PERSONAL INFORMATION

Mihail-Dan Stan

WORK EXPERIENCE

from May 2019 - present

Banking Expert / Banking Resolution Division

National Bank of Romania - (www.bnro.ro)

Preparation of the resolution plan for various banks (local, state owned or belonging to banking groups)

Analysis and review of the recovery plan for various banks and implement the EBA and SRB regulation in practice Automation of resolution plans for credit institutions that can be resolved via usual insolvency procedure

from May 2017 -- Apr 2019

General Manager Senior Management Consultant

Smart Team - Accounting & Business Consulting

- Coordinating the BPO Finance & Accounting activities for SME companies
- Managing Directly M&A Projects (Banking, Health Sector, Renewable energy sector for IFC and EBRD funding)
- Professional Trainer for IFRS, ACCA, CEFA and Financial Analysis Courses
- Fintech Advisor, ICO and Venture Capital fund raising consultant.
- Setup of profitability reporting system for Dr Leahu dental clinics network and financial business flows
- Setup of the management profitability reporting for real estate company and IFRS reporting to his parent company

from Feb 2008 - Apr 2017

Head of Methodology/Reporting/Shareholdings

UniCredit Bank Romania / UniCredit Group - (www.unicredit.ro)

- Directly coordinating the transfer of 6 leasing entities (with total assets of approx. EUR 600 mil) from Group to local bank;
- Directly coordinating the 11 members of Reporting Unit and the 5 members of Methodology Unit Coordinating from CFO-Finance Division and shareholders perspective the incorporation and set up of a new subsidiary UniCredit Consumer Financing IFN SA
- Set up of IFRS Consolidation reporting system for UniCredit Romania group of entities (Tagetik);
- ✓ Managing the successful acquisition of RBS retail portfolio (above EUR 300 mil), due diligence for the acquisition of the Citibank retail portfolio (above EUR 350 mil),
- Directly managing the selling of non-core participations (above EUR 10 mil) & closing Group subsidiaries and the liquidation process of non-core participations;
- Directly coordinating the closure/liquidation of 3 companies of the UniCredit Group (real estate, corporate finance advisory, brokerage services, etc.).
- Managing the Shareholdings function and operational procedures: the equity portfolio, relationships with shareholders/executives of participations, representing the Bank in the General Shareholders Meetings of its participations, M&A activities, Italian Consob capital market requirements;
- M&A activities: selling of non-core participations, due diligence for the acquisition of the Citibank and RBS (Royal Bank of Scotland) retail portfolio, closing Group subsidiaries and the liquidation process of non-core participations; Integration of Group companies activities (M&A -- Finance advisory) and other supporting functions in the bank and set-up new legal entities locally as Consumer Financing Entity, (It has become subsidiary since Jan 2013), due diligence for purchasing the controlling stake of 6 leasing entities belonging to the UniCredit Group and enlarge the consolidation perimeter locally).
- Coordinating the Reporting Unit (11 people) and managing IFRS and NBR/local RAS reporting of the bank, IFRS consolidation reporting, introducing and coordinating the consolidation process at UniCredit Tiriac Bank Level; Various tasks and projects within CFO Division involving cooperation with many subsidiaries of UniCredit Group, including raising the expertise & know-how level within Accounting & Reporting Dep
- Coordinating the Methodology Unit (5 people) in respect of the set up proper financial and accounting policies, coordination with other CFOs for consolidation reporting, other accounting aspects for IFRS implementation project for the entire local banking sector in 2011;

from Apr 2004 to Jan 2008

Finance Banking Expert I

Banca Comerciala Romana / Erste Group - (www.bcr.ro)

Business or sector Banking, Financial Services

- Directly coordinating the CFOs of 11 BCR subsidiaries and timely IFRS Group Consolidation Reporting Purposes,
- Coordinating the incorporation and set up of a new subsidiary of BCR BCR Banca pentru Locuinte SA from the Finance Division Perspective - implementation of SAP, selecting the people for IT and Finance role for the new subsidiary;
- Execution of various projects within the Bank for implementation of IFRS: Basel II, financial instruments and derivatives, and supporting the team brought by International Finance Corporation and BRD to prepare the BCR Group for privatization Budgeting: Development Enhanced Budgeting Manual aligned with new transfer pricing policy used in Oracle Financial
- Services Application (OFSA) and budgeting reporting system; Group IFRS budgeting; IFRS Reporting: Implementing an Oracle GL consolidation software and Consolidation Procedures Manual;
- Implementing the IFRS reporting system and consolidation reporting package in accordance with ERSTE Group IFRS requirements and NBR prudential norms; coordinating the auditing process and liaise with external auditors

from 2003 to Apr 2005

Finance & Management Consultant

Business or sector - EU (europa.eu) and WB (www.worldbank.org) regulatory framework and guidelines, finance and strategic management consulting

Directly manage World Bank projects and working directly with top management of respective institutions from Romania and various international WB experts; coordinating the REPARIS project for Romania and Moldova.

Directly coordinate the financial & economic analysis (including cost-benefit analysis) and maximizing the score for obtaining successfully the EU funds; more than 20 mil EURO raised for the EU projects; managing various team of experts.

World Bank Projects (<u>www.worldbank.org</u>)

Country Action Plan for enhancing the quality of financial reporting in Romania to prepare the country for EU accession; Program of Accounting Reform and Institutional Strengthening (REPARIS);

Financial Management: review of audited financial statements of institutions and entities for the loans granted by World Bank Group in compliance with World Bank guidelines, IFRS, International Standards on Audit (ISA) of the audited financial statements (CEE countries).

• EU Projects Consulting: Phare Projects for Alba Iulia municipality (www.abulum.ro):

Drinking Water System Feasibility Study for County Alba (2003); Bypass Road Feasibility Study for Alba Iulia municipality - Rehabilitation of Vauban Fortress and municipality historical center (2005); Axe 4 EU Operational Program for Increasing the Competitiveness (2008). Other EU Projects for Pitesti municipality, etc.

IFRS & ACCA Courses Teaching: Associate Professor & Tutor:

Developing and teaching the Certificate IFRS Romanian Course Program - since 2005 to the present (in partnership with ATC International [http://www.atc-international.com/] & ASEBUSS [http://www.asebuss.ro/]) CertIFR courses are currently undergoing;

Teaching ACCA Paper F7 Financial reporting for ACCA Exam (2008).

Teaching ACCA Paper P2 Corporate Reporting, Paper P5 Advanced Performance Management for PwC Academy (2013) for PwC Academy Students for ACCA Dec 2013 exam session.

from 2002 to 2003

Business Development Executive

Rompetrol Navodari Petromidia Refinery / Rompetrol Group - (www.rompetrol.com)

Business or sector - oil integrated operations (upstream and downstream)

Directly manage the M&A, restructuring and business development teams in various Group projects Prepare mergers & acquisitions financial documentation and development projects including Navodan CET due diligence, "In Line Blending System" modernization project, "Financing for Navodari Integrated Petrochemical Project and Power Plant Modernization", budgeting and cost controlling financial model for Risk Management Dept.;

from 2000 to 2002

CFO & Investment Officer

Osprey Capital/Evanston Capital Advisors - 2000 - 2002 (www.osprey-partners.com)

Business or sector financial services, management consulting

- Directly manage the a team of 4 members and supervising the outsourcing the accounting services
 - Accounting & Finance: CFO responsibilities in respect of financial management.
 - Management Consulting: implementing managerial reporting, business plans, investment memorandum, business restructuring activities for clients, etc.

from 1999 to 2000

Senior Financial Analyst

Rompetrol Group (<u>www.rompetrol.com</u>)

Business or sector oil integrated operations (upstream and downstream)

- Directly manage the Iraqian accounting firm for Rompetrol Branch in Iraq/Baghdad
 - IFRS reporting, IFRS Consolidation, budgeting and planning process, managerial reporting for local and foreign operations:
 - investment team member obtaining financing from RMM Fund, Abn-Amro Bank; implementation Oracle ERP (GL, A/P, A/R, OFA), internal auditing for newly acquired companies by the Group;

from 1997 to 1999 Senior Auditor

PricewatehouseCoopers (www.pwc.ro)

Business or sector accounting, audit, tax and consulting services

- Auditing IAS and RAS financial statements of: joint-ventures, import-export trading firms, financial sector, manufacturing, telecomm, media advertising agency, postal services business, water supplier regie autonome.
- Due diligence: oil refinery; air freight business; other various business assignments.



Curriculum Vitae

Mihail-Dan STAN

EDUCATION AND TRAINING	EDI	JCATIC	N AND	TRAINING
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since Sep 2012 since Sep 2008

Financial Auditor, member of Chamber of Financial Auditors of Romania (CFAR), Romania, EU

(www.cafr.ro).

Member of Association of Financial - Banking Analysts of Romania.

Vice-President and Board Member since 2016 (www.aafb.ro) since Dec 2003

Association of Certified Chartered Accountants, ACCA, United Kingdom, E.U. Board Member of ACCA Romania since 2006 (www.accaglobal.com)

since Dec 2001

from Oct 1989 - to Sep 1994

CECCAR- Romanian Chartered Accountants Body, Romania, E.U. (www.ceccaro.ro) from Oct 1993- to Sep 1997 Academy of Economic Studies Bucharest, Bucharest, Romania, EU - Faculty of Finance, Banks,

Insurance and Stock Exchanges - license examination mark: 10.00 out of 10.00 - Bachelor of Arts University of Polytechnics Bucharest, Faculty of Engineering and Management for Technological Systems - license exam mark:10.00; general promoting mark:9.72/10.00; Bachelor in Engineering

PERSONAL SKILLS

Mother tongue(s) Other language(s)

Romanian

UNDERSTANDING		SPEAKING		WRITING
Listening	Reading	Spoken interaction	Spoken production	and the state of t
Professional level				
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French

English

Working level Professional level

Working level

Working level

Working level

Communication skills

 good communication skills gained through my experience as associate professor for teaching CertIFR IFRS financial reporting with ASEBUSS and tutor for ACCA Paper 2 Advanced Corporate Reporting and Paper 5 Strategic Management with PwC IFRS Academy

Organisational / managerial skills

- leadership (currently coordinating projects and 6 subsidiaries) within UniCredit Group and BCR Group
- people management (responsible for a team of 11 people)
- Managing and directly involvement in complex projects within UniCredit, BCR, Rompetrol, World Bank Group working with various levels of responsibility from CEO and CFO levels to the expert
- Job-related skills
- evaluation of EU project financial and economic standing of the bidders, part of the evaluation team for EU Project for Pitesti Municipality

Computer skills

- good command of Microsoft Office™ tools, Power BI, data analytics
- knowledge with Oracle ERP and SAP ERP
- Working with Business Intelligence Tools as Oracle Financial Analyzer and Business Objects, PowerBI and Excel Power Pivot BI

Other skills

- Project management by coordinating CFO and CEO of subsidiaries for full alignment with Group strategy and support subsidiaries businesses for development and cross-selling activities
- Voluntarily involvement in supporting the ACCA activity as Member of Steering Committee of ACCA Romania, Bulgaria, Greece, Moldova Office since 2006 and of AAFBR since 2008.
- Training team in accounting and financial analysis area ACCA and CEFA (Certfied European Financial Analyst Certification under EFFAS) Courses.
- Risk management training course for Chamber of Financial Auditors of Romania.

Driving licence

driving licence category - 8

ADDITIONAL INFORMATION

Sports

Football, Tennis, Chess

Literature

Science Fiction, Adventures

Music

Disco-Pop, Rock' n' Roll, Jazz

Other hobbies

Radio amateur member of Romanian Radio Society, Technology and IT Computer Science, Renewable and Alternative Energy Solutions, Environmental sciences, Corporate Social

Responsibility Activity and Projects,

Volunteer

Volunteer fund raising for various social projects (humanitarian, sport, etc)

European Union, 2002-2013 | http://europess.cedefop.europa.eu