

# **Senior Management Profiles**

## **2018**

# Senior Management

## **Silvio Pedrazzi**

### Chief Executive Officer

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Mr. Pedrazzi took office as Chief Executive Officer and Board Member of Intesa Sanpaolo Bank Albania on 1st October 2013. Mr. Pedrazzi started working in the Italian Banking System in 1978 and joined Intesa Sanpaolo Group in 2000. He held, in Italy, the positions of “Director General” in Cassa di Risparmio di Spoleto (1996-2000) and in Cassa di Risparmio di Ascoli Piceno (2000 - 2006). Abroad he was appointed as First Deputy Chairman of the Management Board in Banca Intesa Beograd (Serbia, 2006 – 2008) and as Chairman of the Supervisory Board in Praxex Bank (Ukraine, 2008 – 2014);

Mr. Pedrazzi was also the Head of Commonwealth of Independent States (CIS) & South Mediterranean Area Department of Intesa Sanpaolo (Italy, 2012 – 2013), in charge to coordinate the Intesa Sanpaolo Subsidiaries based in the Russian Federation, Ukraine and Egypt. In Bank of Alexandria he was as well appointed as a Board Member and Chairman of the Audit Committee.

Mr. Pedrazzi, in Albania, is currently active also in the following key Business Associations:

- Association of Albanian Banks (AAB): Chairman of the Board (2018)
- Foreign Investors Association of Albania (FIAA): Member of the Board (2018) and former Chairman (2015 – 2017)
- Confindustria Albania: Founder and Member of the General Council (2017)
- Albanian Investment Development Agency (AIDA – State Agency, 2015): Member of the Board of Directors

## **Dario Grassani**

### Deputy CEO

Mr. Grassani took office as Deputy Chief Executive Officer of Intesa Sanpaolo Bank Albania on 1st May 2017, with direct responsibility on ICT, Operations, CFO and Risk Management functions.

Before joining the Bank, Mr.Grassani has been Chief Financial Officer and Member of the Management Board in Intesa Sanpaolo Banka of Bosnia and Hercegovina since 2010.

He started his career in Intesa Sanpaolo Group in 2010 and after some training in different functions of the Head Quarter he has worked in several other international branches and subsidiaries of the group: France, Hong Kong, New York, Canada, Hungary and Ukraine.

He graduated in Political Science at University of Studies in 1997, in Milan, Italy.

Mr.Grassani represents ISP Bank Albania as Member of the Executive Committee of the Italian Chamber of Commerce in Albania.

## **Julian Çela**

Chief Financial Officer

Mr. Cela holds the position of Chief Financial Officer.

Mr. Cela is responsible for coordinating the preparation and monitoring of Strategic Plan and annual budgets, presenting and reporting accurate and timely financial information, asset liability management and treasury as well as accounting and procurement activities. He joined the Bank (former American Bank of Albania) in 2004. His prior work experience was at Procredit Bank in Internal Audit Department.

Mr. Cela has graduated in Finance and Banking at University of Tirana, Economic Faculty. In 2003-2004 he completed an accelerated finance and banking curriculum, a Georgetown University Program, at University of Wisconsin.

## **Ervin Xhomo**

Head of Corporate & SME Division

Mr. Xhomo is currently holding the position of the Division Head of Corporate & SME in charge of the Corporate, SME, Product and CRM & Network Support's Departments.

Previous experiences of Mr. Xhomo include management positions at Banca Italo Albanese (BIA) as Head of Credit Office for 2 years, Treasury Responsible at BIA and at Emporiki Bank and BIA Main Branch Manager. Since 2008, by the merger of BIA with American Bank of Albania, Mr. Xhomo was first appointed as Head of Corporate Department followed by the promotion as Division Head since 2009 thanks to his consolidated experience and know how in commercial business and credit risk management, associated with a thorough knowledge of treasury products. Moreover for a transitory period of almost 1 year months during 2015-2016, Mr. Xhomo was holding also the position of Retail Division Head, contributing to positive indicators at retail banking. Mr. Xhomo holds a bachelor's degree in Business Administration from University of Tirana and a Master Degree in Business Administration from Nebraska University in cooperation with University of Tirana.

## **Klodiana Piqani (Keçi)**

Head of Retail Division

Mrs. Piqani holds the position of Head of Retail, covering the whole network of the Bank including Individual segment and Small Business, as well as other supporting departments for the development of these client segments. Mrs. Piqani joined Intesa Sanpaolo Bank in 2013, initially in the Risk Management Division holding for three years the position of Head of Risk Analysis, and later the current position.

Before joining the Bank, Mrs. Piqani has developed an extensive experience in other Banks such as ProCredit and Societe generale Albania, in the latter holding important managerial positions such as Branch manager of Main Branch of Tirana as well as Head of Department for the Business Promotion.

Mrs. Piqani graduated in Finance & Accounting in the University of Economics of Tirana, and is in the process of finalizing a Masters Degree in European economic Studies at the University of Tirana in conjunction with Bamberg University. During these years she has followed and has been certified in various courses and trainings in the banking field.

### **Jola Dima**

Head of Risk Management Division

Mrs. Dima holds the position of Head of Risk Management Division, covering the areas of Underwriting, Non-Performing Loans, Credit, Market and Operational Risks.

Following her initial experience in a Group member Bank in Milan, she joined the Bank (former American Bank of Albania) in 2005, initially at CFO Division and later managing Market, Operational and Credit Risk Departments.

Ms. Dima is Deputy Chairman of ISBA committees, including Credit, Financial, Underwriting, Asset Quality and Operational Risk Committees.

Ms. Dima graduated with Laude in Business Economics at the University of Bologna, Italy in 2001 and later completed two master degrees, in Management and Information Technology (ALMAWEB, Bologna) and Banking Risk Management (UNSBC, Tirana).

During these years she has lectured in different private universities and followed professional training courses related to her area of interest.

### **Albina Mançka**

Head of Operations Division

Mrs. Mançka holds the position of Head of Operations Division, covering the areas of Back office,

Real Estate and Security. Mrs. Mançka has a twenty year successful experience in management, project financing and coordination in financial institution(s) and private companies. Prior to joining the Bank (former American Bank of Albania) in 2007, she worked for seven years for Albanian-American Enterprise Fund, where she managed the biggest and most important investments of the Fund in Real Estate area. Mrs. Mançka's experience also includes management of the first private telecommunication company, managing position in different USAID projects, private consulting company as well as lecturing at the State Economic Faculty in the subjects of Strategic Management.

Mrs. Mançka graduated at the University of Tirana, Economic Faculty. In 1995 she was awarded a Fulbright Scholarship and in 1997 she obtained her MBA from Wisconsin University, USA.

### **Alketa Lamçe**

Head of ICT Division

Mrs. Lamçe holds the position of Head of ICT Division, where her responsibilities include development of IT strategies, IT applications and infrastructure, IT projects and IT services support.

Mrs. Lamçe joined the Bank (former American Bank of Albania) in 1999 and she has worked in different leading positions, such as Head of Information System Department and Deputy Head of IT.

Before joining the bank, Mrs. Lamçe worked as a Developer at INIMA and IT specialist at Savings Banks of Albania.

Mrs. Lamçe has a degree in Applied Mathematics, Faculty of Natural Sciences, University of Tirana and completed the Master in Business Administration, University of Tirana (Nebraska University Program). Throughout her outstanding career, in addition to successfully leading complex projects, she has attended numerous advanced trainings on ICT, Banking and Leadership Development Program.

Mrs. Lamçe represents ISP Albania in the Albanian Association of Banks as chairman of the ICT Committee established in February 2017.

### **Ledia Plaku**

Head of Legal Department

Mrs. Plaku holds the position of Head of Legal Department.

Mrs. Plaku has a long and remarkable career in the Bank, which starts back on year 2000 at former American Bank of Albania and includes managerial positions such as Head of Legal, Compliance, Human Resources, General Secretariat and Physical Security Department(s). Before that, she used to work for PMU/Immovable Properties Registration System as Head of Legal Department and has also taught Law at the Faculty of Law, University of Tirana.

Mrs. Plaku graduated in Law at the University of Tirana and completed the Master of Laws at Queens' University, Canada (full time). She has attended advanced courses on Leadership such as Executive Program, Emerging Leaders at London Business School, U.K and Leadership Development Program organized by Intesa Sanpaolo Group.

Ms. Ledia Plaku is member of Tirana Bar Association since May 2003.

## **Ediola Biçaku**

Head of Internal Audit Department

Ms. Biçaku holds the position of Head of Internal Audit.

Ms. Biçaku joined Intesa Sanpaolo Bank Albania in April 2017. She brings a wide range of experiences from a 10+ years of career in audit. Prior to joining ISBA, she worked in National Commercial Bank (BKT). She began her professional banking career in 2006 working at BKT Internal Audit Group as an assistant auditor and achieved all hierarchical audit rankings within the Group. She served as Responsible Person for the design and maintenance of audit methodologies, prior to becoming the Manager of Internal Control Department under Internal Audit Group in 2014, in charge of establishing new functionalities of continuous audit for the company.

Ms. Biçaku graduated from the Political Sciences Faculty, Ankara University in Turkey, with a Bachelor's degree in International Relations. During these years, she has attended a series of professional training courses related to her areas of responsibility.

She is a passionate audit leader and has prepared several training modules on a variety of topics related to international standards of internal audit, periodic and continuous audit, COSO framework, control optimization, fraud prevention and detection.

## **Markeljan Riska**

Head of Compliance and AML Department

Mr. Riska holds the position of the Head of Compliance and AML Department.

Mr. Riska joined the Bank (former American Bank of Albania) in April, 2004 and has held different positions such as Head of Legal Affairs Unit and Deputy Head of Legal Department. In

September 2002, he was admitted at Tirana Bar Association where he still is a member.

Following a successful experience as Attorney at Law, he was appointed Head of Legal Department and Public Relationship at Albanian Shares Register, a position held until 2004. His vast experience in Legal Departments enabled him to accrue a depth of professional expertise and proficiency. Mr. Riska has taught several Law Courses during his career.

Mr. Riska graduated in Law at the University of Bucharest, Romania. He has attended the Leadership Development Program and Compliance Function Training organized by Intesa Sanpaolo Group.

## **Entela Zigori**

Head of Human Resources and General Secretariat Department

Mrs. Zigori holds the position of Head of Human Resources and Organization Department.

Mrs. Zigori started her professional career in the Bank (former Banca Italo Albanese) in June 1993.

Through the years Ms. Zigori has been part of the management team of the Bank holding the position of Responsible of Administration Division in charge of Financial Control & Accounting Department, HR Department, IT Department and Treasury Back Office. In March 2008, following the reorganization of Intesa Sanpaolo Bank Albania sh.a., she was appointed as Head of Human Resources. Her main contribution is dedicated to the development and growth of the Human Resources capital.

Mrs. Zigori has a Bachelor Degree in Industry Economics, Faculty of Economy at Tirana University. She has also gained other qualifications through many courses and programs including Leadership Development Program, Business Communications, IFRS and Banking & Finance.