

# Catalin Ciuperca, CFA

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Finance & Investments professional with over 18 years of experience in international banks, focused on complex deals (structured trade & commodity finance, pre-export finance, project finance), CFA charterholder. Major competencies:

- People management
- Business strategy
- Corporate governance
- Corporate finance
- Deal origination & structuring
- Risk management
- Financial analysis
- Trade finance
- Commodity financing

## Experience

**2020-present: Regional Director (Corporate Banking Division)**

**OTP Bank Romania SA**

Management of the business unit (mid-corporate clients, SE Region of Romania); recruitment, training, mentoring & support of the relationship managers; responsibility for the lending portfolio; deal origination, structuring & due diligence, management of the key accounts, review credit applications

**2019-present: Senior Finance & Investments Advisor**

**De Facto Capital**

Consulting services in: corporate finance, strategy & business development, investments, risk management for large and medium corporate companies, trade finance

**2010-2018 Regional Director (Corporate Banking Division)**

**Bancpost SA (Eurobank) Romania**

Management of the business unit (mid-corporate clients, SE Region of Romania); recruitment, training, mentoring & support of the relationship managers; responsibility for the lending portfolio; deal origination, structuring & due diligence, management of the key accounts, review credit applications

### Main achievements:

- Increased net profit every year (average increase 37%)
- Cleaned up loans' portfolio
- Increased loans portfolio 4x
- High quality credit rating clients
- Best revenue/employee ratio of the division
- Introduced new product structures
- No defaulted exposures

**2005-2010: Regional Corporate Manager (Corporate Banking)**

**Raiffeisen Bank SA Romania**

Deal origination & structuring; management of the key accounts (including writing the credit application); coordination & support of a team of relationship managers; responsibility for the loans portfolio.

### Main achievements:

- Increased net profit 6x
- Doubled the # of active clients
- Quality revenues (70% non-risk)
- Trained 4 people without experience in corporate banking
- Deal of the year award (2007)
- Employee of the year award in 2008 (out of 219 total employees)
- Excellence award for activity in 2009

**2007-2009: Member of the Board**

**Oil Terminal SA Romania**

Non-executive member of the Supervisory Board of the company (strategic company, the largest liquid bulk terminal at the Black Sea)

**2004-2005: Branch Manager**

**Daewoo Bank SA (Romania)**

Management of the business unit (retail & corporate banking); sales & management of the key accounts; recruitment & training of the staff; responsibility for the loans portfolio. Main achievements:

- start up of the branch
- reached break even in 10 months
- over 70 companies and 200 individual customers
- trained 3 persons with no experience in banking

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**2003-2004: Branch Manager****Banca Transilvania SA (Romania)**

Management of the business unit (retail & corporate banking); sales & management of the key accounts; recruitment & training of the staff, responsibility for the loans portfolio. Main achievements:

- start up of the branch
- reached break even in 2 months
- #2 in local mortgage loans market
- over 152 companies and 1330 individual customers
- over 1000 cards sold
- trained 6 persons with no experience in banking

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**2000-2003: Relationship Manager (Corporate Banking)****Banca Transilvania SA (Romania)**

Sales & account management; to initiate credit proposals; cross-sell (retail products, treasury); e-banking support. Main achievements:

- Increased # clients 4x
- Deposits growth 6x
- Increased loans portfolio 5x

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**1998-2000: Marketing & Sales Coordinator****Freedom Star Holding (Romania)**

Management of the marketing department of the company (electronics & domestic appliances shops); supervise the activity of the shops; negotiations with suppliers; wholesales; marketing strategy; sales training of the staff. Main achievements:

- Developed a successful medium-term strategy (expansion and sale to a larger retailer)
- Expanded the shops network
- Improved sales/stock ratio 2x

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**Education**

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**1995-1999: Economics, Ovidius University****Romania**

- Graduated 3rd

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**2017-2019: CFA Institute****USA**

CFA charterholder. Passed all 3 levels in 3 consecutive years

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**Training**

**EBRD / ICC / Coastline Solutions** - "Advanced Trade Finance" (certificate in Collections; Mentor 600; DC Master; ISP Master; URDG Master; Incoterms 2010; TFP Environmental & Social Procedures)

**6 Sigma** - "Advanced Credit Analysis"

**International Finance Corporation (IFC)** - "Sustainability Training"

**Harvard Business Publishing School** - "Developing as a Leader"

**DC Gardner / Euromoney** - "Credit Analysis for Account Managers"

**DC Gardner / Euromoney** - "Structured Trade & Commodity Finance"

**DC Gardner / Euromoney** - "Basic Trade Finance"

**Ascendis** - "Management Communication Skills"

**TMI** - "Time Management"

**Ascendis** - "Leading Performance"

**TMI** - "Practical Leadership"

**Gemini Consult** - "Positive Influencing"

**AIMS Human Capital Romania** - "How do the clients think"

**AIMS Human Capital Romania** - "Psychology of Selling"

**Romanian Banking Institute** - "Loans"

Various other training in sales & communication

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**Languages**

Mother tongue: Romanian; advanced English (written & spoken); medium Italian and French

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**Miscellaneous**

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