

Gabriela Chiș

Senior Banking Professional

Personal Info

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Skills

- Treasury & Back-Office Operations
- Financial Controls and Compliance
- Regulatory Reporting and Controls
- Cash Flow Mgmt & Nostro Accounts
- Policy Enhancement
- Project Management
- Strategic Planning
- Team Leadership & Training

Software

- ARCHER
- Hyperion
- Microsoft **Excel**, Apple **Numbers**,
Google **Sheets**
- Microsoft **PowerPoint**
- Microsoft **Word**, Google **Docs**

- **Senior level professional/exec** with more than 22 years of progressive career growth in **banking**
- Experienced in providing extensive support and information to **top-level management** (BOD, CEO, CFO, etc)
- **Extensive experience** in dynamic organizations, **both corporate and startups**, **internal control function**

Achievements

- 2020-2021

Played a key role in **the compliance transition** of Banca Românească following its acquisition by EximBank, ensuring seamless regulatory integration.
- 2017

Supervised the implementation of a new **organization-wide internal control system** at Raiffeisen Bank Romania, a 5,700 employee organization.

Certificates

- 2019.05

CAMS Certified Anti-Money Laundering Specialist (ACAMS awarded)
- 2018.06

Global Financial Compliance Certificate (CISI awarded)
- 2018.08

Sanctions Compliance Certificate (ACAMS awarded)

Experience

- 2026.10.15 - Present

Compliance and Governance Manager

iCredit

Responsibilities
 - Ensure all activities and operations comply with applicable legislation, corporate governance standards and internal policies for non-bank financial institutions
 - Implement and monitor the compliance, ethics and governance framework to minimize risks
 - Develop and review compliance policies
 - Periodically identify and assess areas with a high risk of non-compliance within operational and business processes
 - Implement prudential requirements for the framework governing the management of money laundering and terrorist financing risks
 - Ensure a framework for reporting and remediating deficiencies identified in internal control reports
- 2025.03 - 2026.10.14

Administrative Manager

BRAING8 LABS SRL
- 2020.07 - 2021.12

Regulatory Compliance Manager

Banca Românească

- Overseeing the bank's regulatory framework, compliance with AML 5th Directive and local national legislation; ensuring that all internal processes are aligned with the financial crime related regulation
 - Monitoring the effectiveness of the controls in place
 - Supervising compliance investigations, whistleblower investigations
 - Supporting business lines when launching new products, new processes and procedures, internal policies to ensure that proper execution as per regulatory requirements
 - Managing the relationship with local regulators
 - Ensuring employees are properly trained in order to perform their daily responsibilities, escalate unusual activities to management

2017 -
2019

Head of General Compliance Department

Raiffeisen Group, Raiffeisen Bank Romania

Organize the control and general compliance activity of Raiffeisen Bank (the number one Austrian banking organization in Eastern Europe), support activities and compliance risk assessment for banking activities in accordance with the local legislation (i.e. National Bank transposed legislation) and EU Legislation (e.g. AML 4th Directive, UK Bribery Act 2010, GDPR, Foreign Account Tax Compliance Act FATCA).

Responsibilities

- Coordinate the activity of issuing policies, rules, procedures and instructions in the field of compliance
- Coordinate the implementation of the new Internal Control methodology according to Raiffeisen Bank International (3 lines of defense approach)
- Coordinate the issuance of opinions for new regulations from the point of view of compliance
- Organize and participate in projects, as support, to ensure the implementation of the compliance requirements
- Coordinate the issuing of opinions/advice to the development of new business strategies
- Monitor the reporting process to the Board of Directors and Supervisory Board members
- Coordinate the annual Compliance monitoring and control review (on AML/ KYC processes, FATCA process, FiSA adherence lists)
- Coordinate the development and updating of internal regulations
- Coordinate compliance training through on-site and e-learning platform
- Ensure that one representative of Compliance department communicates with the representatives of the Authority Supervisions (local regulators), participates in the elaboration and transmission of NBR specific requests

2015 -
2020.06

Executive Administrator

BRAING8 LABS

Responsibilities

- Ensure month on month financial due diligence to fiscal authorities
- Manage the company budget and expenses

2014 -
2015

Executive Director / Board of Supervisors Executive Secretary

BRCI Bank

Responsibilities

- Supervised the corporate governance on behalf of the Board
- Provided feedback for the Bank's policies, processes and procedures
- Organized the Board meetings
- Provided Board activity reports to the General Shareholder Assembly

2014 -
2014

Head of Corporate Credit Monitoring

Erste Group, BCR Erste Bank Romania

Responsibilities

- Credit administration of Corporate/SME portfolio (existing and new clients)
- Monitoring of credit facilities, drawdowns and fulfilment of contract clauses
- System transaction monitoring of credit conditions

2013 -
2013

Head of Credit Department, SME Division

CEC Bank

Responsibilities

	• Credit supervision of SME portfolio (existing and new clients) • Issuing the SME credit opinion for new and existing business • Issuing opinion in relation with new, existing products and procedures
2011 - 2015	Advisor <i>The Romanian Parliament</i> Responsibilities • Served as an Advisor to the Deputy Chamber Committee for banking and financial services • Was the Parliament representative operating as a member of the Board of Directors of Termoelectrica S.A.
2010 - 2011	Maternity Leave
2008 - 2010	Director of Credit Risk <i>Emporiki Bank of Greece Group, Emporiki Bank Romania</i> Responsibilities • Obtained and maintained accreditation by the National Bank of Romania for the respective position • Built the credit risk division within the organization • Implemented the new IT platform for business decision support • Maintained relationship with external representatives of the Romanian authorities (i.e. the National Bank, Legal advisers) • Conducted analysis on norms and procedures designed to form the basis of a binding credit risk recommendation on credit proposals prior to submission for approval • Designed and implemented credit policies and related procedures • Guaranteed compliance of the credit proposals and credit related decisions with the specifications of the credit procedures • Evaluated the bank's exposure to risks and advise the CEO on deterioration signals or high risks • Verified and validated risk assessment models using scoring systems, risk - adjusted performance tools, etc • Educated and mentored staff to ensure attaining the organizational objectives
2007 - 2008	National Bank Compliance & Quality Control Manager, Consumer Division <i>Eurobank Group, EFG Retail Services NFI</i> Responsibilities • Coordinated and guaranteed organizational compliance with norms issued by the National Bank • Worked with external representatives of the Romanian Authorities (i.e. the National Bank, Legal advisers, Fiscal Authorities) • Designed and implemented a set of internal policies, covering the core business of the company • Organized and directed the budget exercise for 2008, the Basel II exercise in respect to the group requirements • Rendered expeditious resolution to issues discovered during audits
2005 - 2007	Head of Internal Control Department, Consumer Banking <i>ABN AMRO Group, ABN AMRO Bank Romania</i> Responsibilities • Examined and modernized existing procedures to enhance efficiency and implemented formal procedures to cover all activities • Ensured strict alignment with regulation applicable for Financial Institutions (the

	- National Bank and other regulatory bodies) • Provided accurate and timely response in regards to operational risk management issues • Acted as the SOXA coordinator for Consumer Banking • Guaranteed proper conformity to all the enforced regulations and internal procedures in regards to the compliance policy
2004 - 2004	Project Group Leader for Retail Banking Division Startup <i>ABN AMRO Group, ABN AMRO Bank Romania</i> Responsibilities • Organized and monitored daily activities in regards to Internal Procedure for Operations • Served as the point of contact with the Audit, Compliance and Finance departments
2001 - 2005	Financial Controller / Planning and Control Manager <i>ABN AMRO Group, ABN AMRO Bank Romania</i> Responsibilities • Created and negotiated ABN AMRO Bank Bucharest's budget • Created Allocation Key Drivers for the Bank's budget and monthly charge according to the WATERFALL methodology • Continued to perform advisory and back-up role in respect to the Treasury Operations Division • Set up the appropriate Management reports related to financial issues • Delivered information regarding budgeting processes, as well as monthly analysis of Technology Division, Operations Division and Property Services Division expenses • Provided financial assistance for the accounting department in regards to budgeting purposes • Delivered monthly reports to the ABN AMRO Head Office • Delivered cost control reviews • Performed inflation and foreign exchanges rate evolution assessments • Performed impact analysis on budgets for ABN AMRO banks at various worldwide locations • Performed YTD cost allocation surveys related to the Global Allocation Model, developed as a tool to calculate and process both Back and Front Office services for the yearly budget • Applied allocation keys provided by countries based on globally set drivers against costs submitted to Global Hyperion • Executed and provided documentation on assessment completion in regards to opening a local ABN AMRO private banking entity • Built up international experience, in this capacity, in Amsterdam, London, Milan and Prague ABN AMRO Bank offices
2000 - 2001	Treasury / BackOffice Operations Supervisor <i>ABN AMRO Group, ABN AMRO Bank Romania</i> Responsibilities • Nostro Projection preparation, maintenance and control • Cash flow control for all Nostro accounts (local, USD and EUR currencies) • Differences reconciliation over the closing balances for local, USD and EUR currencies • Open Currency Position reconciliation • Transaction authorizations • Treasury Bills Portfolio monitoring (both investment and trading)

Education

ASE (Academy Of Economic Studies) University, Bucharest

B.A. in Economics at the Faculty of International Business