

CURRICULUM VITAE

DARIO MASSIMO GRASSANI

PERSONAL DATA

Birthdate: May 23rd, 1973

Citizenship: Italian

EDUCATION

Post-university master: “Fundamentals of micro-economics” – Università’ del Sacro Cuore in Milan;
“Company Management Integrated Course” – Association of Enterprises in Lombardy, Italy.

November 1997: Graduated in Political Science, Sociology field, at Università’ degli Studi in Milan

SUMMARY OF MAIN RESPONSIBILITIES DEVELOPED THROUGH MY CAREER AT INTESA SANPAOLO GROUP

In my current position at CIB Bank Zrt. and through my past experiences, I have taken on direct responsibility for:

- Reporting to company CEO and bank's governing bodies, while participating in key decision as a member of the Management Board.
- Coordinating Finance, Risk Management, IT & Operations Divisions, Compliance & AML areas and ensuring full alignment of their missions to the Corporate strategy and to the strategy of the parent group, Intesa Sanpaolo.
- Managing relationships with external stakeholders, audit companies, regulators, aiming at strengthening the reputation and credibility of the company I represent.
- Fostering cooperations among several company functions and organizational units, identifying and promoting shared priorities and objectives.
- Contributing in formulating the company's Business, Risk, IT and Operations strategies and supporting tactical initiatives.
- Monitoring and leading the implementation of the strategic business plans.
- Assessing macro-economic and industries' changing environments in order to adapt the company's long-term strategies and short-term tactics to the modified business context.
- Managing and ensuring the accomplishment of long and short term financial and capital budgets of the company through development of accurate forecasts, analysis of deviations and implementation of action plans when issues arise.

- Monitoring and managing the credit and market risks the company is exposed to, within different regulatory frameworks.
- Ensuring full compliance with capital, risk and liquidity limits defined at Group level and by domestic and international regulators, through continuous fine-tuning of risk monitoring measures, tools and reports.
- Ensuring adoption of advanced assessment, monitoring and management processes and tools to early detect and mitigate the impact of risks stemming from cyber-threats, potential frauds, money-laundering and financial crime.
- Managing extra-ordinary projects, like the strengthening and consolidation of Central-European HUB between two entities of ISP Group, the merger by incorporation of a separate legal entity, the consolidation of multi-located Head Quarters, the improvement of standard processes efficiency throughy a multi-year program overarching the entire corporate organization, while ensuring the continuous accomplishment of business-as-usual activities by all organizational units of the bank.
- Defining Key Performance Indicators for Top and Middle Management, fair and transparent but at the same time consistent with and functional to the company's challenging targets.
- Performing the role of ESG Manager at Executive Board level, defining and coordinating the subsequent implementation of the bank's strategy on enviromental, social and governance factors and risks, in line with international regulatory framework and parent group guidelines.

I carried out all above-mentioned tasks through a leadership style that is performance-driven, coupled with inspiring and motivating engagement with the team. I believe that communication and sharing of information are key enablers to increase and improve staff participation and contribution to company's results. Scouting and talent development have also been permanent objectives of the duties I have performed.

When participating in defining business strategies of local subsidiaries I have always conveyed locally the vision and guidelines of the parent Group, with whom I have maintained constantly open communication and personal interrelation.

In order to successfully take over new roles in different companies, I had to develop high flexibility and ability to interact in different social and professional environments.

PROFESSIONAL EXPERIENCES

❖ **February 2020 - today:** Central-European International Bank (CIB Bank Zrt) - Hungary

Deputy CEO

- Responsible for CFO, CRO and COO Divisions and Compliance & AML department
- Member of the Management Board, Credit Risk Governance Committee, Assets and Liabilities Committee, Problematic Assets Committee, Operational Risk Committee, Tender Committee, Change Management Committee.
- ESG Manager, appointed in accordance to ISP Group guidelines and recommendations by domestic supervisory authority. Performing the self-assessment of the Bank with respect to National Supervisory Authority expectations on management of environmental and climate-related risks, defining the consequent multi-year Action Plan, setting up the ESG governance model and coordinating operational activities for implementing the Bank's ESG strategy.
- Co-leader of Coordination Committee of CE HUB (VUB Group Slovakia + CIB Group Hungary)
- Definition of the new 4-year Strategic Business Plan, in strict coordination and alignment with the parent Group 2022-2025 Bus.Plan; sponsorship and direct leadership of Head Quarter consolidation project (feasibility study phase) for the reorganization of CIB Group (multi-located) head quarters into a single location; set up and sponsorship of Process Excellence Program, aiming at modernization of standard operations within the entire organization, aimed at increasing productivity and optimizing FTE allocation; supervision of IT Strategic Modernization and Convergence Program, aimed at solving structural deficiencies of IT ecosystem and ensuring state-of-the art IT support to business developments during the next Business Plan cycle.

❖ **January 2019 – February 2020:** Central-European International Bank (CIB Bank Zrt) - Hungary

Deputy CEO and Chief Financial Officer

- Member of the Management Board, Credit Risk Governance Committee, Assets and Liabilities Committee, Problematic Assets Committee, Operational Risk Committee, Tender Committee, Change Management Committee.
- Responsible for CFO Division: Accounting, Tax and Financial Reporting; Planning & Control; Treasury; Data Office; Procurement; Administrative and Financial Governance; Research.
- Co-leader of Coordination Committee of CE HUB (VUB Group Slovakia + CIB Group Hungary)
- Sponsorship and direct leadership of Head Quarter consolidation project (feasibility study phase) for the reorganization of CIB Group (multi-located) head quarters into a single location. Selection and engagement

of external real estate consultant; definition of feasibility study scope and deliverables; involvement of relevant parent Group functions in assessment of feasibility study output and selection of best-strategy; quantification of capital budget needs and negotiation with parent company's decision-takers.

❖ **May 2017 – December 2018:** Intesa Sanpaolo Bank Albania.

Deputy Chief Executive Officer (CEO)

- Permanent invitee to Board of Directors meetings.
- Member of Executive Directors Committee, Credit Committee, Credit Risk Governance Committee, Financial Risk Committee, Problematic Assets Committee, Operational Risk Committee, Tender Committee.
- Responsible for Finance, Risk Management, ICT and Operations Divisions.
- Sectorial Manager for Business Continuity Management.
- Project Leader for the Integration Project of Veneto Banka sh.a, local ISP Group subsidiary acquired in 2017. The project included an initial due diligence of the newly acquired group subsidiary in cooperation with parent company's functions, the definition of a multi-year business plan focused on the merger between the Group two Albanian subsidiaries, the definition of the project masterplan with the objective of achieving simultaneously the legal and operational incorporation of VB sh.a into ISP Bank Albania, the establishment and coordination of the project work-streams, the regular reporting to Steering Committee and management of relationships with domestic supervisory authorities.
- Participation in the definition of the 2018-2021 ISP Bank Albania Business Plan, as part of the overall Group new multiple years Business Plan.

❖ **September 2010 – April 2017:** Intesa Sanpaolo Banka BiH – Bosnia Hercegovina

Executive Director for Finance (CFO) and Risk

- Member of the Management Board, Credit Risk Governance Committee, Financial Risk Committee, Problematic Assets Committee, Operational Risk Committee.
- Responsible for Accounting, Tax and Financial Reporting, Planning and Control, Treasury, Credit, Market and Financial Risk, General Services and Procurement, Logical and Physical Security, Administrative and Financial Governance (ref.: Sarbanes-Oxley Act). General Crisis Manager for Business Continuity Management System.
- Preparation of yearly budget and three-year Business Plan, with quarterly update of forecast and continuous monitoring of misalignments between actual and budget figures.

- Development and implementation of profitability system, measures and reporting (by Business Segments, by client, by Relationship Manager). Development and Implementation of FTP system, measures and reporting.
- Credit Portfolio risk assessment and provisioning. Liquidity, Interest Rate and Financial risks assessment, monitoring and reporting.
- Treasury: Strategic ALM and liquidity management; Trading & Sales.
- Procurement: relationship with external suppliers, planning of the orders and monitoring of the quality of the services received, periodical launching of tenders and optimization of stocks.
- Administrative and Financial governance: identification of risks and controls, test of design of key controls, test of effectiveness of key controls, remediation action plans, evaluation reports, in relation to financial information production processes.
- Planning and monitoring implementation of Business Continuity Management solutions, in line with national regulations and guidelines issued by the parent company.
- Planning and implementation of yearly activities ensuring increase of security levels in logical and physical area, with respect to national regulations and guidelines issued by the parent company.

❖ **July 2008 – September 2010:** Pravex Bank - Ukraine

CFO Division:

- Head of IFRS statutory financial reporting and financial, regulatory and statistical reporting for the parent company. In charge of implementation of IFRS accounting and reporting in the newly acquired ISP Group subsidiary, including restructuring of systems' architecture for development of direct interfaces between national accounting/reporting and IFRS/parent company's financial reporting
- Head of "Law 262" Department, in charge of Administrative and Financial Governance for process mapping, risks and controls assessment. Process mapping and documentation, identification of risks and controls, test of design of key controls, test of effectiveness of key controls, remediation action plans, evaluation reports.

❖ **January 2004 – June 2008:** Central-European International Bank (CIB Bank Zrt) - Hungary.

Head of Consolidated Financial Reporting for the parent company

- Coordination of CIB Group (banking, leasing, fund management, real estate management business) with the Divisions of the parent company's Head Office, supporting CIB Chief Financial Officer in implementing the latter's accounting and administrative policies.

❖ **June 2001 – December 2003:** training in accounting and financial reporting in several foreign entities of Intesa Sanpaolo Group: Intesa Bank Canada (Toronto), New York branch, Hong Kong branch, Sudameris Group (Paris).

EXTRA-PROFESSIONAL APPOINTMENTS

2006 – 2008: member of the Directorate of Italian-Hungarian Chamber of Commerce, representing CIB Group

2017 – 2018: member of the Directorate of Italian-Albanian Chamber of Commerce, representing ISP Albania

FOREIGN LANGUAGES

- **English:** spoken and written: professional
- **German:** good.
- **Spanish:** basic.
- **Hungarian:** basic.