

Exhibit C

GEORGIOS CHRISTOFOROU

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Partner (Turnaround Consulting) • Country CEO (Romania) • Board Director (Group subsidiaries)

Committed Turnaround consultant and Licensed Insolvency Practitioner with demonstrated record in corporate turnarounds and recovery cases; Senior finance professional with experience in establishing and managing a bank in an emerging market;

PROFESSIONAL HISTORY

U-Turn Business Recovery Consultants Ltd | Nicosia, Cyprus; Athens, Greece | Jan 2014 – To-date

PARTNER - TURNAROUNDS AND FINANCIAL RESTRUCTURING

- ▶ Managed the regrowth plan and the financial restructuring project of a top-20 pharmaceutical player which secured the solvency of the company; resolved a circa €9 mln funding gap and restructured approx. €35 mln of bank debt.
- ▶ Leads the operational turnaround and financial restructuring project of a top-3 non-grocery wholesaler/ retailer, which involves the restructuring of over €200 mln of bank debt.
- ▶ Supervised a specialist team – while commissioned by PWC (Greece) - which advised the four systemic Banks of Greece during the 2014 and 2015 ECB AQR exercises.
- ▶ Directed – under an engagement by PWC (Greece) - the loan portfolios review for 6 Cooperative Banks on behalf of Bank of Greece leading to estimations of their capital needs.
- ▶ Performed portfolio evaluation and assessed the workout options during a leading global Private Equity and Alternative Investments firm's bid for the acquisition of a €200 mln distress portfolio.
- ▶ Conducted on behalf of three global Distressed Investors, the underwriting for the top-20 corporate exposures during the recent tender of the largest NPLs portfolio in Romania.

Bank of Cyprus (Romania) | Bucharest, Romania | Oct 2006 – August 2013

CHIEF EXECUTIVE OFFICER (COUNTRY), Sep 2007- July 2013

RISK MANAGER (COUNTRY) AND MEMBER OF THE SETUP- TEAM, Oct 2006 – Sep 2007

- ▶ Launched the Bank and grew the assets through selective Project Finance exposures in the range of €400 mln within the first 2 years; achieved break-even for the Bank (on a month-to-month basis) on its 6th month of operations.
- ▶ Contained Network development and sought alternative channels for originating c. €50 mln SMEs/Retail loans.
- ▶ Improved net interest margin by c. 2% via an extensive re-pricing exercise in 2009-10 to absorb cost of funds increases; achieved more than €7 mln in top-line gains without jeopardizing clients' relationships.
- ▶ Powered annual cost-reductions of approximately €3.4 mln (around 30% of initial OPEX cost-basis) in gradual process-rationalisation efforts; despite the crisis, the Bank remained profitable until the peak of the "Cypriot crisis" in mid-2012.
- ▶ Conceptualised and implemented successful workout and recovery strategies especially in insolvency situations amidst the worsened environment; structured debt-to-equity conversion solutions for investment properties (e.g., mall, prime residential compound etc.), established interim turnaround teams and sought alternative exit routes.
- ▶ Coordinated – jointly with the Group's M&A team – the sale of the Retail business of the Bank to a Romanian-registered Bank amounting to 10% deleveraging and assisted the local regulator in simultaneously ring-fencing some 5.000 depositors from the effects of the Cyprus bail-in.

Group-level parallel role | Bucharest, Romania; Moscow, Russia; Kyiv, Ukraine | Feb 2007 – July 2013

GROUP OVERSEAS CORPORATE RESTRUCTURINGS & WORKOUTS ADVISER

- ▶ Managed the workout (involved a gradual wiping-out of the equity holders) of a €55 mln Head-Office (Nicosia) client case who held participations in Romanian subsidiaries and directed their interim management for c. 3 years.
- ▶ Actively involved - during 2011/12 - in the restructuring and workout efforts of a €150 mln legacy real estate portfolio at Uniastrom Bank (Russian subsidiary).
- ▶ Instigated workout efforts for the top-5 exposures of the Ukrainian subsidiary (within 2012) amounting to over €70mln; together with the local team, presented and negotiated optimum debt restructuring solutions to clients.

Bank of Cyprus Group (Greece) | Athens, Greece | Feb 2005 – Oct 2006

SANCTIONING AND CREDIT RATING MANAGER

- ▶ Managed the sanctioning function for roughly 20% of the SMEs / Corporate Loan Portfolio of the Bank.
- ▶ Managed the Credit Rating unit and the project for the validation and calibration of the risk rating system of the Bank (Moody's Risk Advisor).

KANTOR Management Consultants | Athens, Greece | Nov 2001 – Feb 2005

SENIOR MANAGER, CORPORATE FINANCE AND BANKING ADVISORY

- ▶ Led a team of eleven during the financial advisory project in OPAP SA's successful €26m acquisition of Cypriot betting companies, managed the post-merger integration and suggested exploitation of synergies.
- ▶ Managed the due diligence and turnaround strategy project of the largest listed textiles/ mills company on behalf of a syndicate of banks.
- ▶ Managed the business diagnostic and turnaround plan of a listed IT Systems Integration entity on behalf of a systemic Greek Bank in a consensual arrangement with the major shareholders; monitored the implementation of the plan – including refinancing – and actively engaged in improving the financial position and reducing the operating costs.
- ▶ Participated in the business diagnostic of a large Bank in Romania on behalf of a Systemic Greek majority owner; the exercise revealed the areas necessitating immediate intervention and resulted in a detailed action plan.
- ▶ Directed various other financial advisory and reorganization projects in Banking and the Industry.

Previous experience includes:

PRIVATE EQUITY PORTFOLIO MANAGER – CLR FINANCIAL SERVICES, NICOSIA, CYPRUS, OCT 2000 – NOV 2001

Evaluated business propositions by entrepreneurs, proposed deal structures to the Investment Committee and oversaw investee companies. Engaged in fund raising road shows for new funds in Greece and Cyprus.

IT BUSINESS ANALYST – BANK OF CYPRUS, NICOSIA, CYPRUS,

MAR 1993 – SEP 1998

Performed systems analysis, defined re-engineering scope and produced business information systems specifications (e.g., Lending module of Branch Automation system, HR Enterprise system, etc.). Evaluated functionality in tender proposals and participated in systems implementation.

DIRECTORSHIP EXPERIENCE

Grand Hotel E.S Srl. | Bucharest, Romania | Feb 2012 – Feb 2014

- ▶ Interim Director in the BoD of SC GHES Srl., owner of the Grand JW Marriott project in Bucharest

SC ONT Carpati SA | Bucharest, Romania | Mar 2007 – Dec 2012

- ▶ Interim Director in the BoD of a listed company active in the segment of business / tourism hotels
- ▶ Non-Executive President of the Board since March 2010

EDUCATIONAL BACKGROUND

1998 – 2000	London Business School	MBA degree with Distinction (Dean's List)
1990 – 1991	The City University, London, UK	MSc Business Systems Analysis and Design
1987 – 1990	The City University, London, UK	BSc (Hons) Mathematical with Computer Science

OTHER PROFESSIONAL QUALIFICATIONS

2015	European Association of Certified Turnaround Professionals	Member (accredited)
2015	Cyprus Insolvency Authority	Licensed Insolvency Practitioner

ADDITIONAL

- ▶ Member of Turnaround Management Association (UK)
- ▶ Native Greek, Fluent in English