



Andreea Pipernea, EMBA

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CAREER OBJECTIVE

- ❖ As a C-level Executive my objective is to lead ambitious and dynamic organizations through times of change and growth, to attain strategic targets, to develop high performing teams and achieve results together. I want to continuously evolve, make a difference and give back.
- ❖ As a Certified Independent Director I want to use my experience to help local entrepreneurs that have the vision, determination and courage to take their companies to the highest level of performance. I can act in the following capacities:
 - ✓ Advisory Board Member
 - ✓ Independent Non-Executive Director
 - ✓ Advisor to owners and C-suite on transformational projects

PROFESSIONAL PROFILE

- ❖ Senior Executive with 20+ years of experience in financial services (banks, asset management, pensions, insurance) within European and global institutions where I held various positions ranging from risk management and operations to sales and general management
- ❖ Certified Independent Director since 2021 acting as Advisory Board Member for a healthcare company; my main focus in the board is strategy, operations, sales and finance
- ✓ Industry leadership, managing regulators, professional associations, media and other external stakeholders, lobbyist for industry advancement
- ✓ Ability and willingness to drive strategy and organizational change, run digitalization projects, streamline internal structure, dedicated focus on building and leading highly effective teams
- ✓ Excellent technical and quantitative skills (financial management, investment, operational excellence, risk management)
- ✓ Solid commercial background, client and market orientation with proven sales track-record
- ✓ Great passion for people - shaping business around humanity and meaningful purpose. Always keen on embracing the new and fostering an environment of experimentation, personal development and learning
- ✓ Strong believer in digitized and democratized services in all industries, all by putting technology advancement in the service of every community

PROFESSIONAL EXPERIENCE

NN Pensions / NN Life Insurance*CEO and Member of the Board of Directors (since 2017)*

- Design and implement strategic direction for NN business in Romania; coordinate and supervise the overall activity of the company in order to ensure a stimulating environment to attend the commercial and financial goals;
- Set the optimal organizational structure; nurture a culture of high performance and continuous development;
- Drive and oversee investment strategy for the pension funds in line with target returns and regulatory directives;
- Optimize internal operational structure, digitalize business flows to increase efficiency and achieve set customer experience ambition;
- Elaborate and approve rules and internal procedures in line with highest governance standards; ensure the compliance of all the activities with the Romanian legislation;
- Ensure the relations of the company with the Romanian authorities, in order to enable a solid support to the company business; oversee the relationship with the regulator (FSA);
- Represent the company in front of third parties; cover media and PR activities;
- EUR 5 bln AUM in 3 pension funds, 2 million customers, market leadership position (40%).

APAPR (Romanian Private Pensions Association) - apapr.ro - Vicepresident (since 2017)

- Represent the private pensions industry in front of all relevant authorities, advocate for a sound and complete regulatory environment;
- Contribute to the advancement and development of the industry;
- Coordinate communication campaigns, increase public awareness about private pensions among companies and individuals.

Dental Clinics Dr. LEAHU – cliniciledrleahu.ro - Advisory Board Member (since 2021)

- Advise the shareholders and the business executives on strategic initiatives aimed at reaching development targets; Act as sounding board for the shareholders and the management while providing specialized information, experience and skills; Stimulate challenging and insightful conversations that lead to more effective business decisions.

CITIBANK Romania*Vicepresident – Deputy Head Corporate and Investment Banking (2014 - 2017)*

- Target market: local and multinational corporates with annual sales above USD 300 mio, public sector and financial institutions;

- Create individual marketing and relationship building plans for each target market name, including specific revenue/ product plans, cross sell strategy, wallet sizing;
- Coordinate with all product partners (Markets, Transaction Services, Loan Structuring, Investment Banking, Industry Specialists) to originate deals and achieve the annual budget;
- Work together with risk chain to ensure timely approval of all credits and strict adherence to internal credit and compliance procedures;
- Proactively manage the bank's capital deployed to respective client portfolio so as to ensure superior returns on equity (particular focus on x-sell).

Selective Deal List

- *Joint Global Coordinator in €200mn Initial Public Offering of DIGI Communications N.V. on the Bucharest Stock Exchange (May 2017)*
- *Sell-side advisor to Enterprise Investors for the exit from Profi and mandated lead arranger on the RON 1,370mn acquisition finance for Mid-Europa Partners (Feb 2017)*
- *Lender in the EBRD syndicated RON675mn Term Loan + RCF to CEZ Distributie (Dec 2015)*
- *Sole Lender on the Fondul Proprietatea RON500mn RCF (May 2015)*
- *Joint Global Coordinator and Joint Bookrunner in \$600mn Electrica IPO (Jun 2014)*

BCR, Erste Group

Head of Consumer, Retail and Pharma – Group Large Corporate (2013- 2014)

- In charge with the portfolio management and acquisition strategy for the assigned industries (companies with annual sales above EUR 25 mio);
- Managing a team of 5 Senior Relationship Bankers, 5 Account Managers, 2 Credit Analysts;
- Managing a portfolio of over 120 corporate groups and assets in excess of EUR 500 mio;
- Cross sell targets with matrix peers: project finance, syndications/ club loans, EU funds, acquisition finance, M&A, cash management mandates, Supply Chain Financing, Trade Finance, FX and IR hedging, pillar III pensions/ retail, leasing products;
- Optimize the bank's reach in the desired market by targeted networking (CEOs, CFOs).

Selective Deal List

- *Mandated lead arranger on the €150mn syndicated loan to A&D Pharma (2013)*
- *Lender in the €30mn IFC A/B loan for Medlife (2013)*

ABN AMRO/ Royal Bank of Scotland

Head of FMCG Industries – Corporate Clients (2007 - 2013)

- Part of Commercial Management team in charge with Commercial strategy, annual budgeting and execution;

- Responsible to maximize revenue of existing FMCG portfolio and generate new-to-bank money through origination of new loans accompanied by maximization of cross sell;
- Consistent and proactive marketing in order to add value-creating new clients to the FMCG portfolio (both large local companies and multinationals);
- People management: 5 (senior) relationship bankers dedicated to FMCG clients.

(Senior) Credit Analyst – Risk Management Department (2002 – 2007)

- Credit Risk Management: analysis of credit requests for corporate counterparties, producing credit advices in line with counterparty rating, structuring facilities, industry analysis;
- Market Risk Management – limits and exposures monitoring and centralized reporting to Head Office, VaR for Banking Book and Trading Book, counterparty exposures vs limits;
- Regulatory Risk Management: ongoing compliance with the requirements of the National Bank of Romania with regard to credit portfolio, credit classification & provisions
- Operational Risk Management

Treasury Officer – Treasury Department (2000 – 2002)

- Nostro Accounts cash-flow projection, Open Currency Position reconciliation, T-bills portfolio reconciliation; Reporting foreign exchange tx and T-bills operations to the Central Bank.

EDUCATION

2020–2021 **Henley Business School (University of Reading - UK) & Envisia**
Certified Independent Director – PGCert in Board Practice and Directorship

2020–2020 **Imperial College Business School (online certification)**
Digital Technologies and Business Transformation

2018–2019 **ERISMA - www.erudio.ro/ro/erisma - Creative Leadership Program**
Creative Writing, Acting Techniques, Public Speaking, Self Awareness

2008–2010 **EMBA – ASEBUSS & Kennesaw State University (Atlanta, Georgia)**
Executive MBA

2003–2004 **Georgetown University (Washington DC)**
Financial Risk Management Certificate

2001–2002 **Doctoral School of Finance (DOFIN) - Master of Science Degree (Bucharest)**
Macroeconomics & Financial Markets

1996–2000 **Academy of Economic Studies - Bachelor of Science Degree (Bucharest)**
Major Field of Study: Finance & Banking

Foreign Languages:

Romanian (native), English (proficient), Spanish (C1), German (B2), French (B1).