

# Curriculum Vitae

## Arturs Bernis

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Date of Birth: 5th July 1980

Nationality: Latvian

Marital Status: Married (2 kids)

Driving Licence



## Career

### **2009 till present – asset management, finance consultations, M&A**

Asset management for companies in Latvia with purpose to increase asset value and safety. Finance consultations mainly to small and medium companies. Optimization of processes and finances. Sharing of management experience, help companies to apply for loans, restructuring of loans, find better conditions of financing (interest rates, commissions, short terms changing to long terms). Finding of investors for investment projects. Help with refinancing of liabilities. Establishing of new business with participation of EU funds. For private persons – consultations, process management of loans and bank accounts (foreign residents).

### **2008 to 2009 – OP Finance (before - Pohjola Finance) – Country manager and board member**

Head of branch ([OP-Pohjola Group](#)) later called LTD Pohjola Finance – leasing/factoring company with average portfolio 70 MEUR. The year 2008 was very challenging not only because of global and Latvian economical crisis, but also for Pohjola Latvia business activities - huge changes in procedures, structure, company owners, premises, new products, credit policy, human resources, and job responsibilities. Due to small structure of company I had an extensive list of job responsibilities, some of them:

- All M&A processes during SIA Pohjola Finance establishing in Latvia and credit portfolio moving from Konekesko group to [OP-Pohjola Group](#).
- Sales and profit responsibility of Branch in Latvia;
- Responsibility for correctness of Branch accounts;
- Responsibility for legality of Branch accounts in Latvia;
- Follow and execution of Pohjola Bank's credit policy in Latvia;
- Credit decisions, according to agreed approval limits;
- Responsibility for organizing and preparing partner's sales personal training;
- Participation at product development and implementation;
- Executing Branch's marketing plan;
- Organizing market and competitor analysis;
- Participation at action plan, budget and estimate processes;
- Contacts with local partners (debt collection, law offices, etc.).

### **2007 to 2008 – SIA DnB NORD leasing - Head of Commercial Transport**

Head of Commercial Transport department – finance leasing for trucks and trailers, busses and other commercial vehicles. Most important targets were to reach sales plans and to provide good quality of credit portfolio. The year 2007 was development time for Commercial Transport department and at the end of the year 2 more assistants and 1 manager were recruited and introduced. At the same time the best results were reached with increasing of portfolio quality (mostly by reaching higher down payments) and also, in tight competition, market share in Latvia was increased from 7.5% to 8.5%.

Hugo Pāvuls, DnB Nord leasing former Head of board – references available upon request

### **2005 to 2007 – Citadele Bank (before - Parex Bank) - Corporate Client Manager**

Relationships with bank's corporate clients, selling of all Parex group products – Credits, lease, deposits, asset management, different products for companies personal – salary cards, credit cards. My client's credit and deposit portfolio was continuously increased since I was on them. This position was with high level of responsibility. I was nominated as one of best corporate client managers in Bank due to good results in 2006 yr.

**November/December 2005 - Riga Stradins University - Lector (Basic Marketing)**

### **2003 to 2005 – SEB leasing - Lease Manager in Industrial Department**

Industrial and international lease deals in this position I had my first experience with B2B corporate environment. Lease management from offer status till disbursed status. Meetings with clients, project preparation for credit commissions, risk analysis, project substantiation in credit committees. The main part of the Job was related to B2B projects. Also, I had to manage quite a few lease deals by structure very close to credits, with additional security such as the real estate, guaranties, buy back agreements etc. In this position I accumulated a few million LVL portfolio with more than 130 approved deals.

**November/December 2004 - Riga Stradins University – Lector (Basic Marketing)**

### **1999 to 2003 – SEB bank (before - Latvijas Unibanka) – Risk Management Department - Credit Analyst**

Main part on this post was related to preparation of different kind of analytical information. One of the most important reports in this post was the Credit Portfolio Report for SEB head office in Sweden, which included lot of tables, for example: total group exposure, movements in doubtful claims, movements in provisions, different kind of detailed information about largest clients, other group credit portfolio breakdowns.

Other part of job was related to guarantee portfolio. I consolidated information about guaranties from all Unibanka branches (more than 30).

## *Education*

**Master** - 2002 to 2004 - University of Latvia - Faculty of Economics and Management

**Bachelorship** - 1998 to 2002 - University of Latvia - Faculty of Economics and Management

September 1995 to July 1998 - Riga 49th Secondary school

September 1991 to July 1995 - Riga 2nd Secondary school

September 1986 to July 1991 - Berzaine Grade school

## *Training*

December 2004 – Finance analysis of companies (certificate)

November 2004 – Effective communication with client (certificate)

October 1999 - Introducing the Notes Client R5 (certificate)

## *Languages*

- Latvian - native tongue
- English – very good
- Russian - perfect
- German – simple communication level