

Ivan Kovalev

Data Analyst:
Banking, Credit Risk Management,
Financial Analysis

Wellington, New Zealand

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Professional profile

Dependable specialist in the field of credit risk management with more than 10 years extensive experience working in the international banking group. Experience in developing, implementing and improving the efficiency of processes for dealing with overdue debts of individuals and legal entities on a full range of banking products in 6 countries. Practical experience in financial analysis and data analysis, including experience in developing planning models.

Areas of expertise

- Credit risk management in retail banking lending.
- Management of work with distressed assets of individuals and legal entities.
- Financial analysis of the state of companies.
- Data analysis, reporting, development and implementation of activity planning and evaluation systems.

Soft skills

Goal-oriented team player, able to work well under pressure. Team leadership. Proactive problem management. Able to work effectively in a changing environment. Attention to detail. Critical thinking, inclined to look for and analyze alternative approaches to solving problems. Able to motivate and inspire others.

Work history

A student of the Master of Information Technology program 02.2024 – 11.2024

Te Pūkenga Whitireia – Wellington

Specialization:

- Business Intelligence and Data Mining.
- Cloud Computing and ICT Infrastructure.
- Network Security and Forensics.

Managing Director - Head of Regional Network Department, Retail Business Division 09.2023 – 01.2024

Subsidiary of VTB Bank (Kazakhstan) Joint Stock Company, Almaty, Kazakhstan

Projects:

- Management of the Bank's sales network in the Republic of Kazakhstan.

Main job responsibilities:

- Development and implementation of a sales strategy.
- Personnel management.

Deputy Head of the Department – Department of Distressed Assets of Retail Business 12.2022 – 09.2023

Subsidiary of VTB Bank (Kazakhstan) Joint Stock Company, Almaty, Kazakhstan

Projects:

- Development of a CRM system for automating the processes of working with the debts of individuals.

Main job responsibilities:

- Managing debt collection activities in foreign banks: Armenia, Kazakhstan, Azerbaijan, Belarus, Vietnam.
- Business participation in the development and launch of a CRM system for automating the processes of working with the debts of individuals in Armenia, Belarus and Kazakhstan. Ensuring the application of a unified approach to the architecture of business processes in all countries.

Managing Director of the Directorate of Foreign Retail Business

Coordination of the Retail Business Development Department

04.2020 – 11.2022

VTB Bank (OJSC), Moscow, Russia

Managing Director of the Directorate of Retail Business Organization

in subsidiaries of the Retail Business Development Department 01.2018 – 04.2020

VTB Bank (OJSC), Moscow, Russia

Managing Director of International Business Administration of Strategy

and Retail Business Development Department of VTB Group 09.2020 – 01.2018

VTB Bank 24 Closed Joint Stock Company, Moscow, Russia

Projects:

- Standardization of debt collection of the retail banking business in the Group's foreign banks in six countries: designed organizational structure, collection strategy, KPI, reporting system, implemented of change.
- Launched of debt collection at VTB Bank in Kazakhstan: developed and implemented the Collection Model, developed processes and procedures.
- Developed a Model of Relationships with Retail Clients of Bank Georgia.

Main job responsibilities:

- Managing debt collection activities in foreign banks: Georgia, Armenia, Kazakhstan, Azerbaijan, Belarus, Vietnam. Developing and monitoring strategy, planning resources, setting performance indicators, improving processes and increasing efficiency.
- Managing the level of arrears, developing risk reduction measures, reducing the cost of collection and the cost of risk.
- Collaboration with collegiate management bodies, risk divisions and other division of banks in order to manage market risk and develop measures to increase business profitability.

Achievements:

- Decrease by 19,8% in share of debt transition into default.
- 8,7% increase in collection efficiency.
- Stable implementation of plans for key performance indicators and achievement of project goals.

Managing Director of Distressed Assets Department 12.2016 – 09.2017

VTB Bank 24 Closed Joint Stock Company, Moscow, Russia

Managing Director of Regional Collection

Administration of Distressed Assets Department 05.2014 – 12.2016

VTB Bank 24 Closed Joint Stock Company, Moscow, Russia

Managing Director of Collection

Administration of Distressed Assets Department 03.2014 – 05.2014

VTB Bank 24 Closed Joint Stock Company, Moscow, Russia

Projects:

- Implemented the process of maintaining and selling non-core assets in the territory of Russian Federation.

Main job responsibilities:

- Managing debt collection activities in Central Federal District of Russia, planning resources, monitoring the implementation of key indicators, improving processes and increasing efficiency.

Head of Distressed Assets Unit 07.2012 – 03.2014

VTB Bank 24 Closed Joint Stock Company, Khabarovsk, Russia

Main job responsibilities:

- Managing debt collection for individuals, small and medium-sized enterprises. Sale of non-core assets.

Head of Center for Distressed Debts 02.2012 – 07.2014

"Asian-Pacific Ocean Bank" (OJSC), Khabarovsk, Russia

Main job responsibilities:

Managing debt collection for individuals, small and medium-sized enterprises. Sale of non-core assets.

Deputy Director of "Central" Additional Office in Khabarovsk City 06.2011 – 02.2012

VTB Bank 24 Closed Joint Stock Company, Khabarovsk, Russia

Main job responsibilities:

- Sale of banking products to individuals and small and medium-sized enterprises. Providing a full range of banking services.

Chief Specialist 05.2007 – 06.2011

VTB Bank 24 Closed Joint Stock Company, Khabarovsk, Russia

Main job responsibilities:

- Working with individuals, small and medium-sized enterprises. Field collection. Negotiation. Development of recovery plans. Resolution of conflict situations. Analysis of portfolios and dynamics of overdue debts.

Control Service Head of Khabarovsk Branch 06.2006 – 05.2007

Mega Food LLC, Khabarovsk, Russia

Main job responsibilities:

- Ensuring the economic security of a retail and wholesale company. Collection of receivables. Conducting internal investigations. Ensuring the security of trading activities, information security.

Leading Economic Security Specialist 11.2005 – 05.2006

Chocolate Department LLC, Khabarovsk, Russia

Economic Security Specialist 02.2005 – 11.2006

Konfi Company LLC (renamed to Chocolate Department LLC), Khabarovsk, Russia

Main job responsibilities:

- Ensuring the economic security of a retail and wholesale company. Checking contractors and employees. Collection of receivables. Conducting internal investigations. Ensuring the security of trading activities, information security.

From the position of a detective to the Head of the Homicide Division 09.2000 – 11.2004

Internal Affairs Bodies, Khabarovsk, Russia

Main job responsibilities:

- Service in the criminal investigation units from the position of detective to the Head of the Homicide Division. Implementation of operational investigative measures to investigate serious crimes against the life and health of citizens. Work experience includes the period of study as a cadet at the Far Eastern Law Institute of the Ministry of Internal Affairs of the Russian Federation.

Education

Diploma. Lawyer in major "Jurisprudence",

Far Eastern Law Institute of the Ministry of Internal Affairs
of the Russian Federation, Khabarovsk, Russia

1996 – 2000

Training and certifications

Risk management in the activities of financial organizations,

Institute of Modern Banking, Moscow, ID 37-05/19

2019

Financial analysis: assessment of the financial condition of the company,

Moscow School of Business, Moscow, ID 0008467

2020

MBA-Intensive. Program for business leaders,

Stockholm School of Economics, Moscow, ID 465 No. 0213

2021 – 2022

International educational program "Intelligent Systems",

Peter the Great St. Petersburg Polytechnic University, Saint-Petersburg, ID 0999/22

2022

Data Analysis Professional Training Course

Yandex (INO CPE "Yandex EdTech"), Moscow, ID 20232DA01318

2023

Excellent references available on request.