

KEY OBJECTIVE

Seeking for a Senior challenging position, primarily at a top tier International Financial Institution, Real Estate - Private Equity Fund, Developer - Shipping or High Growth Company, in the respective areas of Structured Real Estate & Project Finance - Corporate Banking, Investments Management and Financial Management.

SUMMARY OF QUALIFICATIONS

- A solid 19+ years of Wholesale Banking experience, having worked in prime foreign and Greek Banks. Expertise in Real Estate Finance - Investments, Corporate Banking and core competence in Distressed Debt, Project and Corporate Finance, Leasing, Forfeiting, Structured Capital Markets Products, Advisory.
- Results oriented executive with a proven successful track record, ability to efficiently manage personnel and deal at high level with all involved counterparties. Possess a sound knowledge of the Greek -Balkan Real estate market, Greek Corporate market and with well established relationships with prime local and international players in the Real Estate and Corporate field.
- Core strengths: business origination and development, team leading, credit, structuring - leading and syndicating complex finance transactions, client relationship building, financial modeling, investment analysis, asset management, entrepreneurial thinking, loan and business restructurings, turn - around of problematic assets, highly analytical and innovative approach, negotiation skills, legal documentation.

PROFESSIONAL EXPERIENCE

09/2007 - Present ALPHA BANK AE, Athens, Investment Banking Division
Project Finance, Real Estate Finance and Investments
Senior Project Manager:

- Founding Senior member of the Real Estate - Project Finance team, with a crucial contribution in the establishment and recognition of ALPHA BANK AE, as a major, solid and sophisticated player in subject business area. Supervise the Real Estate desk with management responsibility of a four persons' team.
- Originate, assess, structure and implement complex syndicated and bilateral Real Estate loan and Sale & Leaseback transactions, at the development a/o operating phase, in a broad spectrum of asset classes (Offices, Retail, Logistics, Hotels, Stadiums, Mixed use, Land), mainly in Greece, Romania, Serbia and Bulgaria. Aggregate volume of processed transactions, well in excess of Eur 1.3 billion.
- Leading role in most transactions with a thorough involvement in every internal and external aspect of the business, including Credit process, due diligence, detailed analysis and critical proposed amendments of Property Valuations – Project Documents, interaction with Advisors, Financial Modelling, Loan Documentation, Hedging structures. Special emphasis on identification / mitigation of complex legal issues and tailor made approach in preparation of Legal Documentation.
- Co-ordinate the Bank's resources in its global network and manage local units, with the aim to ensure an efficient transaction closing and proper monitoring post closing.
- Selectively involved in Real Estate advisory projects in collaboration with the Bank's advisory team, primarily to the Hellenic Republic Asset Development Fund.
- Restructuring distressed loan facilities in adverse performing projects: negotiation with Sponsors, equity calls, active and business oriented management with an advisory element to secure the troubled assets turnaround, liaise with specialized work out advisors.
- Management of Non Performing Loans all over the Balkan region: evaluate alternative enforcement routes, run in collaboration with the Bank's NPL Division the entire asset possession process (foreclosure, auction, amicable settlements with Sponsors), appointment of specialized advisors.
- Active Asset management of possessed investment properties: selection and appointment of Property Managers, definition of the optimal investment strategy (direct asset or loan sale, partnerships, work out private equity agreements) aiming to maximize the loan recovery proceeds, identify and negotiate terms with eligible investors, evaluate additional capex investments, direct negotiation with existing and new tenants, involvement in operating, accounting, reporting, legal and tax issues of the investment SPVs.

12/2004 – 09/2007 ALPHA BANK AE, Athens, Corporate Banking Division
Senior Relationship Manager:

- Proactive and business development oriented management of prominent relationships with large corporate groups, with aggregate credit exposure in the range of Eur 1.2 billion.

CONSTANTINOS TASSOULAS - CURRICULUM VITAE

- Successfully exceeded the set performance targets and accomplished the overall mandate to enhance the loan portfolio's size (increase by 35%), credit quality, security structure, profitability and performance indicators (ROE, ROWRA). Special sector focus on Real Estate, Energy, Retail and Ship Building.
- Structuring and leading complex financing schemes on a bilateral basis or in syndications with Greek and prime foreign Banks, focusing on acquisition financing, real estate development, debt restructuring and sale & leaseback transactions. Effective management of adverse performing clients, with the aim to reduce a/o recover loan loss provisions and add value to the formation of their revised business models.
- Efficient cross selling of the Bank's entire wallet of products (Investment banking, Corporate Finance, Advisory, Treasury, Factoring, Leasing, Consumer) and co-ordination with other divisions on a local and international level, with a target to achieve a timely and integrated service of the clients' needs.

03/2000 - 12/2004 BAYERISCHE HYPO-UND VEREINSBANK AG (HVB), Athens

Corporate Finance / Project Finance

Relationship Manager:

- Investment Banking successful growth oriented management of top tier large corporate relationships with emphasis on value adding financing proposals to match the clients' business and financial strategy.
- Contemplated syndicated and bilateral lending and forfaiting structures for complex domestic and export transactions, including Export Credit Agency covered financing.
- Promoted Capital Markets products, including Corporate Bonds, Convertible Bonds, Asset Backed Securitization, structured Liquidity placement products and Treasury (Interest Rate & Foreign Currency) Hedging instruments to a selected group of eligible clients. Liaised with the specialized divisions in HVB's Head Office to implement optimal product structure and appropriate marketing approach.
- Co-ordinated resources in HVB's network to offer global service to multinational Greek companies in other countries, with emphasis in the Central East Europe region. Prepared annual marketing strategy for existing and prospect clients, focusing on targeted results per product area.

Other responsibilities included:

- Project Finance: Involved in large project finance transactions, mainly in the road infrastructure field.
- Advisory: Involved in advisory projects for the Greek State, especially in the real estate area.

10/1996 - 03/2000 ABN AMRO GREECE S.A., Corporate Banking and Leasing, Athens

Account Officer :

- Dynamic account management of a diverse portfolio of multinational and local corporate clients.
- Identified and marketed prospect corporate clients in order to establish a relationship in the area of Corporate Banking and / or Leasing.
- Involved in the development of new products in co-operation with the Bank's Treasury and Structure Finance division, to be marketed to existing and prospect corporate clients.
- Identified the needs of existing corporate clients in other business areas and cross sell the Bank's wide product range, i.e. Consumer banking, Asset management, Investment banking and Treasury products.
- Actively involved in the preparation of the unit's annual Marketing Plan and Budget.

10/1995 - 10/1996 N.I.A.S.A. FRAGAKIS A.T.E., Construction Company, Athens (7 th Class Degree)

Finance Director:

- Management of Banking relationships, supervision of the Accounting Department reporting to the CEO.
- Receivables - liquid assets management and determination of credit policy against suppliers.
- Involved in the process of identifying alternative solutions in order to exploit the company's real estate property. Cost control of the projects under construction and evaluation of new projects.

02/1995 - 10/1995 COMMERCIAL BANK OF GREECE, Large Corporate Division, Athens

Credit Analyst:

- Financial analysis and overall evaluation of existing and prospect corporate clients.
- Preparation of credit proposals, clients' performance profitability reports and marketing plans.

03/1993 - 12/1994 MILITARY SERVICE IN HELLENIC AIR FORCE

CONSTANTINOS TASSOULAS - CURRICULUM VITAE

EDUCATIONAL BACKGROUND

- 09/1991 – 12/1992 **Master of Business Administration (MBA), Concentration in Finance**
Eli Broad School of Management
MICHIGAN STATE UNIVERSITY, East Lansing, U.S.A.
- 09/1986 - 06/1991 **Bachelor's Degree in Business Administration**
Major in Marketing, Minor in Accounting
ATHENS UNIVERSITY OF ECONOMICS AND BUSINESS (ex A.S.O.E.E.)
- 06/1986 **High School Diploma (Greek "Apolytirion")**
ATHENS COLLEGE, Athens, Greece

COURSE WORKS / SEMINARS

ALPHA BANK AE

- European Real Estate Finance and Investment School (Euromoney, 5 day training course)
- Structured Finance School (Euromoney, 3 day training course)

BAYERISCHE HYPO-UND VEREINSBANK

- Understanding the Client Seminar Series (5 weekly courses)
 - Business and Financial Strategies
 - External Capital Recourses
 - Financial Risk Management
 - Capital and Corporate Restructuring
 - Optimising Client Relationships
- Moody's Risk Management Program

ABN AMRO BANK

- Risk Analysis for Lenders I (5 day training course)
- Risk Analysis for Lenders II (5 day training course)
- Treasury Products and Capital Markets (5 day training course)

COMMERCIAL BANK OF GREECE

- Banking Operations (5 day training course)
- Themistokleous Branch, three weeks rotation programme

FOREIGN LANGUAGES AND OTHER SKILLS

- Fluent in spoken and written English,
- Competent user of Microsoft Office (Word, Excel, etc.)

INTERESTS

Alpine skiing, wind surfing, bicycling, swimming, travelling

OTHER PERSONAL DETAILS

Date of Birth: 26 March 1969
Nationality: Greek
Family Status: Married, two children
Military Service: Completed