



CURRICULUM VITAE

PERSONAL DATA

Name	Balázs PREGH
Marital Status	Married
Place and date of birth	Hungary, Budapest, 17. May 1973
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EDUCATION, DEGREES AND COURSES

07/04/2007-08/12/2008	The European Foundation Certificate in Banking (EBTN European Bank Training Network Banking & Financial Services Training Association Asbl and Bankarkepző Consulting & Training, exam result was 90 pc.)
2005.	Securities reconciliation & settlement messages (SWIFT.S.C. N. Liolios, London)
2003.	db-Internet Training Global Support Services (Barry J. Freeman)
04/11/2001-09/09/2002	Intermediate and Business English Course, Centre of Foreign Languages (B2)
08/09/1997-18/11/2000	International Consulting & Training Center for Bankers (IMF DACON Register: 1427, Phare CCR: HUN 20732) Ordinary Bachelor Degree (in Business and Finance) <i>Bank Consultant/Qualified Bank Executive</i> , (Currency-deals, Loan-transactions, Financial Markets, The Bank, Economic-Financial Skills, Basics of Accounting and Balance Sheet Analysis, Financial Markets – Market Calculations, Banking Skills, Lending Transactions, Corporate Finance, Investment Management) Diploma Thesis: <u>Complex comparing of three banks' cards</u>
1997	Currency cashier
1987 - 1991	Printing Secondary School, Budapest (Technician of Press Technology)

Skills

Computer (PC) literacy	Windows98, XP, Vista, MS OFFICE, Lotus Notes, Microsoft Outlook, Yahoo-Reuters- and MSN Messenger, SKYPE, Microsoft Explorer, iFX, GDS, Deu- and TahyGiro, KID, Kondor+, db-Internet (ATLAS), Linux, SSR1-2, TRAM, EDIFACT, DIAMOND (at ABN AMRO), TRASSET (ASSET MANAGEMENT)
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Language	English - intermediate and intermediate business complex levels German – passive
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Professional / Specialities	Settlement. Cash operations, global market operations. Front office, back office (cash, treasury, asset management). International and Domestic payments, Investment Banking Operations, Global market operations, Global Market Cash and Commodities Operations, reconciliation, preparation, reporting.
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Other qualities	Task delegation, mentor team, flexibility, both independently-motivated and team player, detail and result oriented, fast learner (able to pick up new systems quickly), ability to perform under pressure whilst maintaining a high degree of accuracy and unsupervised when necessary, ability to work autonomously &
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drive certain projects, strong operational control and risk awareness, excellent administration skills, strong problem solving skills, ability to handle multiple tasks and prioritise appropriately, open-minded, feeling confident in an international environment, move easily between different cultures, the highest standards of integrity, with a 'can do' attitude as well as a capacity of hard work, good knowledge of global transitions, being creative at the workplace.

EMPLOYMENT, WORK EXPERIENCE

10/2012

**Entrepreneur
Financial journalist**

16/09/2011 – 17/09/2012

**Magyar Posta Biztosító Zrt. Magyar Posta Elettisztosító Zrt.
Budapest
Asset Management, Senior Assistant**

Responsibilities

We handled 1 thousand billion HUF (cca EUR 3.3 bill) at the Asset Management.

As a Asset Management Back Officer, Senior Assistant I was responsible to coordinate, control and supervise of a small team. Duties of the team included daily NAV calculation of different funds accurately, prepare different reports internally and for different local Authorities, cash-flow (weekly) and liquidity checking (daily) basis, supervise transaction processing, reconciliation, investigation possible discrepancies occurred during cash movements or security deal settlements verify, communicate with banks and custodians.

Achievement

At Asset Management I was responsible to test:

- i. some new area of technical backgrounds of payment system, e.g. making direct settlement of deals input via custody's system;
- ii. feeding NAV data into the internet-based data system

I was also responsible to prepare and submit monthly newsletter to the Management and colleagues on monthly basis.

18/09/2007 - ongoing

**Association of Blind and Partially Sighted of Heves County (non-profit)
Grants consultant, counsellor, event planner**

Helping the association with searching for grant schemes and making the whole project. I am directly responsible for the preparation and management the project, have stable and sufficient sources of finance, activities, technical assistance. Consultancy services and strategic planning.

Project financing consultancy, which prepare their tenders by themselves in looking for financial opportunities, preparing application forms, gathering the documents in a professional way.

Grants: follows the contracting institutions with attention, so I can consult at any time with those interested – whenever the association already has an exact tender-project or only a good idea which needs some financial support. If the civil organization has some problem while preparing a grant or need some professional advice, I help. E.g.: Monitoring of grant opportunities/tenders: I monitor and collect all the calls for national, EU and international tenders and provides selection tailored for the specific needs. Project-planning: To find the most suitable financing opportunities for the association, that is based on detailed image provided by the VGYHME about their needs. Preparing, compiling the submitted application: I complete the application form, assemble the documentation in a professional way. I gather the necessary information keeping permanent contact with the association, and gather technical documents as well. Follow up of the applications: The winning tenders need a professional follow-up, which includes preparation of regular reports about the project and documents needed for obtaining the financial implementation. I guide VGYHME throughout the process of preparing announcements complying with the applicable acquisition requirements. I undertake the whole project management.

Preparation of reports for the executive authorities: considering the project and the documents needed if changes occur. Besides I help with the elaboration of

financial statements, analysis and accountancy during the project at the end of the implementation, as well as preparation of the final reports. Translation: I undertake to translate the whole documentation of any international tenders or the ones granted by the European Union.

Achievement I planned and organised the EYID 2008 programme for the blind people in Eger, 05/06/2008.
Since 10/2007 I have been interviewed many times via phone and in studio in Kossuth Radio, also known as Radio Kossuth, is a major radio station of Hungary and is produced by Magyar Radio – among others – as an Independent Banking Expert (e.g. on 19/10/07, 01/22/08, 28/04/08, 19/06/08, 05/08/08). I have good communication skills thanks to my librarian and research worker positions. At a Credit Union Association I was the leader of a local branch for two years. (flexibility, both independently-motivated and team player, ability to perform under pressure, detail oriented)

01/04/2010 - 31/10/2010 **Szilvasvaradi Onkormanyzat**
Tourist-Info Officer(government), Eger

Responsibilities Giving information to tourists. Making statistics, collecting data.

01/04/2004 - ongoing **Hungarian Federation of the Blind and Partially Sighted (non-profit)**
Budapest
volunteer, teleworker

Reading books and news aloud for the record studio of the association to make new records for the Braille library. Making audio books for the Library for the Blind and Physically Handicapped which is to provide books in alternative media to everybody who, because of physical limitations, cannot easily read standard print. Alternative media refers to books that are not in standard print. The alternative media used by the library include Braille, large print, cassette, print/Braille, descriptive video, and electronic text.

01/07/2004 - 31/07/2006 **Deutsche Bank Zrt. / AG**
Budapest
Treasury Back Office within the Investment Banking Operations, Global Market Cash and Commodities Operations

Responsibilities I was responsible for controlling of settlement of Treasury deals (MM and FX deals, IRS /Interest Rate Swap, Swaption, CAP and FLOOR, Fixed Income Trading/FI/, Bond deals, Repos, OTC (Over-the-Counter) Derivatives, FRA (Forward Rate Agreement); checked the details, traders printed-out data from EDP (electronic data processing).
Our department made the whole settlement process, from checking the deal details with the partners to reconciliations.
Input and release data with regards to Treasury deals.
I was also responsible to control and handle SSI (Standard Settlement Instructions) with our counterparties, control the reconciliations of deal tickets and booking of Front Office transactions (Middle Office, CMS (Capital Market Sales)), performing the payments of booked transactions, creation, reconciliation and handling of incoming and outgoing confirmations, reconciliation of interest rates and exchange rates, daily reconciliations between Front- Middle Office and Back Office systems, handling of unmatched, open items which are reported by Operation Control, transactions reconciliation and pre-matching with other back offices, compliance, preparation and reception of reports, close cooperation with other departments of Deutsche Bank Zrt. and external clients.

Achievement Gained deep knowledge in processing monetary transactions, verify, generate, reconcile transactions in treasury and banking systems, maintain active and efficient communication with internal and external entities, and support month end closing and reporting, global and local, treasury related projects and the migration of Treasury activities.

24/02/2003 - 30/06/2004 **Deutsche Bank Zrt. / AG**

Budapest
Domestic and International Payment / Cash Ops/ Global Cash Operations
Business Division

Responsibilities Handling with customers' banking transfers locally and globally, via S.W.I.F.T. and R.T.G.S. (like messages MT 103 103+, MT 202 STP, EB and their cancellation or modification forms (MT 192, MT 292, MT 199, MT 299)). We used bulk payment, reconciliation day by day. I made statistics every day and month. I can type and input data or verify them the inserted ones very quickly and accurately.
I know SEPA, STEP1, PHASE2 as well.

Achievement I became the key person of both Global Market Operations and Cash Operations department in a very short time (participation in task forces and special projects e.g. reporting to the management Wien /Austria/, Frankfurt /Germany/, SSI) and conducted BCP (Business Continuity Procedures)/DR (Disaster Recovery)/Tests abroad. I built a database for FI SSI covering almost all banks and FI clients. I was responsible for speedy adaptation of new systems e.g. GDS, SSR1-2. Moreover I could coordinate with other departments.

17/05/2002 - 21/02/2003
Magyar Cetelem Bank Rt.(owned by BNP Paribas)
Budapest
Debt-Treatment Workmate (loan deals)

Responsibilities Keeping (close) contact with customers who had default in paying, making phone calls, sending faxes and e-mails.

08/03/1999 - 30/04/2001
AGRIA BELAPATFALVA Credit Unit Association
Eger
Branch Office Manager

Responsibilities Scoring, risk analysing, monitoring, reporting per month-quarterly-half a year-yearly, making bookkeeping and internal accounting, the adjustment of complaints, keeping contact with all our customers, all of the main administration (e.g. inventory books and reports) and the cost effectiveness processing fell under my responsibility.
I was responsible for the administration and efficient daily operation of a full service branch office, including operations, lending, product sales, customer service, and security and safety in accordance with the Bank's objectives.
Develops new deposit and loan business; provides a superior level of customer relations and promotes the sales and service culture through coaching, guidance and staff motivation; daily asset valuation; liquidity management; excellent cash handling; ability to work with money transactions with high degree of accuracy, customer service and communication skills, basic computer skills, serves as liaison between branch and Regional Operations Manager.
I made the local membership file and held the local general meeting.

Achievements Made profit increasingly while I was leader. In addition to this, I participated in various projects with a strong operational and technical background.
Gained enough client services experience

01/09/1998 - 01/03/1999
ABN AMRO BANK (Hungary) Rt.
Budapest
Teller and Security desk

Responsibilities Opening and closing bank account, debits and credits, contact with all our customers, collecting deposits, handling deposits and current accounts, making foreign currency transfers and exchange, operating cash-dispenser.