

Curriculum Vitae

Name: **Dr. Beata Kissne Foldi**
Birthday: 10 March, 1962, Budapest Hungary
Address: Dobó str. 20, Győrújbarát 9081, Hungary

Qualification: economist, university degree at Economic University of Pécs, Hungary / 1984
Graduation of High school Kazinczy Ferenc, Győr 1980

Professional skills: Management of all kinds of retail and corporate business activities in banking sector (i.e.: sales activities, product and process management- large corporate, SME and consumer segments), governance and coordination of commercial banks in abroad.

Workplaces:

from May 2025 I retired and I dedicate my professional experience and knowledge to fulfill my roles as a member of Corporate Bodies. (In PBZ and ISP Albania, the local banks of Intesa Sanpaolo.)

**March 2018 –
May 2025**
**OPEN HOUSE
FRANCHISE Kft**
(until 08/2022:
Nytott Ház Kft*.)

Openhouse – Real estate- and Finance products Agency chain in Hungary Head of Process-and People Development, Auditing

Regular auditing the processes and compliance with regulations of the whole agent network located in Hungary.

Define the development directions of the sales processes, creating specifications, follow up the related IT development and supervision of the implementation.

Development the skills and competencies of the sales network: Defining the training needs, finding new trainings and organizing the yearly training program.

* My employer I worked for, transferred some of its activities to a new one and due to it there is a change in my workplace. My position and place of my work did not change.

The reason for the transfer was an acquisition of some shares in the new company, by the second largest real estate company in Hungary (Otthon Centrum)

**June 2017 – Mar
2018** hired in
VUB Banka
(owned by ISP)

Senior Relationship Manager within the Multinational Client Dept. of the Corporate & SME Division

Creating a database for potential Multinational clients operating in Slovakia, analyzing their performance and define the banking products to be offered by VUB. Initializing relation with these potential clients and building special offers (for both credit-and cash management products) for them. Relationship with the product factories in the parent bank (ISP), establish global relation with the clients. Creating Proposals for Credit committee for these new clients

**Apr 2014 - June
2017** hired in
**Intesa Sanpaolo
GROUP Services**
(the Services

Head of Global Procurement Focal Point (July 2015-June 2017)

Governance, monitoring and share best practice related to procurement activities in the Foreign banks (10) and Italian companies (14). Identify products/services for improvements/ cost saving possibilities exist (demand/challenge the organizations). Adopt group procurement models in the newly established companies. Stimulate building coordination btw business units of ISGS Area mgmt. and subsidiaries/companies (ie. Physical Security, RE, Insurance, Vendor management)

Head of Group Procurement Centralization Project – Foreign banks work-stream (March 2013 – June 2015)

Implement “group procurement model” (process, regulations of procurement and related processes) and IT solutions in foreign Banks (SAP, Supplier Portal). Identify “quick win” solutions for generating saving.

Head of Croatian, Serbian and Bosnian banks' department in ISBD (Oct. 2007 – March 2013)

Follow up the performances of the South-Eastern European subsidiary Banks (Croatia, Serbia and Bosnia), harmonizing their all types of activities (both business and governance) to the shareholder's expectations, managing their funding possibilities. Member of the Board and Audit committees in the supervised banks.

Apr 2005 -07

**CIB Bank
(owned by ISP)**

Deputy CEO, Head of retail and sales channels and in the last year Deputy CEO, Head of sales channels division

Directing the retail business i.e.: strategy, products, marketing, pricing, credit decisions of all kind of consumer segments and managing the sales channels (branches, alternative channels, agent partners) which provided full service to corporate and SME clients as well. (1300 people, 100 branches.)
Member of the Management committee and Liquidity committee.

2003-05

**K&H Bank
(owned by KBC)**

Managing Director, Head of SME marketing and product dep., Head of SME and Retail marketing department

Managing the department and provide professional support to the branch network (160 branches). Creating strategy and policies, managing the products, processes, creating decision making tools, marketing approaches, organize trainings of sales technics.

1992- 2003

**CIB Bank
(owned by ISP)**

Director of SME Banking Division (July 2002- July 2003)

Creating the strategy for the bank's SME clients, managing the main target of this segment and find the best products/marketing tools to support the sales activity.

Director of Budapest Region (dep. Gen. Man.) (July 2000- July 2002)

- managing the business line for the SME
- managing all the branches in Budapest and in Pest county (17 units)
- directing the Budapest Regional Centre (SME banking department, Private Credit department and Priv. Banking department) (No. staff: 150)

Head of branch network corporate relationship (1998–July2000)

Coordinating and managing the corporate banking at all branches (32 units, 90 people), having personal contact with the prime large customers in the countryside.

Manager at the first and largest branch (in Győr) (1992-1998)

The branch had operated as a small bank, serving both the corporate and private customers with the whole range of banking activities. Beyond the branch activity management, I participated in creation of the branch network in Hungary, in their education and in the start of their operation. (No. staff: 20)

**1985- 1992
Magyaróvári
Kötöttárugyár
and one of its
subsidiaries**

Sales manager and later General manager of a subsidiary (1991-1992)

The company confectioned knitted wear under job-work contracts only for export

Economist, and Head of the commercial department. (1985-1991)

During this period, I learnt about the producing company's operational mechanism and its harmonization to the market demand.

**1984- 1985
Magyar Vagon-és
Gépgyár
(Mosonmagyaróvár)**

Economist

I was involved in the company controlling activities, in particular the market-and costs analysis.

Other skills:

- Hungarian, mother tongue
- English, fluent level
- Italian, medium level

Memberships in Corporate Bodies:

Member of Supervisory Board/Board of Directors

- 1999-2003 at Graboplast Rt (Hungarian Artificial Leather Co.)
- 2001-2002 at Bábolna Rt (Hungarian Agricultural Co.)
- 10/2001-09/2002 at CIB Credit Rt. (member of ISP Group)
- 10/2001-09/2002 at CIB Real Estate Rt. (member of ISP Group)
- 05/2009-10/2013 at Banca Intesa ad Beograd (member of ISP Group)
- 04/2009-04/2014 at Intesa Sanpaolo Banka d.d. Bosna i Hercegovina (member of ISP Group)
- 12/2007-10/2009 at Intesa Sanpaolo Romania S.A. Commercial Bank (member of ISP Group)
- 04/2009-10/2013 at Privredna Banka Zagreb d.d. (member of ISP Group)
- 02/2020-02/2026 at Privredna Banka Zagreb d.d. (member of ISP Group)
- 03/2023-06/2027 at Intesa Sanpaolo Bank Albania (member of ISP Group) – dept Chairman

Member of Audit Committee

- 1995-1999 at Graboplast Rt (Hungarian Artificial Leather Co.)
- 03/2008-09/2013 at Banca Intesa ad Beograd (member of ISP Group)
- 03/2008-12/2014 at Intesa Sanpaolo Bank Albania (member of ISP Group) - Chairman
- 01/2008-04/2009 at Intesa Sanpaolo Banka d.d. Bosna i Hercegovina (member of ISP Group)
- 07/2008-12/2009 at Intesa Sanpaolo Romania S.A. Commercial Bank (member of ISP Group)
- 01/2008-10/2013 at Privredna Banka Zagreb d.d. (member of ISP Group)
- 02/2020-02/2026 at Privredna Banka Zagreb d.d. (member of ISP Group) - Chairman
- 03/2023-06/2027 at Intesa Sanpaolo Bank Albania (member of ISP Group)

Member of Risk Committee

- 02/2020-02/2021 at Privredna Banka Zagreb d.d (member of ISP Group)

Member of Remuneration Committee

- 02/2021-02/2026 at Privredna Banka Zagreb d.d (member of ISP Group)

23rd September 2025



Beata Kissne Foldi