PERSONAL INFORMATION Inga Kuktiene

Date of birth 09/02/1980 | Nationality Lithuanian

WORK EXPERIENCE

December 2024 - until now

Chief Risk Officer

Fintech

Genome (UAB "Maneuver LT")

September 2023 November 2024

CRO for Emi Launch: Payhawk Financial Limited, CCRO functions other

July 2020 – April 2023

Independent Audit Committee Member

Lietuvos oro uostai

Assisting the board to fulfill its oversight responsibilities in areas such as an entity's financial reporting, internal control systems, risk management

systems and the internal and external audit functions.

November 2020 - August

Chief risk Officer, Management Board Member

2023

UAB SME Bank

Responsible for licensing process and communication with regulators. Responsible for creating, implementing, and continuously improving risk management framework, risk management strategy, risk policies, procedures

and tools.

Setting up transaction screening and monitoring solution, developing alert

system. AML Program development and set-up.

Setting up risk limit and monitoring system. Risk related prudential ratios

monitoring and regulatory reporting.

Preparation of various risk related policies and procedures.

May 2020 - October 2020

Chief risk Officer, Management Board Member

UAB European Merchant Bank (www.europeanmerchantbank.com)

Responsible for creating, implementing, and continuously improving risk management framework, risk management strategy, risk policies, procedures and tools. Setting up risk limit and monitoring system. Risk related prudential ratios monitoring and regulatory reporting. Development of AML/CFT program, transaction screening and monitoring solutions. Quality review of risk

management processes. Communication with regulators.

April 2019 - May 2020

Head of Internal Audit

UAB European Merchant Bank (www.europeanmerchantbank.com)

Responsible for development of all internal audit framework, methodologies,

templates, audit approach, strategic and agile audit plans.

Consult and foster on developing of risk management framework, compliance

framework, internal control system j a new bank from zero to hero.

Since May 2017 - April 2019

Audit Manager

Citco group of companies (www.citco.com)

Since August 2010 - 2017

Head of Internal Audit Unit

April (six years)

AB Citadele bank (www.citadele.lt)

Since November 2004-

Head of Internal Audit Unit

August 2010

AB Parex bank

September 2001 November 2004

Senior Audit Associate in Assurance and Business Advisory Services

Department

Consultant in Corporate Finance Services Department

PricewaterhouseCoopers UAB (www.pwc.lt)

EDUCATION

September 2001 - June

2003

Master of Science (Major: Service Management)

Vilnius University, Faculty of Economics

http://www.ef.vu.lt

August 1998 – May 2001 Bachelor of Science (Major: Management Consulting)

Stockholm School of Economics in Riga (SSE Riga)

http://www.sseriga.edu.lv