

Dr. GEORGE MOUNTIS

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PROFILE

A highly-motivated investment banking and management consultant who believes in the highest standards of excellence and personal achievement with the ability to handle complex strategic projects (both in industry and academia). Experienced in banking (investment, retail, corporate, international), asset and investment management, economics, finance and real estate. Able to work on own initiative, or as part of a team, and can deal with managerial and leadership duties competently. Possessing excellent communication skills and an ability to relate well to others at all levels.

EXPERIENCE

INDUSTRY

Delfi Partners & Co - [2014-Ongoing] Cyprus (Nicosia)

Managing Partner, Advisory, Restructuring, Transactional Management, Real Estate advisory

- Duties and responsibilities:
 - Independent business review (IBR) modelling for Cypriot banks
 - External expert of Roland Berger (Strategy consulting) in Cyprus & Greece
 - Advisory in arrears management, turnaround and restructuring projects of highly leveraged clients, corporate finance valuations and re-engineering
 - Advisory on loan resolution and workout strategies for financial institutions and borrowers
 - Monitoring investment performance and dynamically recommend changes in the financial and corporate strategy of private and institutional clients
 - Advising clients and making recommendations aiming at enabling the clients to best meet their financial goals
 - Set up and leading a team to conduct primary and secondary sectorial research for the Cypriot economy

Leaf Research - [2012-2014] Cyprus (Nicosia)

Equity Partner, Banking and Strategy advisory

- Duties and responsibilities:
 - Financial services advisory, turnaround/restructuring, corporate finance, valuation, market research, economic analysis, debt restructuring & re-engineering
 - Establishment/administration of trusts, financial management/planning of structures and trusts, asset protection, liquidity planning and mitigating risks to clients' wealth
 - Distressed real estate asset management, investment/portfolio structures, sale and leaseback strategy, structured finance and capital raising services, non-discretionary investment advice
 - External consultant of PIMCO (project management and formation of Real Estate index based on macro-economic assumptions) to conduct the Cypriot banks' stress tests
 - Provided valuation, integration and financial advisory services for companies based in Cyprus (incl. M&A integration of two private hospitals – completed in 2013)
 - Impairment testing of Eastern EU banks
 - Re-structuring and re-engineering business processes of multi-national companies (preparation to dispose their local and international operations)
 - Assessment of a small loan portfolio of a local bank to be disposed to an international firm
 - Currently undertaking a debt renegotiation and restructuring plan for two organisations which they are planning to merge possibly within 2013 (formal merger offer has been served)
 - Advice organisations on the relative benefits of growth alternatives, evaluating joint ventures (property sector) and other strategic/financial partnership opportunities.

Bank of Cyprus - [2010 – 2013] Cyprus (Nicosia, Head Office)

Group M&A and Strategy Department

Reports directly to Group Senior General Management and CEO

- Duties and responsibilities:
 - Banks' re-structuring and recapitalisation plan: Strategy implementation and execution
 - M&A, disposals, bank valuations, goodwill impairment testing (Uniastrum, Ukraine, Romania)
 - Financial modelling and re-engineering
 - Devise and ensure prompt implementation of Group's Strategy in all departments, divisions and countries (Cyprus, Greece, Russia, Ukraine, Romania and UK)
 - Three year strategic plans for the Group
 - Interim assessments of all Group divisions (local & international)
 - Responsible for key strategic projects (e.g. Oil & Natural Gas, Branch network re-organisation, IBUs, retail & commercial sectors, etc)

Hellenic Bank - [2009 – 2010] Cyprus (Nicosia, Head Office)

Group Strategic Development and Planning Department

Department reports to CEO and responsible for devising/ implementing the Group Strategy

- Duties and responsibilities:
 - Strategic development and planning of the Group's Global Markets division (IBU, Private Banking, Custody, Treasury, Investments, Financial Institutions)
 - Financial modelling and analysis
 - Development of the Group 3-Year Strategic Plan (incl. Russian subsidiary)
 - Working with the Economic Research Department to provide guidelines to the Management
 - Other responsibilities/ projects include: Credit Risk Management (Credit scoring models, Risk-based pricing, etc), Deposit Management, Group Incentive Scheme, Branch Assessment Model (BAM), Branch Network Re-structuring, Interest Rate Strategy, Payments Strategy, etc)

HSBC Bank plc - [2005 - 2009] UK (London)

Funded research by HSBC's 'M&A UK' Department

- Duties and responsibilities:
 - Disposal of key banking divisions and subsidiaries (incl. HFC) and REITs
 - Strategic re-engineering of core banking units, activities and operations (3 different divisions)
 - Strategic modelling (incl. competitive clustering/ positioning - retail, corporate)
 - Re-transformation of branch network based on key quantitative and qualitative indicators
 - Formulation of growth matrix (Organic growth, potential for M&As in EMEA)

CB Richard Ellis - [2004 - 2005] UK (London, Birmingham)

Global Corporate Services (GCS) Department

- Duties and responsibilities:
 - Investment analyst role working within the Global Corporate Services department
 - Portfolio valuation of all the HSBC real estate assets in the UK (part of a team of 15 analysts)
 - Formation of investment strategy and negotiation disposal with key corporate clients
 - Producing fund statistics & management information to ensure effective portfolio management of the various commercial real estate funds [UK-based and Dubai-based funds]
 - Responsible for providing consultancy to long/medium/short-term management activities concerning banks' real estate investments, including data management, accounting, acquisition and disposal strategies, corporate strategic advice
 - Key corporate customers: Royal Bank of Scotland (RBS), HSBC, Barclays, British Land

ACADEMIA

Neapolis University [2010-Ongoing] – Cyprus (Paphos)

- Visiting lecturer: Business & Real Estate School
 - Modules Taught (Postgrad.): RE Finance, Investments, Global Capital Markets, Strategic Management, Dissertation workshop, Banking Management, Investment Management
 - Modules Taught (Undergrad.): M&A, International banking

University of Birmingham [2005 - 2008] – UK (Birmingham)

- Part-time Lecturer: Business & Management School
 - Modules Taught (Undergrad.): Financial Markets, Introduction to Finance, Management
 - Modules Taught (Postgrad.): Risk Management, International Banking, Strategic Management
 - Seminars Taught: Basel II Policy and Practice (co-ordinator), FSA Governance, Banks' Strategic Distribution Channels, Macroeconomic Environment in the UK

EDUCATION

Financial Services Legal Framework: Advance Certificate [CySec]
Chartered Institute for Securities & Investments (CISI) [2014]

PhD Banking & Financial Services

The University of Birmingham [2005-09]

Thesis: Strategic re-engineering of major UK banks: A quantitative study [Banking, Strategy, Finance Economics]

Research Subjects Studied: Advance Quantitative and Qualitative Research Methods, Statistics, Econometrics, Equation/Financial Modelling, Leadership/ Negotiation Skills, Professional Writing, Personal Effectiveness and Time Management

MSc Real Estate Finance

Birmingham City University [2005-06] [Grade: Distinction]

Subjects Studied: Structured Valuation Techniques, RE Economics, Applied Valuation, Property Law, Property Development, Construction Technology, Financial Management, Business Finance, Asset Management, Professional Ethics

MSc Marketing and Management

The University of Birmingham [2004-05] [Grade: Merit]

Subjects Studied: Leadership, Market Research, Management, Retail/Services Marketing, Consumer Behaviour, Marketing Strategy and Planning, Budget Strategy, Marketing Communications, Branding, Organisational structure

BSc (Hons) Business & Information Management

Birmingham City University [2001-04] [Grade: First Class]

Subjects Studied: Computational Mathematics, Business Administration, Research/Project Skills, Software Engineering, Professional Ethics, Organisational Modelling/Culture, Change/Knowledge Management, Accounting & Finance, Networking, Databases, IS/IT Security

KEY PUBLICATIONS

- Mountis, G. (2015). Cyprus: The banking and Real Estate sectors are interconnected. *Cyprus Banking Insight (Association of Cyprus Banks)*. March 2015, Issue No. 12.
- Mountis, G. (2014). Major problem of our economy: The non-performing loans. *Financial Gazette*. Nicosia: Cyprus.
- Mountis, G. (2013). The Real Estate Market: Risks and potential challenges for the banking sector. *Cyprus Banking Insight (Association of Cyprus Banks)*. July 2013, Issue No. 10.
- Mountis, G. (2012). Banks domestic & cross-border M&As: Where can they go wrong? *Economia University of Cyprus (Cyprus Economic Society)*. July 2012.
- Mountis, G. (2011). Protecting the value of customer relationship. *Cyprus Banking Insight (Association of Cyprus Banks)*. March 2011, Issue No. 8.
- Mountis, G. (2010). ECB's price stability policy: The impact on interest rates. *Cyprus Banking Insight (Association of Cyprus Banks)*. December 2010, Issue No.6.
- Mountis, G. (2009). Devise a clear strategy with a clear focus. *Cyprus Banking Insight (Association of Cyprus Banks)*. December 2009, Issue No.4.
- Mountis, G. (2000). The adoption of internet-banking as a new distribution channel and the consequent branch network transformation. *McKinsey Quarterly*. June 2000, UK: London.

ACHIEVEMENTS

- Active participation in the Independent Commission on the Future of the Cyprus Banking Sector (assigned by the Central Cyprus Bank)
- PhD full scholarship. Duration: Three years (2005-2008). Sponsor: HSBC Bank plc
- Current/ Pending Publications: *Economia*, *European Journal of Finance*, *Journal of Bank Management*
- Numerous trading publications and articles in local and international trade magazines & newspapers
- Worked alongside Wood Mackenzie (leading worldwide Oil & Gas advisors) to conduct a €2mn study to identify the impact of Gas revenues on the Cypriot Economy and on the Banking sector.
- Best Student Award for Outstanding Performance (MSc Real Estate Management & Finance) in 2006
- Best Postgraduate Quantitative Dissertation Award (MSc Marketing Management) in 2005
- Student of the Year and Dean's Prize for Information Management degree in 2004
- Member of the UK Doctoral Board and Banking Research Committee
- Highest Achievement/ Performance Award of Dale Carnegie® in 2012

MEMBERSHIPS & INTERESTS

Memberships: Member of The British Bankers Association (BBA)
Member of The Cyprus Economic Society (CES)
Member of ETEK (Valuations)
Member of The Royal Institution of Chartered Surveyors (RICS)

Languages: Greek (native), English (bilingual), French (basic), Russian (basic)

Hobbies: Travelling, Architecture, Reading

Sport: Tennis, Golf, Athletics, Swimming, Diving (PADI qualified), Cycling, Sailing