


# Luís Miguel Lima Félix de Carvalho Morais

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## PERSONAL PROFILE

- A **high integrity, results oriented** professional, with proven **leadership** and **mentoring** skills and able to **build strong partnerships** with diverse stakeholders;
- **17 years +** in investment, corporate and commercial banking, of which **more than 9 years** holding senior management positions;
- Very **good communicator** and able to **quickly adapt** to new opportunities

### *Expertise in:*

- |  |  |                                   |
|--|--|-----------------------------------|
| · Origination, Structuring, Loans negotiation; | · Turnarounds, Restructuring;                    | · Banking products & services;    |
| · Multi-jurisdiction transactions;             | · Solid financial and risk management knowledge; | · Customer Service Relations;     |
|  | · Change Management;                             | · Staff training and development; |

## PROFESSIONAL EXPERIENCE

### OTP Leasing Romania IFN SA Managing Director

Jun 2015 - Present

- Following the acquisition of Banca Millennium SA by OTP Group (January 2015), appointed Managing Director of OTP Leasing Romania, a fully owned subsidiary of the Hungarian OTP Group.
- Mandate scope: fully restructuring and turning-around the Company

### Millennium Bank (BCP Group) Head of Commercial Banking

Nov 2012 – May 2015

- Managed the majority of the client relationships of the Bank with other companies and/or Public and Private Institutions (included in banking segments typically referred to as SME's and Corporate Banking);
- Originated, structured and negotiated high-profile transactions with Public Sector and Corporate counterparts, including several structuring and restructuring transactions with Portuguese Corporations operating in Romania;
- Voting member in the Local Bank's Credit Committee;
- Ultimate responsible for the presentation (including Executive Summaries) of credit transactions submitted for approval to the Board of Directors.

### Scandia Romana SA & Scandia Food SRL (Manufacturing/ Privately owned business) Chief Financial Officer

Jun 2008 – Nov 2012

- Responsible for the Company's financial and risk strategy;
- Responsible for Treasury, Accounting & Reporting, Controlling and Legal Departments.
- Advisor on core business' organizational, commercial and marketing strategies; Broader advisory role toward the shareholders on "M&A opportunity analysis", "investor relations" and advisory on Human Resources, Tax and Legal;
- Raising, between Sep 2008 and May 2009, €32.5mln financing for the construction of a new plant;
- Successfully launching, implementing and closing a comprehensive Business Process Reengineering;
- Partial implementation of ground-breaking Governance and Procurement processes (notably, in the finance, controlling, accounting and reporting areas).

### ABN AMRO Bank (Romania) SA Head of Business Banking

Apr 2007 – May 2008

- Responsible, in close cooperation with and coordination from ABN AMRO Bank NV Holland, for the conceptual design (value proposition, marketing materials, credit parameters, etc.) and implementation of a new Commercial Client

Segment (SMEs) for ABN AMRO Bank in Romania. Jointly defined and drove the sales force recruitment, training and development processes. Directly responsible and accountable for the Segment's P&L;

- "Fathered" a simplified process (STREAM) for the credit approval of smaller exposures that ultimately led to the development of the "Business Banking" concept;
- Successfully launched the Business Unit in the country, on time and on budget; Pilot phase on full target vs. plan.

#### **Country Head Credit Portfolio Management (Credit Structuring)**

**Nov 2004 – Apr 2007**

- Responsible for the management of the credit process for corporate clients (joint-origination with commercial area; analysis, structuring, negotiation, documentation and monitoring; work-out jointly with restructuring & recovery units); responsible for the management of the credit portfolio under the Bank's defined parameters and thresholds. Direct responsibility and accountability for the department's P&L.
- Co-originated the very first two Syndicated Loan Mandates awarded to ABN Amro's Romanian franchise;
- Portfolio under management grew close to four-fold in the period (from €400mIn to €1.5bIn);
- All targets on or above budget, zero NPL;

#### **ABN AMRO Bank, N.V. – Portugal**

#### **Country Head Credit Portfolio Management (Credit Structuring)**

**Jan 2002 – Nov 2004**

- Similar responsibilities as above, with primary focus on Corporate and Public Sector Clients.
- Co-originated, implemented and serviced of several "league table" transactions including:
  - €400mIn Syndicated Loan (Banks from 3 continents) for a Portuguese retailer;
  - €300mIn Syndicated Loan (Euroland) for a Portuguese-Spanish wood products manufacturer;
  - €75mIn Conduit Receivables Securitization Program for a Portuguese-Spanish wood products manufacturer;
- Structured and co-negotiated of a \$200mIn Cross-Currency Swap hedging transaction for a Portuguese-Brazilian communications company;
- Important roles in high-profile advisory transactions:
  - Financial consultant and, later on, co-Managing Director of the SPV advising the Portuguese Government on the feasibility of a significant infrastructure project;
  - Financial consultant advising the Ministry of Transportation on the tender, financial analysis of the offers, negotiation with the short-listed bidders and final recommendation for the privatization of a river port.

#### **Senior Analyst – Loan Products / Credit Structuring**

**Jan 2001 – Dec 2001**

#### **Loan Officer – Corporate Banking**

**Jul 1998 – Dec 2000**

#### **Banco Santander Portugal, S.A**

**Jan 1994 – Jul 1998**

#### **Loan officer – SMEs Department**

Responsible for the daily business (including credit analysis and negotiation of commercial terms) of SME Clients in the northern region of Portugal

### **ACADEMIC BACKGROUND**

#### **MBA – Escola de Gestão do Porto / Porto University, Portugal**

**Graduation in 1997**

#### **Economics – Faculdade de Economia do Porto / Porto University, Portugal**

**Graduation in 1993**

- Attended several courses mostly related to Leadership, Corporate Finance, Business Strategy & Analysis, Commercial Skills and Credit and Risk Management;
- Designed and delivered basic courses on Financial / Credit Risk Analysis and Commercial Skill

### **LANGUAGES**

Languages	Portuguese	English	Romanian	French	Spanish
Level	Native	Excellent	Excellent	Moderate	Moderate