



CĂTĂLIN CARAGEA

Deputy CEO, Chief Risk Officer

PROFESSIONAL EXPERIENCE

- **2024 – Ongoing**
Banca Transilvania
 - Deputy CEO, Chief Risk Officer
 - Member in:
 - Leaders' Committee
 - Asset and Liability Management Committee
 - Procurement Committee
 - Financial Institutions Credit Committee
 - Policy and Loan Approval Committee
 - Human Resources Committee
 - ESG Committee
 - Data Monitoring & Business Intelligence Committee
- **February – July 2024**
Banca Transilvania, România
 - Advisor to Chief Executive Officer
- **2020 – 2024**
Erste Group Bank AG, Austria
 - Executive Director, Credit Risk Methods Department

Erste Bank Oesterreich, Austria

 - Executive Director, Credit Risk Methods Department
- **2019 – 2020**
Erste Group Bank AG, Austria
 - Deputy Executive Director, Credit Risk Methods Department
- **2014 – 2019**
BCR, Romania
 - Executive Director, Strategic Risk Management Department

Cătălin Caragea brings more than two decades of risk management experience to Banca Transilvania Group. He has worked in Romanian and international banks such as Raiffeisen Bank Romania, BCR and Erste Group Vienna.

At Banca Transilvania, he coordinates the risk management and compliance area, namely: integrated risk management, risk modelling, risk management and analysis of credit, market and liquidity risks, compliance, operational, including anti-fraud, information and technology security and business continuity.

He was born in Bucharest in 1979.

- **March – August 2018**
Erste Group Bank AG, Austria

 - Job Rotation, Corporate Credit Analysis and Risk

- **January – February 2014**
BCR, Romania

 - Head of Department, Integrated Risk Management and Credit Risk Reporting Department

- **June – December 2013**
BCR, Romania

 - Advisor to Chief Risk Officer

- **2012 – 2013**
Raiffeisen Bank, Romania

 - Head of Credit Portfolio Management

- **2010 – 2012**
Raiffeisen Bank, Romania

 - Team Leader, Credit Portfolio Management

- **2007 – 2010**
Raiffeisen Bank, Romania

 - Analyst, Credit Portfolio Management

- **2006 – 2007**
BCR Leasing, Romania

 - Economist, Risk Management Department

- **September – October 2006**
BCR Leasing, Romania

 - Economist, Sales and Marketing Department

- **2005 – 2006**
Raiffeisen Bank, Romania

 - Loans Administrator, Retail Risk

EDUCATION AND TRAINING

- **2005 – 2007**
**Bucharest Academy of Economic Studies,
Faculty of Finance, Insurance, Banking and
Stock Exchanges, Romania**
 - Master's Degree in Capital Markets Trading and Settlements

 - **1998 – 2003**
**Bucharest Academy of Economic Studies,
Faculty of Management, Romania**
 - Degree in Technical and Economic Systems Management
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CERTIFICATIONS AND COURSES

- **2019**
LSSIAP, Romania
 - Certified Green Belt Lean Six Sigma

- **2014 – 2016**
Bled School of Management, Slovenia
 - Group Leadership Development Program