

CONSTANTINOS KARAMINTZIOS

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PROFESSIONAL PROFILE

A finance professional of 20 years experience in different sectors (business assurance, financial services, FMCG, real estate, hotel and banking industry), and in various positions such as public accountant, investment banking officer, head of strategic planning & investor relations, head of internal audit, head of budgeting & reporting, head of financial projects, Group corporate governance officer and Group CFO. Sound milestones in internal reorganizations such as ERP and internal audit blueprint, in financial department optimization, in Group's reorganizations and in investment banking. BA in economics from a Hellenic public university, a M.Sc. in finance from a top UK university, a professional usage of English and a variety of seminars in consolidation, MS Office, IFRS, capital markets and taxation.

PROFESSIONAL EXPERIENCE

From 10/2018 Acting as freelancer under @all4financial office

Main acting areas:

- Accounting & tax support
 - Risk management
 - Internal audit support
 - Investment appraisal
 - Corporate actions
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5/2017 – 10/2017 MACOFIN HELLAS A.E.
(A startup company acting in hotel & real estate industry)

Group Chief Finance Officer

Reporting to the owner

Key projects:

- Investments appraisal
 - Negotiations with banks
 - Budget procedure initiation
 - Management report procedure initiation
 - Separate & consolidated financial statements
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7/2013 – 8/2016: EUROBANK ERGASIAS S.A.

Group Corporate Governance Officer,

Reporting to the Head of Group Corporate Governance

Key responsibilities:

- Group's corporate governance policies & procedures:
 - *Audit tender policy*
 - *Auditors' independence policy*
 - *Market abuse policy*
 - *Related party transactions policy*
 - *Conflict of interest policy*
 - *Internal Control Manual*
- Report on subsidiaries' main developments ensuring compliance with legislation, Group's policies & procedures and Group's managing bodies decisions (*Greece, Serbia, Bulgaria, Romania, Ukraine, Luxembourg & Cyprus*)
- Communicate with the Financial Stability Fund (HFSF), Hellenic Exchanges (HELEX) & Hellenic Capital Market Commission (HCMC)
- Update on developments in the legislation regarding HCMC, HELEX, Bank of Greece, European Central Bank & EU Regulations regarding credit institutions

- Prepare public disclose documents, indicatively:
 - *Corporate governance code*
 - *Corporate governance statement and*
 - *Announcements of regulated information*

Key projects:

- Bank's recapitalization in 2014 & 2015 by €2.8 & €2.0 billion:
 - *Drew up the prospectuses*
 - *Preparation of General Meetings and determination of the corporate actions*
- First adoption of Audit tender for the Group's statutory audit (*formation of the Policy and running the whole procedure for the nomination of the Group's statutory auditor*)

11/2006 – 4/2013: ELBISCO S.A. HOLDINGS

7/2012 – 4/2013: Financial Project Manager,
Reporting to CEO

Key projects & achievements:

- Evaluate investment initiatives across Balkans (August 2012)
- Set subsidiaries' costing accounting (September 2012)
- Manage firm's delisting from Hellenic Exchanges - Athens Stock Exchange (November 2012)
- Valuate both firms and brands (March 2013)
- Manage the merge between ELBISCO Holdings & ELBISCO Industrial resulting to a Goodwill of €27m (March 2013)

3/2011 – 7/2012: Head of Budgeting & Reporting Department,
Reporting to CFO

Key responsibilities:

- Prepare annual, interim separate & consolidated financial statements (IFRS)
- Prepare monthly management report & coordinate the budgeting process
- Report to Banks & Shareholders
- Ensure company's compliance with HELEX & HCMC legislation

Key projects:

- Design new ERP modules for budgeted cost accounting and for P&L account
- Reconcile statutory accounts with management report
- Set up department's procedures (monthly reporting, financial statements and annual budget)

2/2009 – 2/2011: Head of Internal Audit Department,
Reporting to the Board

Key responsibilities:

- Conduct risk-based audits
- Assess and define potential risks
- Develop Risk Management process and review of action points' and projects' implementation

Key projects:

- Record flow procedures
- Create audit blueprint
 - Conduct audits in 3 production plans and 5 warehouses in two countries (*Purchases, Warehouse, Commissions & Discounts, Payroll, Expenses and Consolidated Financial Statements*).

11/2006 – 2/2009: Head of Strategic Planning department,
Reporting to the Board

Key responsibilities:

- Valuate subsidiaries and business units & conduct special audits in potential partners
- Communicate with HELEX, HCMC and other state authorities
- Report macroeconomics & industry developments

- Coordinate firm’s business plan & report subsidiaries results
- Present market’s corporate actions & simulate their application to the Group
- Ensure firm’s compliance with HELEX & HCMC legislation
- Meet private & institutional investors

Key projects:

- Utilize free-float in share capital increase - (€15m approximately)
- Determine cash consideration & share exchange ratio in disposals, takeover and mergers

5/2005 – 2/2006: EGNATIA FINANCE S.A. (Egnatia Bank)

Senior Corporate Finance Officer,

Reporting to the Head of Corporate banking

Key responsibilities:

- Advice on capital markets, mergers & acquisition
- Conduct companies’ due diligence & valuations
- Meet private & institutional investors

6/2003 – 5/2005: ACROPOLIS SECURITIES S.A.

Investment Department, Advisory division, Corporate Finance Supervisor,

Reporting to the Head of Advisory

Key responsibilities:

- Advice on capital markets, mergers & acquisition
- Conduct companies’ due diligence & valuations
- Meet private & institutional investors

1/2000 – 6/2003: MEGATRUST SECURITIES S.A. (shareholders: GENIKI BANK – INTERAMERICAN)

Investment Banking Department, Advisory division, Corporate Finance Officer,

Reporting to the Head of Advisory Division

Key Responsibilities:

- Advice on capital markets, mergers & acquisition
- Conduct companies’ due diligence & valuations
- Meet with private & institutional investors
- Communication with HELEX & HCMC

Key projects:

- Initial Public Offering for three Companies in the Hellenic Exchanges – Athens Stock Exchange/ New Stock Market: Hitech – SNT S.A., Ballis chemicals S.A. & Delta Project S.A.

3/1997 – 1/2000: PRICEWATERHOUSECOOPERS S.A

Senior Auditor, Business assurance department

Reporting to the Audit Manager

Key responsibilities:

- Planned and implemented of statutory and special audits (Titan Cement Co., Coca Cola – HBC, Public Gas Corporation, Notos Com Holdings, Grecotel, Frigoglass)

EDUCATION:

1993 – 1994: MSc. in Project Analysis, Finance & Investment - University of York (UK)

1988 – 1992: Faculty of Economics and Political Sciences - Department of Economics
Aristotle’s University of Thessaloniki (GR)

PROFESSIONAL QUALIFICATIONS:

2010: Economic Chamber of Greece (**License A’ class**)

2019: B1 certificate of person suitability (Hellenic Capital Market Commission)

PROFESSIONAL SEMINARS

2016 – 2017 Professional certificate in **Taxation** (*242 hours*) - Institute of Certified Public Accountants

FOREIGN LANGUAGE: English (Advanced user)

IT SKILLS:

Microsoft Office

ERP: Microsoft Dynamics AX

Business Intelligence (B.I.) in economic, sales, stocks and P & L account

PERSONAL INFORMATION

Date of birth: December 07, 1970

Marital status: Married