Manager – Project Finance & Real Estate Division / Local Key Accounts

(Nov 2008 –present)

- Managing the existing portfolio of clients, resolving financial distress through debt restructurings, workouts, and informal reorganization, searching for innovations that may reduce, or eliminate, the financial adversities;
- Identifying, coordinating and maintaining the business relationship both with the target corporate customers and the existing ones;
- Determinates the feasibility of business transactions, estimates further profitability and initiates the structure lines of the project;
- Analyzing the feasibility of Real Estate Projects in conjunction with the local market conditions;
- Represents the bank in both international and local syndicated loans and club deals;
- Ensures cross selling for bank products & services (Financing, Treasury, Trade Finance, Leasing, etc.) amongst existing customers or denominated prospects;
- Organizes regulate meetings both with prospect and existing customers in order to identify business opportunities or strengthening existing relationships;
- Negotiates, assesses and prepares credit applications; sustains the applications within local or regional credit committees and monitors towards their implementation;

June 2007 – November 2008 **ALPHA BANK Romania S.A.**

Bucharest

Stefan cel Mare Branch – Bucharest

Head of Credit Department

- Forecasts, initiates, organizes, controls and evaluates the department activity in Branch and in other three agencies in subordination;
- Supervises and coordinates the financial and business analysis and the implementation/ administration of credit facilities, in accordance with the

applicable laws and the bank internal regulations; Examination of loan applications, renewals and reviews;

- Collaborates with Business Corporate Divisions on analysis, implementing, administration, follow up and collaterals;
- Observes the periodical reviews of the debtors' financial situations and overhauls the existing guarantees to prevent or identify and amend any possible disparities;
- Coordinates and administrates the implementation of the corporate customers credit facilities, based on the approvals from Corporate Department;
- Supervises and ensures a strict evidence of risk, classifying the customers on risk categories according to the legislation and banking internal norms in force and proposes constitution of the specific provisions;
- Coordinates and amends the loan facilities usage and supervises the loans repayment;

Bucharest

June 2005 – June 2007 **ALPHA BANK Romania S.A.**

Stefan cel Mare Branch – Bucharest

SME and Corporate Credit Analyst

- Initiates the financial and business analysis with follow up on the implementation and administration of the credit facilities for both Corporate Companies and S.M.E.'s, in accordance with the applicable laws and the bank internal regulations;
- Examination of loan applications, renewals and reviews;
- Elaborates complex profile memos containing information related to the company's specifics: industry analysis and trends, competition, strategic position and risk assessment, sales strategy, operations, technology plan, management and organization, etc;
- Collaborates with Corporate Division regarding the corporate customers (analysis, administration, follow up and collaterals) in accordance with the internal rules established between Branch and Corporate Division;
- Implements and administrates corporate customers credit facilities, including drawn up contracts together with the legal department, based on the approvals of the Corporate Department;
- Answers the constituting and registering of guarantees related to the Branch customers credit facilities;
- Prepares reports on branch credit portfolio to Bank Risk Division and NBR;
- Follows up on clients financial statements, covenants and credit collaterals;

August 2003 – June 2005 **CREDIT EUROPE BANK Romania S.A.**

Bucharest

(formerly FINANSBANK Romania SA)

Voluntari Branch

SME & Corporate Credit Analyst

- Identifies business opportunities on the market;
- Makes approaches for drawing new customers;
- Counsels SME and Corporate client with regards to their borrowing needs, investment opportunities, monetary returns;
- Proposes products and financing solutions, improving capital safety and maximum client satisfaction; Promotes, negotiates and structures the banking products;
- Analyzes the customers' applications and their financial performances ;
- Prepares the documentation necessary to approve the credit limit/ utilization requests, etc;
- Prepares on weekly basis the visit schedule to customers and reports upon its fulfillment;
- Prepares monthly reports upon the activity of the customers in the portfolio;

January 2003 – August 2003 **S.C. IRIDEX Group S.R.L.**

Bucharest

FOSROC Department – Activity in the Civil Engineering Field

Head of Sales and Marketing Department.

- Maintains direct contact with FOSROC Co. U.K. – a member of J.M.H Group – as regarding the imports, marketing strategies, sales budgets, promotional campaigns, etc.
- Builds plans for local marketing activities in line with the company's strategy, with the objective to increase awareness and sales;
- Identify major competitors, trends and developmental opportunities;
- Prepare and coordinate special events, product launches, fairs, exhibitions, technical conferences.

2002 – January 2003 **MICHELIN ROMANIA S.A.**

Bucharest

Logistics Department

Clients Data Base Administrator

Education

2006 – 2008 CITY UNIVERSITY of Seattle, Washington, U.S.A. (in Romania through RBI)

M.B.A. – Financial Management

2003 – 2005 ROMANIAN – AMERICAN UNIVERSITY

MASTER – Bank Finance Management

2002 – 2002 OFFICER SCHOOL

Army, Logistics and Quartermaster Officer

1997 – 2001 ACADEMY OF ECONOMIC STUDIES

International Relations

1993 – 1997 "GH. LAZAR" NATIONAL COLLEGE

Mathematics – Physics Profile

Trainings/ Seminars

July 2011 BANCOPST Romania S.A.

Sales Process organized by **Achieve Global**

May 2010 BANCPOST Romania S.A.

Writing effective credit requests with **Mc Kinsey**

July 2009 BANCPOST Romania S.A.

Review of Lending Customers – content & quality of credit applications

March – June 2006 ROMANIAN BANKING INSTITUTE

International Accounting Standards Course

November 2005 ALPHA BANK Romania S.A.

Customer Service Training

October 2004 FINANSBANK Romania S.A.

Training seminars on financial analysis

June 2004 FINANSBANK Romania S.A.

Training seminars on business environment & communication

November 2003 FINANSBANK Romania S.A.