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05/28/1968 - civil partnership

Fabrice Flet

Top Executive

Experienced and results-driven leader, with extensive international and digital experience in the management of company resources, its promotion and the implementation of new policies enabling the achievement of set objectives.

HIGHLIGHTS OF EXPERTISE

- Strategic Planning
- Team Building & Leadership
- Continuous process improvement
- Digital transformation
- Budget management
- Product development
- Project management
- Compliance, AML and KYC
- Change management
- Social negotiations

CAREER EXPERIENCE

Nimuna Finvesto GmbH, Aschheim (DE) — *Managing Director & COO*

09/2022 TO TODAY

- Ensure obtaining the activity licenses to operate in Germany.
- Implementation of the Finance and IT systems thanks to the choice of the partners concerned and the recruitment of teams.
- Selection of the investment offer to prepare the commercial launch
- Establishment of the Compliance and Risks department.

ING, Paris (FR) — *Director of Savings and Investments Products*

06/2020 TO 08/2022

- Development of the offer of investment products (life insurance and stock brokerage) by limiting the attractiveness of savings to increase profitability.
- Redefinition of the medium-term strategy to optimize growth, by repositioning it around ESG.
- Supervision of Marketing, IT, Back-Office in coordination with Customer Relations to guarantee the quality of service to customers.
- Responsibility for the development and management of Savings and Investment Products activities: Assets under management: €14.5 billion and NBI: €72 million

Kriptown, Paris (FR) — *Senior Advisor*

12/2020 TO TODAY

- Manage relations with investors, start-ups and the AMF & ACPR.
- Implementation of Compliance, KYC and internal controls policies

Consorsbank, Munich (DE) — *Co CEO & Deputy CEO*

01/2018 TO 06/2019

- Review and development of IT and HR strategies with a view to transforming the company to be more flexible and agile.

- Reassessment of business development plans.
- Stabilization of the EBT despite the negative evolution of interest rates
- Supervision of the Compliance, Legal and Risk functions in terms of investment advice, stock brokerage, discretionary management and custody.

BNP Paribas Pers. Investors, Munich — *Chief Development Officer*

01/2016 TO 12/2017

- Full responsibility for supervising the management of the Austrian and Spanish entities (115 FTE, NBI: €31M) - Repositioning of HelloBank Austria and merger of the entity within the Austrian branch of BNP Paribas.
- Assistance to 4 countries, including Germany and India in terms of strategy and project management.
- Improvement of the cost/income ratio from 110% to 90% thanks to the return to profits of Hello Bank AT.

Cortal Group France, Rueil (FR) — *CEO*

03/2012 TO 12/2015

- Development and implementation of a credit card activity, a simplified savings and investment offer - Launch of a repositioned and repriced stock brokerage offer
- Massive increase in EBT: +12 ME over a period of one year.
- Management of the repositioning of Cortal Consors within BNP Paribas France. Management of the merger of the entity within the Group's networks in France.

Cortal Consors Espagne, Madrid (ES) — *CEO & Head of International*

01/2005 TO 02/2012

- Restructuring of Spanish activities through IT and back-office change management and integration of Fortis Spain operations.
- Management of Merger Acquisition missions in Latin America and Eastern Europe.
- Repositioning of activities towards general public customers and launch of new banking and investment products (Savings accounts, Funds)

Cortal Consors Luxembourg, Luxembourg (LU) — *CEO*

01/2002 TO 12/2004

- Responsibility for the entire operation of the branch.
- Development, design and management of processes for investment advice and Mandate Management.

Cortal France, Neuilly (FR) — *Commercial*

06/1994 TO 12/2001

- Head of Internet & Brokerage
- Regional Director Ile de France
- Financial Advisor

Cetelem, Neuilly (FR) - *Commercial Manager*

06/1991 TO 05/1994

EDUCATION & LANGUAGES

Master of Management Sc. - June 1991
University of Paris 1

English - Current daily working language
Spanish - Working language

LEISURES

Fitness - Morning Workout everyday

Travels - As soon as possible

Biking - Bike commuting