



MAKE IT ENGLISH!



TRANSLATION • WRITING • TEXT EDITING • LANGUAGE LESSONS



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MY QUALIFICATIONS

Native speaker with extensive financial experience

I was able to acquire the qualifications necessary for the work I do on your behalf through a sound base of studies and through broad, international professional experience in Germany, Eastern Europe, London, and in my home country, the U.S.A. Through my many years of work at one of the leading global financial service providers, three American university degrees, and numerous advanced training courses, I possess substantial specialized knowledge in the areas of corporate finance, capital markets, securities, economics, business, accounting, risk management, and almost all aspects of banking; good general knowledge in other areas; and the know-how to implement your project into correct and appropriate English.

Previous Professional Experience:

Citigroup/Citibank – 1989 to 2002

Thirteen varied years in Corporate Banking, in six different positions described as follows:

- **Vice President - Depositary Receipt Services (London)**
Responsible for the origination, negotiation and implementation of American depositary receipt (ADR) programs for the U.S. stock exchange listing of European companies.
- **Vice President & Global Relationship Banking Head Slovakia (Bratislava)**
Head of a team for the relationship management of large, global corporate customers at the subsidiary level in various product areas, especially cash management, treasury/foreign exchange, bank lending and corporate finance. Credit officer with responsibility for the risk management of a sizable credit portfolio.
- **Vice President - Relationship Management (Frankfurt)**
Relationship management and risk management of global and highly complex relationships with large corporate customers at the parent company level, for day-to-day business in countries around the world (cash management, treasury, bank lending, derivatives, etc.) as well as large special transactions in corporate finance, project and export finance, bonds, structured finance, capital markets, leasing and credit card programs. Also served as credit officer.
- **Associate - Asset Finance (New York)**
Tax optimized, syndicated, highly structured financing of airplanes, railroad rolling stock, and other large-ticket assets, primarily by means of cross-border leasing structures.
- **Associate - Origination (New York)**
Origination of customer relationships, day-to-day business, and large transactions, especially in the areas of syndicated bank loans, structured finance, derivatives, corporate finance and capital markets. Credit analysis of companies and industries, credit evaluation, processing of credit requests, and risk management, as well as remedial management, restructurings and bankruptcies.

- **Associate - Equipment Finance & Leasing (El Segundo, California)**
Airplane finance, primarily by means of operating lease and sale-leaseback structures.

Unisys Corporation – 1985 to 1988

- **Engineer - Large Systems Group (Mission Viejo, California)**
Hardware development of mainframe computers.

Education/University Diplomas:

Anderson Graduate School of Management – 1988 to 1990 (University of California, Los Angeles)

UCLA/Anderson is one of the leading American business schools.

- Master of Business Administration (M.B.A.) in Finance and Accounting - June 1990
- Grade point average 3.9 (best possible = 4.0)

Massachusetts Institute of Technology – 1980 to 1985 (Boston, Massachusetts)

M.I.T. is generally regarded as the leading technical university in the U.S.A.

- Bachelor of Science (S.B.) in Economics - June 1985
- Bachelor of Science (S.B.) in Mechanical Engineering - June 1985
- Grade point average 3.5 (best possible = 4.0)

Professional Development:

Chartered Financial Analyst (CFA) charterholder since November 2004.

Member of the CFA Institute and of the German CFA Society.

During my time at Citigroup I complete a number of training courses, particularly Credit and Risk Management, Deal Structuring, Workouts and Remedial Credit Management, Valuation, Corporate Finance, Capital Markets, Derivatives, Sales and Negotiation, and People Management.

Languages and General Knowledge:

English: Native language.
German: Fluent (*Kleines Deutsches Sprachdiplom* from Goethe Institute).
Other languages: Knowledge of Slovak, Czech, French, Italian and Spanish. University concentration in Russian Studies. I am especially interested in European languages.

I have a good general knowledge of - and am interested in - business and commerce, science and engineering, politics, law, medicine, art and classical music, geography, and history.

Other Information:

Citizenship: U.S.A.
Date of birth: 24 August 1962

as of: June 2006