

Comiș Eugen Marius



Experienced Credit Risk professional with more than 18 years of professional experience developed in both banking and leasing, covering a broad range of expertise areas, such as SME and Corporate financing, restructuring, work-out, monitoring and credit risk digitalization.



Work History

March
2019-
Current

Head of Risk Department

Grenke Renting SRL, Romania, Bucharest

- **Managing the Risk Department activity:** analysis and approval of SME and Corporate clients; meeting corporate customers and support the Sales Department in structuring credit proposals; training junior staff.
- **Optimization of activity:** flow optimization and documentation simplification. Client orientation financing procedure.
- **Managing the digitalization project** for non-retail approval, online financing and non-retail electronic contracts, risk modeling (defining workflows, drafting procedures, drafting fast approval products).

Apr 2018 –
Mar 2019

Senior Corporate Risk Manager

BCR SA Romania, Bucharest

- **Revising corporate and large corporate loan requests,** approval or submitting risk opinions to the relevant decision level. Supporting the Sales Department in structuring the credit proposals; Participating as decision-maker from Risk site in the credit subcommittee meetings;
- **Supporting the project of the fast approval loan.** Risk modeling of the product, drafting the product requirements, maintaining contact with the IT department regarding the product application development, pre-ready and ready business monitoring.

Nov 2013-
Apr 2018

Head of Risk Department and Member of Risk Committee

OTP Leasing Romania IFN SA

- **Management of the risk activity:** Analysis and approval of SME and Corporate clients; Portfolio analysis, including performance measurement, risk quantification, analysis and monitoring of portfolio risks;
- **Supervising the upgrade the automatic monitoring** and implement new techniques and methods for monitoring;
- **Supervising risk provision calculation;**
- **Top Management reporting:** information regarding the risks exposure of the company;



Contact

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LinkedIn

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Skills

SME Underwriting
Corporate Underwriting,
Corporate and SME Financial
Analysis
Retail Analysis
Monitoring and Restructuring
Portfolio Management
Risk Management
Operational Risk Management
SME Financing, Commercial
Banking
Business Process Improvement
Business Transformation
Management Consulting
Product Development
Digitalization Project Management

- **Restructuring proposals assessment and approval;**
- Support sales department in daily activity with sales team training;
- **Development and implementing the risk management procedures;** Ensure the training of staff within the company on themes related to operational risk, business continuity; Assisting the departments in the process regarding the identification and mitigation of the significant risks related to their activity;
- **Managing the Digital Transformation Project** which consisted in: automation of leasing facilities approval and monitoring for non-retail customers; Upgrading the core system in collaboration with IT provider; implementing Business Intelligence reporting in collaboration with IT provider

**Jun 2008 –
Oct 2013**

SME Risk Management Officer

GarantiBank SA Romania, Bucharest

- **New leasing facility approval:** Review credit proposals for SME clients, approval or submitting risk opinions to the relevant decision level;
- **Monitoring, reporting and provisions:** ensure portfolio monitoring and regular reporting; Prepare and review required reports to assist the department in meetings regarding its portfolio quality, loan monitoring, and reporting objectives;
- **Restructuring:** Recommend and drive the negotiating and restructuring strategies on problematic clients in co-operation with the legal, branches, evaluation and sales divisions;
- **Training and support:** Tracking of scoring performance, monitoring and reporting portfolio quality trends; Communicate with the Branch Managers/Relationship Managers in order to improve the quality of applications; Handle inquiries of branches and provide support; Supervising and training of the junior staff;
- **Project management:** Involvement in definition and implementation of projects regarding development/ modification/ implementation of loan granting process, procedures, application of rating models and IT applications designed in this respect;

**Apr 2007 –
Jun 2008**

SME Credit Analyst

Banca Transilvania Romania, Bucharest

- Analyzing loan application and drawing up the analysis report using financial and legal documents of SME'S companies
- Member of Branch Credit Committee; Assisting clients to sign and follow-up the contract proceedings

**Jun 2005 –
Apr 2007**

Leasing Officer

TBI Leasing IFN SA Romania, Bucharest

- Review the leasing application and writing the analysis report using financial and legal documents of companies, self-employed and individuals. Approval or submitting risk opinions to the relevant decision level

- Nov 2004 – Jun 2005** **Credit Consultant**
Credisson International SRL Romania, Bucharest
- Clients Information, receiving loan applications, select eligible clients and approving the loans;
 - Drafting credit contracts and assisting clients to sign.

Education

- Nov 2015–on going** **PH.D.: International Relations**
National School of Political Studies and Administration – SNSPA
Ph.D. thesis: European Banking Union
- May 2009** **Credit Risk Management**
Intercollege Professional Studies - Bucharest
- Oct 2004 – June 2006** **Master's Degree: Political Sciences**
National School of Political Studies and Administration – SNSPA
- Oct 2001 – Jun 2002** **Post University Degree: Banking and Stock Exchange Management**
Academy of Economic Studies Bucharest
- Oct 1996 – Jun 2000** **Bachelor's Degree: Finance, Insurance, Banks and Stock**
Academy of Economic Studies Bucharest

Certifications

- 2015** Formator (serial J no. 00051899) - Structural Euro Fond&Training
- 2011** Crediting Public Administrations
- 2010** Knowledge Transfer – Stand for Development
- 2003** Environmental Risk Management by FI Konsult
- 2002** Internal Auditor for The Quality System ISO 9001 by Quasaro S.R.L
- 2001-2002** Management Development Program by K.P.M.G. Romania

Languages

- English  Advanced
- French  Intermediate