



ĽUBOSLAVA URAM

CONTACT

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Secondary residency Italy, Germany

SKILLS

- Financial Services Platforms
- Software Delivery/Maintenance
- Digital Transformation
- Legacy Systems
- Product Oriented Delivery
- Cost Optimization
- Quality of Operation
- Digital Foresight and Innovation
- Digital Commercial Banking
- Rapid Productivity Transformation
- Supervisory Board Experience
- COO Function Governance
- CEE Commercial Banking
- Maintenance and Assurance of SLA Levels
- Adherence to Legislation/Policies
- Process Improvement

EDUCATION

1998
Master's Degree: Applied Statistics
University of Economics Bratislava,
Slovak Republic

1993
High School Diploma
Gymnázium Františka Švantnera,
Slovak Republic

ADDITIONAL EXPERIENCE

- **UniCredit Bank Slovenia - Head of Global Banking Services Division, Ljubljana, Slovenia,** September 2012 – July 2014

PROFESSIONAL SUMMARY

Visionary, execution-focused executive with over 20 years of experience leading large-scale IT organizations and digital transformations in complex, international banking environments. Proven ability to manage 2,000+ FTEs, drive product-oriented tech delivery, lead cybersecurity and data governance, and achieve operational excellence across Europe. Skilled at defining IT strategies aligned to group business goals while fostering innovation, controlling over €600M Opex and €300M Capex annually. Passionate leader with supervisory board experience, resilient under pressure, and known for motivating diverse, high-performing teams across countries and functions..

WORK HISTORY

July 2024 – Today

Chief Technology and Operations Officer, Solvd GmbH,
Germany, InsurTech subsidiary of Allianz

- Leading the transformation of Solvd into Allianz's AI-native claims handling platform, scaling across Europe and Asia-Pacific.
- Governing IT, platform strategy, and operations across three portfolio companies with 3,700+ employees.
- Driving technology modernization, shared services adoption, and operational productivity with a 30% efficiency target.
- Overseeing cloud-native platform rollout (agentic architecture) across 5 countries, including regulatory-sensitive markets.
- Defining enterprise-wide AI strategy and elevating AI literacy across product, tech, and operations teams.
- Directing group-wide cybersecurity, infrastructure, and compliance (DORA, NIS2, GDPR) across jurisdictions.

May 2022 – June 2024

Head of Retail Platform, UniCredit SpA, Italy

- Drove the end-to-end digital transformation of UniCredit's retail banking platforms across Italy, Austria, Germany, and CEE.
- Architected and led delivery of critical systems spanning branch, online, mobile, credit, and core banking.
- Re-platformed legacy systems into a scalable omnichannel architecture via tech modernization, agile at scale, and workforce transformation.
- Directed a pan-European tech organization of 1,300+ FTEs, managing €300M Capex and €600M Opex.

October 2021 – June 2024

Chief Digital and Information Officer, UniCredit SpA, Italy

- Built UniCredit's Commercial Banking IT function from the ground up to serve the Italian market.
- Led strategic digital domains including innovation, digital banking, architecture, governance, and cybersecurity.
- Steered the group-wide Omnichannel Program, aligning tech and business to deliver a seamless customer experience.
- Co-led the design and rollout of UniCredit's new Digital Operating Model, reshaping the bank's technology landscape.

April 2020 – June 2024

Member of Supervisory Board, UniCredit Bank, Serbia

- Provided astute supervision to the Executive Management Board

- **UniCredit Bank Slovakia - Head of Change Management and ICT Support Department, Bratislava, Slovakia**, December 2010 – August 2012
- **UniCredit Bank Slovakia - Head of Change Management and Process Management Unit, Bratislava, Slovakia**, February 2010 – December 201
- **Capgemini, Bratislava - Managing Consultant, Slovakia**, November 2008 – January 2010
- **SAS, Bratislava - Commercial Director, Slovakia**, November 2007 – October 2008
- **SAS, Bratislava - Professional Services Manager, Slovakia**, July 2001 – October 2007
- **SAS, Bratislava - Consultant, Slovakia**, July 1998 – June 2001

CERTIFICATIONS

UniCredit Development Program
UniFuture, by IMD
UniCredit Development Program
Lead the Change, by INSEAD
Female Leadership Program, by INSEAD
Leaders of Future by London Business School
Corporate Governance Program by INSEAD
ITIL Qualification

- ITIL Intermediate Level, Service Strategy
 - ITIL Intermediate Level, Planning, Protection and Optimization
 - ITIL V3 Foundation
- Certificate, PRINCE2 Foundation course, CUPE Ltd., Bournemouth**
- Holding PRINCE2 Foundation Certificate No. 00113353-01-4CFB

LANGUAGES

Slovak: Native language

English: C2

Proficient

German: B2

Advanced

Slovenian: B1

Intermediate

Russian: B1

Intermediate

Bulgarian: B1

Intermediate

Italian: B1

- Infused critical discussions within the Board with extensive experience in IT and digitalization, as well as a deep understanding of operational risk related to IT, Operations, and IT Security.

April 2020 – February 2023

Vice-Chairwoman of Supervisory Board, UniCredit Bank, Romania

- Demonstrated leadership as a member of the Audit and Remuneration Committee, leveraging expertise to drive organizational success.
- Provided insightful supervision to the Executive Management Board, ensuring the effective performance, strategy definition, and quality of the Internal Control System. Elevated critical discussions within the Board through

July 2019 - September 2021

CEE COO, UniCredit Bank, Milan, Italy

- Acted as senior operations leader for CEE, reporting directly to the Head of Commercial Banking and Group Management Board.
- Led a team of 50 and oversaw GBS heads across multiple legal entities in the region.
- Directed operational, budgetary, and technical planning aligned with CEE commercial targets and compliance standards.
- Owned execution of delegated budgets, including FTE planning, driving cost control and operational efficiency.

July 2019 - September 2021

CEE CIO, UniCredit Services, Milan, Italy

- Successfully led and delivered the Omnichannel Program with successful pilot launch in Czech Republic and Slovakia, and later expanded to Bulgaria and Croatia.
- Expertly reported to CEE CIO at UniCredit Services Management Board level and managed a team of 380 employees.
- Assured timely project organization and delivery, maintenance of internal and customer SLA levels, and ensured development and execution of operative, budget and technical plans aligned with commercial targets.

January 2018 - June 2019

Head of CEE Delivery, UniCredit Services, Vienna, Austria

- Delivered shared IT services to 11 legal entities across CEE, ensuring consistent quality and scalability.
- Led cross-functional teams in 7 countries to build and maintain core banking, payments, cards, digital channels, and ESB integration layers.
- Managed a 290-person tech organization, reporting directly to the CEE CIO at Group management board level.
- Ensured project delivery, SLA adherence, and alignment of execution with commercial and compliance goals.
- Controlled delegated budgets and FTE plans, maintaining full regulatory and policy compliance.

August 2014 - December 2017

Head of Global Banking Services Division (COO), UniCredit BulBank, Sofia, Bulgaria

- Guided the Global Banking Services division, encompassing ICT, Procurement, Real Estate and Logistics, Organization, and Operations, reporting to COO at the Management Board level.
- Managed 630 employees in the Global Banking Services Division (GBS), fostering efficient collaboration with other bank units aligned with business strategy.
- Oversaw ICT Management, Operations, Real Estate and Logistics, Organization, and Procurement departments, ensuring adherence to directives, policies, standards, and regulations for sustainable business growth.