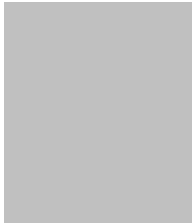


PERSONAL INFORMATION

Ungur Ramona



 Bucharest, district 1



Date of birth | Nationality Romanian

+20 years of banking experience
Remarkable expertise in restructuring companies with financial problems, providing restructuring solutions of non-performing credits
Large experience in audit and back-office

PERSONAL STATEMENT

+13 years with special results in creating, developing and managing organisational structures, forming and leading cross-functional teams

WORK EXPERIENCE

November 2017 – today

Member on the Board of Directors

OIL TERMINAL SA, Constanta, www.oil-terminal.com

January 2013 – March 2018

Head of Department/ Supervisor-Department/ Office for restructuring small and medium sized enterprises

Banca Comerciala Romana SA Bucuresti , www.bcr.ro

Management of bad credits portfolio (over 500 companies with loans up to EUR 2.5 million)

Coordinate regional teams, direct involvement in high complexity cases

May 2010 – January 2013

Coordinator-Recovery Department

Banca Comerciala Romana SA Bucuresti , www.bcr.ro

Management of bad credits (including companies in insolvency)

Participate in the creditors' committees of the companies in insolvency

December 2008- December 2009

Director – Credit Risk Direction

EXIMBANK ROMANIA S.A. Bucharest , www.eximbank.ro

Coordinate the activity of risk departments (on my own behalf and on behalf of the state)

Support credit applications in credit committees/board of directors/CIFGA

Approved by BNR in October 2009 as director of the credit risk direction

April 2003 – December 2008 **Head of department – Credit Management Department**

Credit Europe Bank, Bucharest

Coordinate the activity of preparing credit contracts, register credits in the banks systems, warranties, monitoring credit conditions

**Deputy Director/Control Officer- Internal Control Department
Bank Surveillance Inspector**

Banca Nationala a Romaniei, Tg. Mures, www.bnr.ro

August 1991- August 1992 **Referent-compensation**

Banca Agricola SA (Raiffeisen Bank SA) Bacau, www.raiffeisen.ro

EDUCATION AND TRAINING

2003 Expert accountant, CECAR, Tg. Mures

2001 IBR – National Banking Institute, International Financial System, Bucharest

1997 -1998 Academy of Economic Studies, Bucharest
Master in Audit and Accounting Management

1992 – 1997 Academy of Economic Studies, Bucharest
Faculty for Finance, Banks, Accounting, major in Accounting and Financial Administration Software

1987 - 1991 Economic High School Bacau
Financial Accounting

PERSONAL SKILLS

Mother tongue Romanian

Other language(s)	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1	C1	C1	C1	C1
French	A2	A2	A1	A1	A1

Communication skills ▪ good communication skills gained through participating at various internal communication and personal development courses

Organisational / managerial skills ▪ leadership (I am leading teams for more than 13 years with excellent results in achieving the targets)

Job-related skills ▪ excellent negotiation capacities acquired further to the activities performed to manage companies with financial problems

Digital skills ▪ good command of office suite (word processor, spread sheet, presentation software)

Driving licence B

ANNEXES

▪ copies of degrees and qualifications