

CEC Bank

Banking since 1864

Going hand in hand with current times.



- **CEC Bank SA** has the role of financial advisor for companies of any size and provides specialized assistance by applying customized solutions.

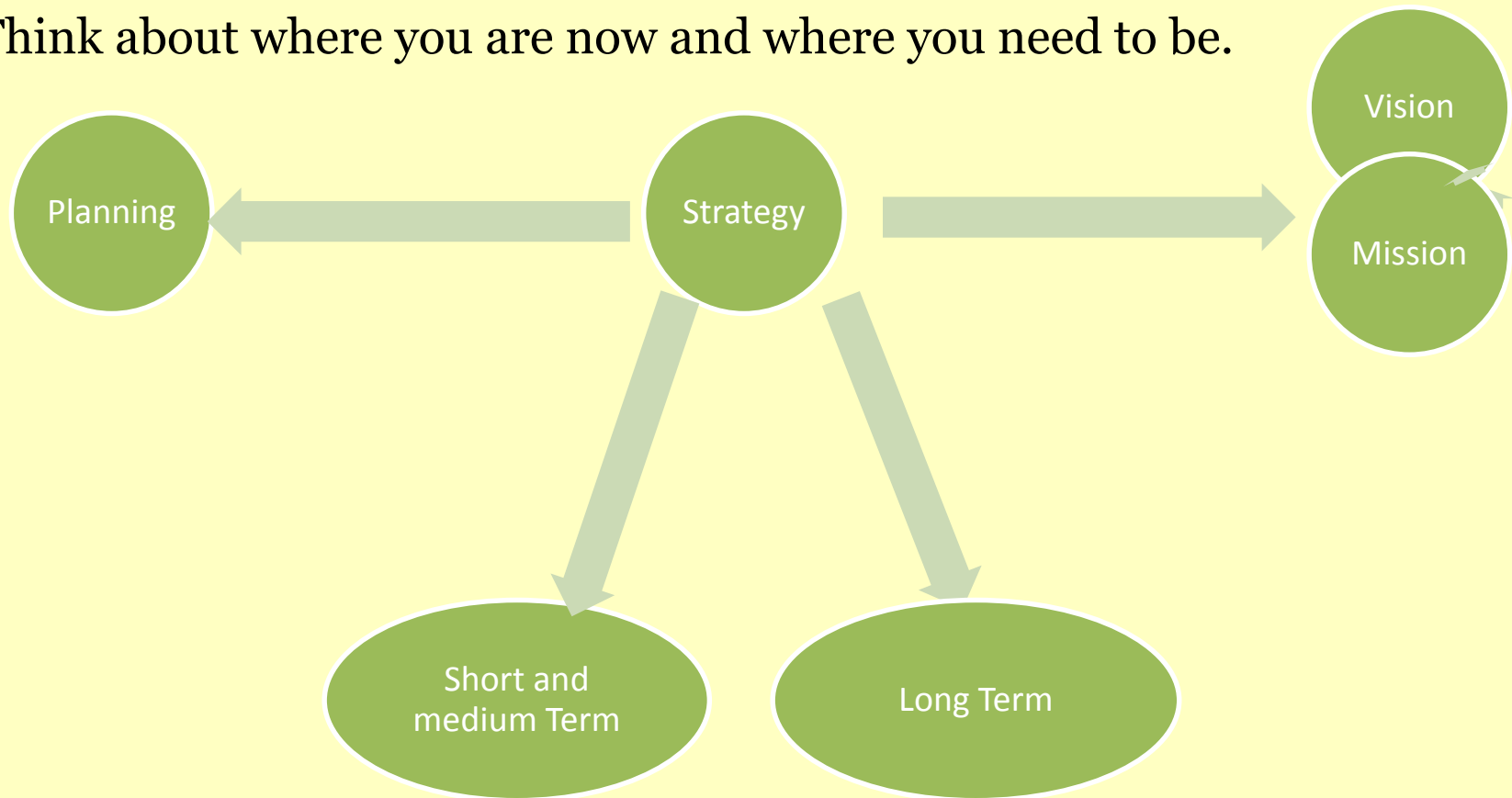
Presented by

- **Amalia** – Branch Manager with more than 20 years of experience in finance and banking, leading a team with more than 60 colleagues.



Think

Think about where you are now and where you need to be.



Plan/Do

- You may need to write down the **PLAN** in order to deliver it
- Say **what** you want to achieve, **who** will be responsible for what, **how** will achieve your/our targets, **how** will measure your performance
- Think about **ways** to do this

Who	Bank (Employees to Customers)
What	Strategy (Corporate, Business Unit, Products)
When	Strategic Plan, Annual Plan
Where	Bank's Network, Market
Why	Target, Profitability, Market share
How	Operating Plan, Sales Force, Marketing.

Planning

Planning

- Objectives
- Setting strategy/tactics
- Clarification
- Role of each party involved

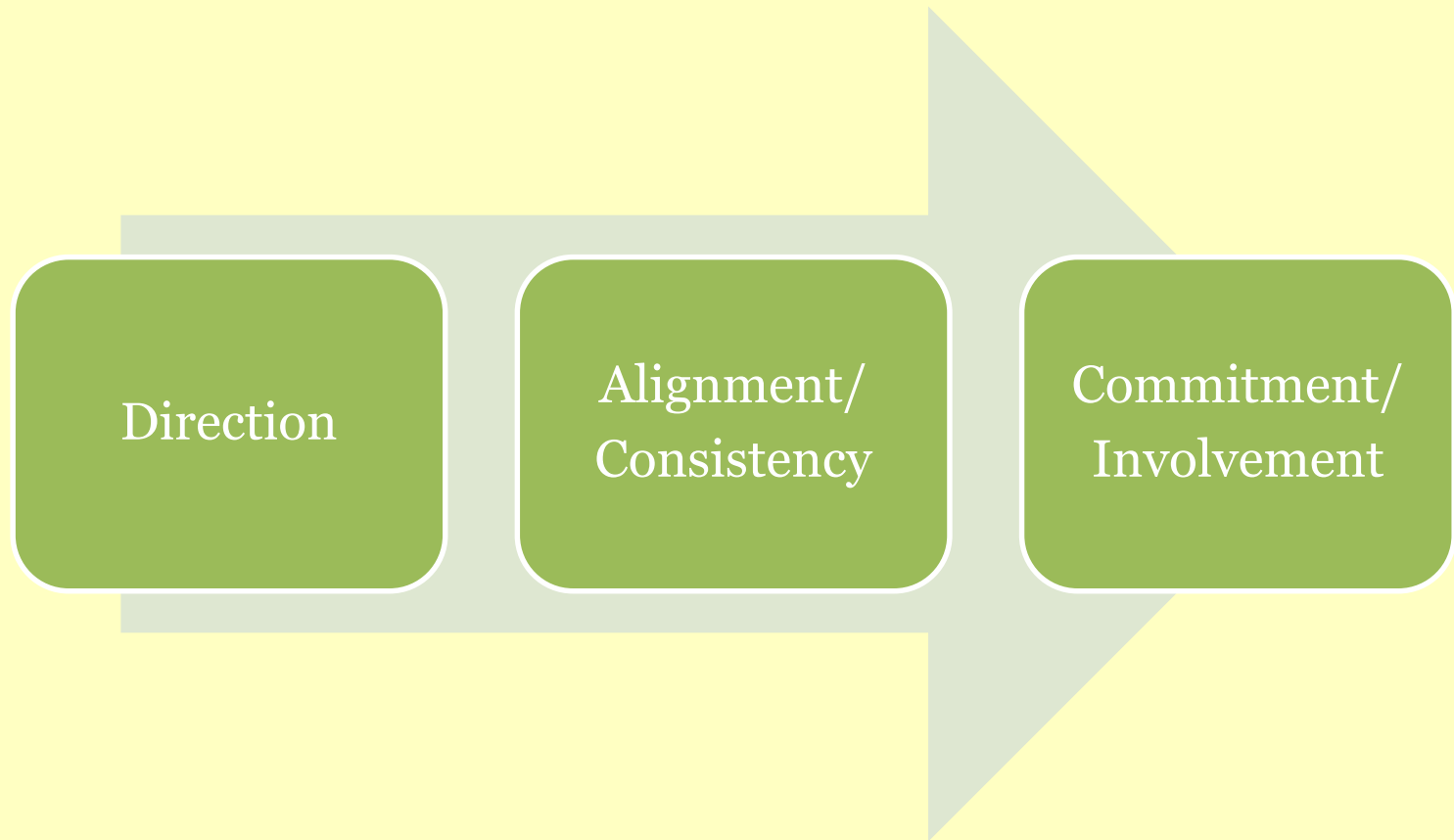
Execution

- Communication
- Coordination/collaborations
- Monitoring

Interpersonal relationships

- Motivation
- Conflict management
- Team psychological safety

Results



Company appraisal /team performance



Ways to improve your cash-flow during slow season (i.e. summer, beginning of the year)

- There are ways to improve the business during slower times of the year.

Reviewing Your Budget

Matching the Cash Flow

Ask for Variable Terms

Manage the Team

Get a Deposit from Customers

Invoice in Advance

Stockpile Cash

Manage Accounts Receivable

Get a Line of Credit

Invest in pre-sale potential

Explore seasonal specials

Leverage flash sales (discounts)

Tide your business over

Steps to success

- Identify your risk profile
- Organize your activities to deliver your plans
- Measure your performance
- Review your performance
- Take action on lessons learned (audit, inspection reports, etc.)

Highlights - CEC Bank:

- ended the year with a **gross profit** of 222.7 mio RON
- increased the corporate portfolio by ~9%
- the loan portfolio of individuals increased with 12%
- recorded substantial increases in **electronic and digital operations**
- is in the top 10 banks -**7th place**
- has the **largest** territorial network (1,022 units - 480 are located in the countryside)
- has over **1.200** operational **ATMs**



Thank YOU!

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