

## PERSONAL INFORMATIONS



First name/ Surname Cristian ROȘU  
Date of birth December 5, 1963  
Nationality Romanian

## WORK EXPERIENCE

14/11/2018- PRESENT **Vice President, Insurance – Reinsurance Sector**  
Financial Supervisory Authority (A.S.F.), Bucharest (Romania)

Coordinates, in accordance with O.U.G. no. 93/2012, the insurance-reinsurance sector, according to the Parliament's appointment decision;  
Coordinates the subordinate directorates and decides on the current activity of the subordinated directorates in order to efficiently achieve the A.S.F.'s objectives;  
Represents A.S.F., in accordance with the designation granted by the A.S.F.'s President, in relations with the Parliament, the Government, the ministries and the other central and local public administration authorities, national and international institutions, as well as natural and legal persons, Romanian or foreign;  
Represents A.S.F., in accordance with the designation granted by the A.S.F.'s President, in relations with similar international organizations, international regulatory and supervisory bodies, at international conferences and meetings.

01/05/2016- 16/11/2018 **General Director**  
The Policyholders Guarantee Fund (F.G.A.), Bucharest (Romania)

Manages the payment of damages following the bankruptcy of ASTRA Asigurari, FORTE Asigurari Reasigurari SA, LIG Insurance, CARPATICA Asig and others;  
Represents F.G.A. in relation with A.S.F., the insurers, credit institutions, ministries and other specialized bodies of the central public administration, other natural and legal persons, as well as in the courts and in the courts of arbitration;  
Ensures the placement of the F.G.A.'s liquid assets, in order to minimize the risk and liquidity of the investments as main objectives, as well as the return on investments as a complementary objective, according to the strategy approved by the F.G.A.'s Board of Directors;  
Monitors and oversees the Fund's activities as regards its management and voluntary liquidation of insurers;  
Coordinates the exercise by the Policyholders Guarantee Fund of its functions as manager of the resolution fund for insurers in accordance with the applicable legal framework.

15/01/2016- 29/11/2018 **President of the Administration Board of the Private Pensions Guarantee Fund**  
The Private Pensions Guarantee Fund (F.G.A.), Bucharest (Romania)

The purpose of the Guarantee Fund is to guarantee the rights of participants and beneficiaries, as the case may be, acquired within the private pension system, regulated and supervised by the Commission, under the conditions and within the limits set by law.

01/02/2016–01/05/2016 **Delegated Director of the Resolution Division**  
The Policyholders Guarantee Fund (F.G.A.), Bucharest (Romania)

Since March has taken over the executive management of Carpatica Asig. SA replacing the insurer's governing bodies;  
Ensuring the fulfillment of the legal attributions for assessing the financial position of the insurer as a result of a rapid deterioration of the financial situation. Attempting to maintain the requirements for its authorization, as stipulated in the Law no. 237/2015.

- 15/10/2015–01/02/2016 **Project Manager**  
The Policyholders Guarantee Fund (F.G.A.), Bucharest (Romania)  
Supervising the activity regarding the opening of the claim files, the technical ascertainment of the damages, settling and approving the payment of the claim files claims, in accordance with the applicable rules in the field and the general and specific insurance conditions stipulated in the insurance contracts concluded with the insurer in case of which the state of insolvency was ascertained
- 09/2014–15/10/2015 **President Advisor**  
Financial Supervisory Authority (A.S.F.), Bucharest (Romania)  
Drafting analyses, studies, syntheses, observations and substantiated proposals subject to the approval of the President and / or the ASF Council.
- 08/2013–09/2014 **Head of Private Pensions Department**  
Financial Supervisory Authority (A.S.F.), Bucharest (Romania)  
Regulation, supervision and control of the private pension market, as well as management of the institution's current activity.
- 07/2007–08/2013 **General Director**  
Private Pension System Supervisory Commission (C.S.S.P.P.), Bucharest (Romania)  
Public authority under parliamentary control  
Regulation, supervision and control of the private pensions market as well as management of the current activity of the institution
- 08/2003–07/2007 **Deputy General Director**  
SC Roexpres Service SRL (Romania)  
Supervising financial accounting activity, the carrying-out of the financing projects, coordinating sales activities.
- 06/2001–08/2003 **General Director**  
SC MC Business Consulting SRL (Romania)  
Consultance services, financial management improvement, operational reorganization, financial performance analyses, liquidity forecast, etc.
- 12/2000–06/2001 **General Director**  
SC MVM SRL (Romania)  
Organizing and coordinating the company, and ensuring a concordance between earnings and potential acquisitions.

- 09/1999–12/2000 **Economic Manager**  
SC Cicero SRL (Romania)  
Carrying-on the financing projects for business development, cash flow balancing, financial analysis of the company and submission of proposals for the future periods.
- 05/1998–09/1999 **Director of Credits Department**  
Commercial Bank "Unirea" SA (Romania)  
Achieving the credit targets, organizing the department and the crediting activity, developing and promoting new banking products and services, identifying customer business requirements and identifying new business opportunities for the bank, supervising credit trends, concrete proposals for mitigating the exposures and credit risks.
- 10/1997–05/1998 **Inspector - Department of Methodology, Policies and Credit Risk**  
Bankcoop SA, Bucharest (Romania)  
Drafting norms in the field of credit activity, receivables recovery, drafting procedures and analysis of credit files both from the banking point of view as well as in relation to the possibility of allocating resources.
- 06/1996–10/1997 **Deputy Director**  
Bankcoop SA, Bucharest (Romania)  
Ensuring the management of banking activity, planning, organization, coordination and control, with special emphasis on managing the risks specific to the activity and management of the loan portfolio.
- 09/1995–06/1996 **Deputy General Director**  
SC Europa SRL (Romania)  
Organizing the company's activity, control and follow-up of the performance indicators established by the shareholders, business development.
- 06/1995–09/1995 **Deputy Director – Central Operations Directorate Bankcoop SA**  
Bankcoop SA (Romania)  
Analysing customer` credit applications, following credit trends, economic and financial analyses for clients with large credit exposures, coordinating large payment operations.
- 03/1993–06/1995 **Director**  
Bankcoop SA (Romania)  
Ensuring banking management with emphasis on risk management and credit portfolio management, business development and human resources management.
- 04/1992–03/1993 **General Director**  
SC Electroturris - Masini Electrice SA (Romania)  
Reorganizing productive activity according to the new market economy rules, managing production capacities and labor force, in line with new market conditions.

09/1988–04/1992 **Engineer**  
 SC Electroturris - Masini Electrice SA (Romania)  
 Monitoring of compliance with technical processes, testing of manufactured engines for quality and performance.

## EDUCATION AND TRAINING

2018 **Essential elements of the General Regulation on Personal Data Protection**  
 Foundation Institute for Financial Studies

2017 **Trainer**  
 Foundation Institute for Financial Studies

2008 **Developing managerial skills and effective communication within the organization**  
 Lugera & Makler Bucharest (Romania)

01/1991–12/1991 **Specialising in financial management and analysis**  
 Academy of Economic Studies, Bucharest (Romania)

04/1991–10/1991 **Market economy mechanisms and financial analysis with impact on business development and / or project funding opportunities**  
 L-IUT (France)

1983–1988 **Initiation in the fields of application of the electromagnetic field activity based theories**  
 Faculty of Electrotechnics - Politehnica University, Bucharest (Romania)

## PERSONAL SKILLS

Native Language Romanian

Other known foreign languages

	UNDERSTANDING		SPEAKING		WRITING
	LISTENING	READING	PARTICIPATION IN CONVERSATION	ORAL SPEECH	
french	B1	B1	B1	B1	B1
english	A2	A2	A2	A2	A2

Niveluri: A1 și A2: Utilizator elementar - B1 și B2: Utilizator independent - C1 și C2: Utilizator experimentat  
Common European Framework of Reference for Languages

**Organisational skills** Representation of the Private Pension Supervisory Commission in the Accounting Council and Financial Reports and in the Statutory Audit Surveillance Board

**Skills and abilities of using the computer** MS Office (Word, Excel, Power Point), Windows, Internet explorer