

Ivan Kovalev

Data Analyst

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Portfolio:

<https://ivkovalev.github.io/>

Professional profile

Credit risk analysis and management specialist with over 10 years of experience in an international banking group. Experienced in developing, implementing, and optimizing processes for managing delinquent debt of individuals and legal entities across a wide range of banking products in six countries. Possess hands-on experience in financial analysis and data processing, including experience in developing planning models.

Areas of expertise

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

Soft skills

- Goal-oriented team player with a strong ability to work effectively under pressure.
- Adaptable to changing environments and able to maintain productivity in dynamic settings.
- Detail-oriented with strong critical thinking skills.

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

Main job responsibilities:

- Development and implementation of a sales strategy.
- Management of the Bank's sales network in the Republic of Kazakhstan.

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:

- Implementation of a voice assistant robot for communication during early stages of delinquency.
- Development of scoring models to predict self-repayment of debt for optimizing early-stage delinquency management.

Main job responsibilities:

- Management of early-stage debt collection for individuals and pre-litigation field collections.
- 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.

Managing Director of the Directorate of Foreign Retail Business

Coordination of the Retail Business Development Department

09.2017 – 11.2022

VTB Bank (OJSC), Moscow, Russia

Projects:

- Standardization of the reporting and planning system for distressed asset management divisions in the Group's foreign banks across six countries.
- Developed and implemented the Collection Model at VTB Bank in Kazakhstan.
- Developed a Model of Relationships with Retail Clients of Bank Georgia.

Main job responsibilities:

- Managing the level of arrears, developing risk reduction measures, reducing the cost of collection and the cost of risk.
- Managing debt collection activities in foreign banks: Georgia, Armenia, Kazakhstan, Azerbaijan, Belarus, Vietnam.
- Collection and storage of "raw" data on the portfolio statuses of subsidiary banks.
- Development and maintenance of a dashboard with operational efficiency metrics.
- Analysing delinquency cohort behaviour to identify risk growth patterns and indicators, resulting in conclusions and recommendations for mitigating credit risks.

Managing Director of Distressed Assets Department **03.2014 – 09.2017**

VTB Bank 24 Closed Joint Stock Company, Moscow, Russia

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 **02.2005 – 05.2006**

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 **09.1996 – 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.