

LUBOSLAVA (LUBA) URAM

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EXPERIENCED CDIO AND COO WITH A 20-YEAR TRACK RECORD OF TRANSFORMING FINANCIAL INSTITUTIONS

- **Pioneers digital strategies that revolutionise performance and proposition of global financial institutions**, partnering board and executive leadership teams to align strategic plans and roadmaps with long-term business vision and objectives.
- **Transforms IT functions into modern, digital technology enterprises and critical drivers of sustainable growth**; builds digital capacity and capability on an international scale, developing operating models and hiring talent. Oversees global portfolios of projects and initiatives.
- **Directs large, international, cross-functional teams**, with a wealth of experience in driving performance and engagement across disciplines. Draws on extensive consulting background to lead, influence and engage across levels, functions, and cultures. Committed advocate of Females in Technology initiatives.

PROFESSIONAL EXPERIENCE

UNICREDIT SPA

FEB 2010 – PRESENT

HEAD OF RETAIL PLATFORM ♦ MILAN

MAY 2022 – PRESENT

- **Global Digital Leader for UniCredit's branch network, online and mobile channels, credit and core banking systems**, with direct responsibility for €300M of capital expenses and >€600M of operating digital expenses. Manages 1,300 employees across seven European offices. Role held in tandem with CDIO, Italy (below).
- **Spearheaded new digitally native customer experience for UniCredit's retail customers**; led digital transformation of retail banking platforms, overseeing strategy, design and implementation of initiatives across Italy, Austria, Germany, and Central and Eastern Europe.
- **Transformed legacy systems into an omnichannel platform, cloud-agnostic, microservices and API based** for internal and third party usage; instituted product-oriented delivery and re-skilled technology workforce, ensuring quality operations and reducing total cost of ownership (TCO) by 12%.

CHIEF DIGITAL AND INFORMATION OFFICER, UNICREDIT SPA, ITALY ♦ MILAN

OCT 2021 – PRESENT

- **Launched Chief Digital and Information Office for Commercial Banking in Italy**, UniCredit's largest market with 7M customers. Defined and oversees five core pillars of Digital Foresight and Innovation, Digital Commercial Banking, Architecture and Technology, Digital Governance and Control, and Digital Security.
- **Global Lead of UniCredit's Omnichannel Programme, driving cross-functional alignment and implementation** across markets and business units as the business evolve IT into a digital technology company.
- **Key contributor to Digital Operating Model Transformation, shaping future of a data-driven digital landscape**; key themes include significant insourcing, modernisation of application landscape, and cloud transition.

MEMBER OF SUPERVISORY BOARD, UNICREDIT BANK SERBIA ♦ BELGRADE

APR 2020 – PRESENT

- **Provided astute supervision to Executive Management Board, and infused critical discussions** with expertise in IT, digitalisation, and operational risk related to IT, Operations, and IT Security. Managed regulatory relations.

VICE CHAIR OF SUPERVISORY BOARD, UNICREDIT BANK ROMANIA ♦ BUCHAREST

APR 2020 – FEB 2023

- **Supervised Executive Management Board on strategy, performance, and governance, and provided expertise** on IT, digitalisation, and IT risk management. Member of Audit and Remuneration Committee

CHIEF OPERATING OFFICER, CEE

JUL 2019 – SEP 2021

- **Headed COO function for Commercial Banking across Central & Eastern Europe**, spanning Operations, ICT, Procurement, Real Estate, Logistics, Cost Management, Outsourcing Management, and Security, with a team of 50 employees. Role held in tandem with CIO, CEE (below).
- **Directed effective COVID-19 response, maintaining operations whilst protecting employees and customers**; navigated different legislative measures across multiple countries, instituting new ways of working across all functions, including cross-border logistics and transport, as well as serving customers.
- **Pioneered Robotics programme, delivering 16% reduction in Operations FTE and enhancing customer service**; led phased rollout across CEE countries, overseeing implementation and training of employees on robotics automation software.
- **Led design and delivery of ICT Security programme across CEE that embedded best-in-class security standards** and applications across the region.

CHIEF INFORMATION OFFICER, CEE

JUL 2019 – SEP 2021

- **Directed CEE IT Shared Services across 11 countries, and local IT services for four countries;** oversaw 380 FTE in seven countries, responsible for design, development, implementation, and maintenance of core banking system, domestic and foreign payments systems, card management system, websites and mobile banking, integration ESB layer, and local competence centres. Role held in tandem with COO, CEE (as above).
- **Headed Omnichannel Transformation programme, standardising and enhancing customer experience** across all channels (branch, website, mobile) and products and throughout four key markets of Czech Republic, Slovakia, Bulgaria, and Croatia.
- **Oversaw delivery of complex portfolio of mission-critical technology and digital projects;** introduced resource management and capacity planning that provided visibility of initiatives across 15 countries. Key initiatives include replacement of core banking system and major regulatory regimes (GDPR, PSD II).

HEAD OF CEE DELIVERY ♦ VIENNA

JAN 2018 – JUN 2019

- **Delivered Shared IT services to 11 countries across CEE, managing workforce of 290 across seven countries;** fully accountable for financial and operational performance, including customer and internal SLAs, and compliance with legislative and company policies and standards.
- **Launched new digital services, growing digitally active users to 65% of customers;** launched new internet banking and mobile banking solutions, sped releases with multiple new features that coordinated with business demand, hired top talent and restructured teams to embed digital-first mindset within IT.

HEAD OF GLOBAL BANKING SERVICES DIVISION, UNICREDIT BULBANK ♦ SOFIA

AUG 2014 – DEC 2017

- **Promoted to lead Global Banking Services division** (ICT, Procurement, Real Estate and Logistics, Organisation and Operations) for UniCredit Bulbank, Bulgaria's #1 commercial bank. Oversaw 630 employees.
- **Headed major IT transformation programmes;** implemented first private cloud in the country (Microsoft), kickstarted core banking replatforming (Oracle), and led programme of automation and process reengineering that enabled 35% reduction in Operations staff.

HEAD OF GLOBAL BANKING SERVICES DIVISION, UNICREDIT SLOVENIA ♦ LJUBLJANA

SEP 2012 – JUL 2014

- **Handpicked to lead programme of cost optimisation amidst country's financial crisis, delivering 23% reduction** in operating costs in two years; redesigned and delayed operational structure, and renegotiated contracts.

HEAD OF CHANGE MANAGEMENT AND ICT SUPPORT ♦ BRATISLVA

DEC 2010 – AUG 2012

HEAD OF CHANGE MANAGEMENT AND PROCESS MANAGEMENT UNIT ♦ BRATISLVA

FEB 2010 – DEC 2010

- **Led a portfolio of major IT change programmes,** including IT outsourcing and CRM implementation.

CAPGEMINI

NOV 2008 – JAN 2010

MANAGING CONSULTANT

- **Designed and delivered IT restructuring and optimisation engagements** for leading international and regional financial institutions and telecommunication companies.

SAS

JUL 1998 – OCT 2008

COMMERCIAL DIRECTOR | PROFESSIONAL SERVICES MANAGER | CONSULTANT

- **Promoted through the ranks to senior leader within SAS Slovakia, achieving double-digit growth for five years** (2003 – 2008); serviced a client base of international and regional banks and insurance companies, creating IT solutions, structuring business cases, and presenting to Boards and executive leadership teams.

EDUCATION

Masters in Applied Statistics, Faculty of Economic Informatics, University of Economics Bratislava, 1998

PROFESSIONAL DEVELOPMENT

UniCredit Development Program UniFuture, IMD | UniCredit Development Program Lead the Change, INSEAD | Female Leadership Program, INSEAD | Leaders of the Future, London Business School | Corporate Governance Program, INSEAD | ITIL: ITIL Intermediate - Service Strategy | ITIL Intermediate - Planning, Protection and Optimization | ITIL V3 Foundation | PRINCE2: Foundation Certificate No. 00113353-01-4CFB