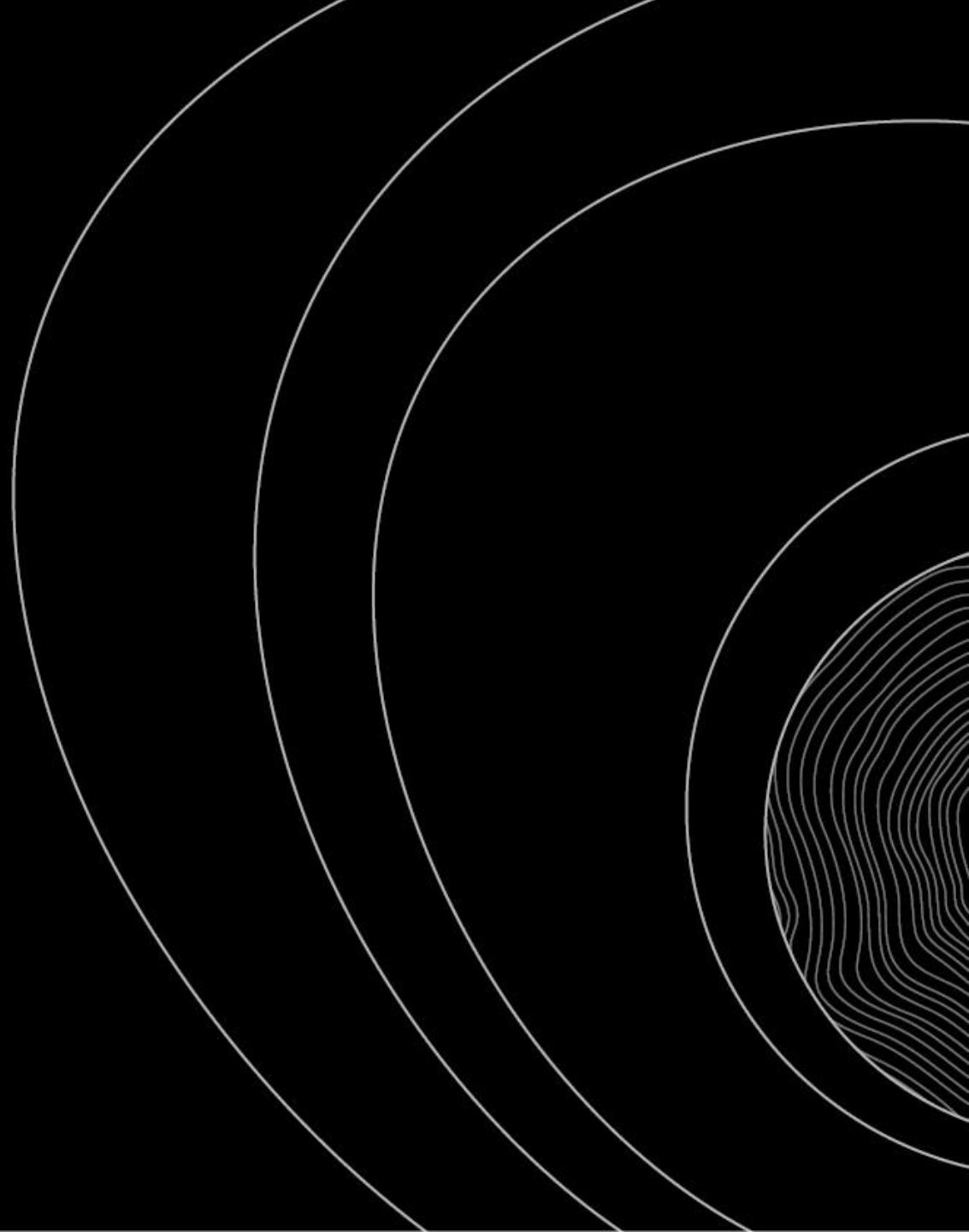


Project Team CVs



Ruxandra Bilius



**Director, Head of
Assurance Services -
Romania**

R.Bilius@bakertilly.ro

Profile

- Ruxandra is a founder member and the President of Romanian Association of Internal Auditors (IIA Romania). She has more than 15 years work experience in banking and financial services industry, mainly in fields related to audit and assurance, internal controls and risk management.
- Ruxandra holds a University degree in Economics and a Master degree in Financial Monetary Policies in Market Economy with Academy of Economic Studies, Bucharest.
- She is also a Certified Internal Auditor (CIA), holds a Certification in Risk Management Assurance (CRMA) and a Certification in Risk and Information Systems Controls (CRISC). In addition, she is a Prince2 Certified Practitioner and ITIL Foundation certified.

Experience

- Ruxandra had previous positions with Big4 companies in Romania for more than 8 years, both in Assurance and Advisory, serving clients in different industries, such as Financial Services, FMCG, Public Sector.
- She has led multiple assurance engagements for Banks in Romania and Moldova, including Idea Bank, Credit Coop, Techventures Bank, BRCl, etc.
- She is a Financial Auditor registered with the Chamber of Financial Auditors of Romania (CAFR), Internal Auditor certified with TÜV Thüringen for Quality Management Systems ISO 9000:2001.
- Her portfolio includes both financial industry clients (statutory audits and compliance assessment engagements), large FMGC, financial non-banking institutions, Government entities



Team Qualifications

Anestis Dimopoulos

Director, Head of Digital & Risk Advisory Services



a.dimopoulos@bakertilly.gr

Athens, Greece

Anestis leads the Digital & Risk Advisory Services in Baker Tilly South East Europe, based in the Athens office.

He has more than 22 years of experience in risk consulting services, in Greece, Cyprus, South East Europe and Middle East & North Africa.

He holds a B.Sc. in Computer Science from the University of Piraeus and M.Sc. in Information Systems from the Athens University of Economics & Business, with executive education from LSE (MBA Essentials) and Said Business School (Blockchain Strategy Programme). He holds the CISSP, CISA, CIA, CRISC, CGEIT, CORM, CIPM, CPSP certifications and he is an active member of ISACA, IIA, IRM and IAPP.

Throughout his career, Anestis has led engagements related to internal audit, cybersecurity, operational risk management, IT audit, data protection, business continuity, and digital transformation. Previously he served as Senior Manager with another audit & advisory firm, as well Program Manager and Risk Manager in the Financial services sector.

His experience spans in a wide range of industry sectors such as: Banking, Insurance, Telecommunications, Power & Utilities and Gas Transportation.

Anestis' indicative experience includes:

- Multiple banks in Moldova – review of Anti-Money Laundering framework and systems.
- Fincombank – external audit of outsourced activities in 2020.
- Depa Networks (holding company of gas network distribution companies in Greece) – Study on Corporate Governance and recommendations for improvement, as well as internal audit services for 2021.
- Admie Holding (holding company of an independent power transmission operator) – Prepared policies and procedures related to corporate governance requirements, related to Board committees, internal regulations, Internal Audit manuals, etc.
- Trans Adriatic Pipeline (transmission system operator) – internal audit services for the period 2021 – 2023.
- Saltworks S.A. – Enterprise Risk Management Study.
- Internal Audit Assistant Manager in ING Insurance Greece in the Athens office.
- He is also appointed as the Internal Auditor of Baker Tilly South East Europe.
- In addition, he is also experienced in designing and reviewing internal controls systems (e.g. SOX404) and performing risk assessment and internal audit planning for multiple clients.
- He served as Risk manager, leading the Operation Risk function of the Actuarial & Risk Dept. of a major reinsurance global organization.
- Further to that, he led IT audit engagements and cyber security projects for multiple clients of the public and private sector, including the review of systems, processes and cyber security.



Team Qualifications

Vasilios Psarras

IT Audit Manager, Digital & Risk Advisory services of Baker Tilly Greece



v.psarras@bakertilly.gr

Athens, Greece

Vasilis is a member of the IT Audit team in Baker Tilly South East Europe, based in the Athens office.

He has more than 10 years of Governance, Risk, Compliance, Privacy and Security consulting services, in Greece and UK.

He holds a B.Sc. from TEI of Epirus and M.Sc. from Kingston University. He holds the CISA, CISM, CDPSE certifications and he is an active member of ISACA.

Throughout his career, Vasilis has delivered many complex projects in finance, insurance, telco marine and FMCG sectors in Greece as well as in EU bodies related to internal audit, cybersecurity, operational risk management, IT audit, data protection, business continuity, and digital transformation.

Previously he served as Data Privacy & Information Security Senior Consultant in a credit rating firm, as well as Security Consultant in EU Bodies.

Vasilis' indicative experience includes:

- Multiple banks in Romania, Bulgaria and Moldova – IT audits and review of the internal IT Governance Framework
- Cybersecurity assessments for Insurance companies in Greece
- Depa Networks (holding company of gas network distribution companies in Greece) – Study on Corporate Governance and recommendations for improvement, as well as internal audit services for 2021.
- Trans Adriatic Pipeline (transmission system operator) – internal audit services for the period 2021 – 2023.
- Multiple banks in Moldova – review of Anti-Money Laundering framework and systems.
- He is also appointed as the DPO of Baker Tilly South East Europe.
- Further to that, he designed CyberSecurity Programs and Data Privacy programs according to EU GDPR and other global regulations, implemented Business Continuity Programs, performed assessments and support against international standards, e.g. ISO 27001 / 22301, PCI DSS



Team Qualifications

Constantin Agafita

Senior Audit Manager, Baker Tilly Moldova



Constantin is a Senior Manager at Baker Tilly Moldova

Constantin holds the ACCA Qualification and is a member of the Association of Chartered Certified Accountants based in the United Kingdom

Constantin holds the Certificate of Audit Qualification issued by the Council of Public Oversight of Audits

Constantin is a member of The Institute of Internal Auditors

c.agafita@bakertilly.md

Chisinau, Moldova

Experience

Constantin has over 10 years of professional experience. Prior joining Baker Tilly Moldova, Constantin was employed within an international audit and consulting company, where he worked for the Audit Service Department.

Constantin has experience in financial audits with clients from Moldova, Romania and Central Asia. Financial audits include audits of: Moldindconbank, Eurocreditbank, Energbank, Fincombank, Prime Capital, Express-Leasing, Bemol Retail, Termoelectrica, Barqi Tajik, LcWaikiki.

Constantin also has extended experience in Anti-Money Laundry compliance audits, due diligences and other consulting services..



APMG-International

THIS IS TO CERTIFY THAT

Ruxandra Iuliana Bilius

IS A

PRINCE2® Registered Practitioner

MEETING STANDARDS to APMG/QMS/Registered
Practitioner Certification as stated in the APMG Quality
Management System.

EFFECTIVE DATE

19 December 2013

REGISTRATION NUMBER

P2R/563031

CERTIFICATE NUMBER

02797414-01-XG24

Alan Harpham
APMG Chairman

This certificate is valid for 5 Calendar years from the
Effective Date.

This certificate remains the property of The APM Group Ltd and shall be returned immediately on request.
The APM Group Limited, Sword House, Totteridge Road, High Wycombe, Buckinghamshire, HP13 6DG,
England

Telephone + 44 (0) 1494 452 450. Fax + 44 (0) 1494 459 559 www.apmg-international.com

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00014328

International Information System Security Certification Consortium

The (ISC)² Board of Directors hereby awards

Anestis Demopoulos

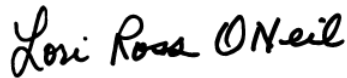
the credential of

Certified Information Systems Security Professional

having met all of the certification requirements, which include the professional experience prerequisite, adoption of the (ISC)² Code of Ethics, and successful performance on the required competency examination, subject to recertification every three years, this individual is entitled to all of the rights and privileges associated with this designation, as defined in the (ISC)² Bylaws.



Dr. Kevin Charest - Chairperson



Lori Ross O'Neil - Secretary



47514

Certification Number

Aug 1, 2018 - Jul 31, 2021

Certification Cycle

Certified Since: 2003





**Certified in the
Governance of
Enterprise IT.**
An ISACA® Certification

ISACA hereby certifies that

Anestis Dimopoulos

has successfully met all requirements and is qualified as a Certified in the Governance of Enterprise IT;
in witness whereof, we have subscribed our signatures to this certificate.

Requirements include prerequisite professional experience; adherence to the ISACA Code of Professional Ethics and the CGEIT continuing professional education policy; and passage of the CGEIT exam.

1104709

Certificate Number

18 August 2011

Date of Certification

31 January 2024

Expiration Date



ISACA Chief Executive Officer

The Institute of Internal Auditors

Be It Known That

Demopoulos Anestis

*H*as successfully met the prescribed requirements
for certification as established by The Institute of
Internal Auditors, and is hereby awarded the professional designation of

Certified Internal Auditor[®]

Conferred by the Board of Regents and the Board of Directors
of The Institute of Internal Auditors

This month of

November 2004

Betty McPherson

Chairman, Board of Directors

Udo Auler

Chairman, Board of Regents



52067

Certificate No.

The Chairperson and Directors of the

International Association of Privacy Professionals

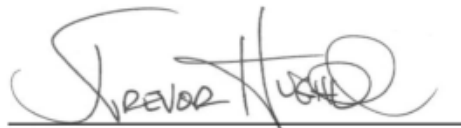
*decree that in recognition of the successful demonstration of the requisite
knowledge of information privacy management, we do confer upon:*

Anestis Dimopoulos

the designation of

Certified Information Privacy Manager (CIPM)

*With all rights, privileges and distinction thereunto appertaining.
In witness hereof we have caused this certificate to be signed by the
duly authorized officers of the Association.*



President and CEO, IAPP



Chairperson



000328349I

Certificate Number

May 13, 2019

Effective Date

May 31, 2021

Expiration Date



ISACA hereby certifies that

Anestis Dimopoulos

has successfully met all requirements and is qualified as a Certified Information Systems Auditor;
in witness whereof, we have subscribed our signatures to this certificate.

Requirements include prerequisite professional experience; adherence to the ISACA Code of Professional Ethics and the CISA continuing professional education policy; and passage of the CISA exam.

0230383

Certificate Number

9 December 2002

Date of Certification

31 January 2024

Expiration Date



ISACA Chief Executive Officer



**NETWORK
INTELLIGENCE**
Global cybersecurity provider



**Institute of
Information Security**
IMBIBE • INSPIRE • SHARE



Certified Payment Security Practitioner
By Network Intelligence

This is to certify that

Anestis Dimopoulos

has attended the 16 hours CPSP training and has successfully met all the requirements to
be a Certified Payment Security Practitioner (CPSP) as of September 24, 2020

Certificate No. CPSP24092091

Deep Chanda, AVP - Payment Security
NETWORK INTELLIGENCE



K K Mookhey, Founder & CEO
NETWORK INTELLIGENCE



ISACA hereby certifies that

Anestis Dimopoulos

has successfully met all requirements and is qualified as a Certified in Risk and Information Systems Control; in witness whereof, we have subscribed our signatures to this certificate.

Requirements include prerequisite professional experience; adherence to the ISACA Code of Professional Ethics and the CRISC continuing professional education policy; and passage of the CRISC exam.

1003275

Certificate Number

6 December 2010

Date of Certification

31 January 2023

Expiration Date



ISACA Chief Executive Officer

This is to certify that
Anestis Dimopoulos
has been awarded the

ATHE Level 4 Certificate in Operational Risk Management

including the achievement of the following units and credits

Level	URN	Unit Title	Credits
Level 4	603/1356/0	Operational Risk Management	15



Alex Birks, Chief Executive Officer ATHE



Ian Livsey, Chair IOR, Chief Executive IRM



Regulated by

Ofqual

For more information see <https://register.ofqual.gov.uk>



Date Awarded: 26 Jun 2020
Certificate Number: 64209
Learner Number: 36401
Date of Birth: 22/04/1973
QRN: 603/1356/0
Qualification Level: Level 4
Centre number: 1023
Credits Achieved: 15



**Certified Data Privacy
Solutions Engineer.**
An ISACA® Certification

ISACA hereby certifies that

Vasilios Psarras

has successfully met all requirements and is qualified as a Certified Data Privacy Solutions Engineer;
in witness whereof, we have subscribed our signatures to this certificate.

Requirements include meeting the eligibility requirements for professional experience; adherence to the
ISACA Code of Professional Ethics and the CDPSE continuing professional education policy.

CDPSE-2008046

Certificate Number

25 September 2020

Date of Certification

31 January 2024

Expiration Date



ISACA Chief Executive Officer



ISACA hereby certifies that

Vasilios Psarras

has successfully met all requirements and is qualified as a Certified Information Systems Auditor;
in witness whereof, we have subscribed our signatures to this certificate.

Requirements include prerequisite professional experience; adherence to the ISACA Code of Professional Ethics and the CISA continuing professional education policy; and passage of the CISA exam.

CISA-18150672

Certificate Number

13 September 2018

Date of Certification

31 January 2025

Expiration Date



ISACA Chief Executive Officer



ISACA hereby certifies that

Vasilios Psarras

has successfully met all requirements and is qualified as a Certified Information Security Manager;
in witness whereof, we have subscribed our signatures to this certificate.

Requirements include prerequisite professional experience; adherence to the ISACA Code of Professional Ethics and the CISM continuing professional education policy; and passage of the CISM exam.

CISM-1842513

Certificate Number

27 September 2018

Date of Certification

31 January 2025

Expiration Date



A handwritten signature in dark ink, appearing to read 'DA Samuel', is written over a light gray rectangular background.

ISACA Chief Executive Officer

CERTIFICATE

INFORMATION SECURITY MANAGEMENT SYSTEMS LEAD AUDITOR ISO 27001:2013

This is to certify that

Mr. KALOGEROPOULOS GEORGIOS

Successfully completed
the abovementioned certified by
TÜV AUSTRIA ACADEMY course,
started on the 08|01|2019 ended on the 12|01|2019,
in Athens.

Certificate Nr.:
-ΕΚΠ|2019|0086-

Athens, 05|02|2019
For TÜV AUSTRIA ACADEMY



Mr. STELIOS MARGETIS
HEAD OF
TÜV AUSTRIA ACADEMY



TÜV AUSTRIA
GROUP