# Michal Rychnovský – Curriculum Vitae

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INFORMATION E-mail: michal@rychnovsky.com

CITIZENSHIP Czech Republic

Professional Experience

#### Chief Risk Officer

Since April 2017

# Home Credit a.s., Czech Republic & Slovakia

- In charge of the risk management and collections at Czech and Slovak Home Credit
- Responsible for risk management of innovations, incl. Zonky, Kamali, Kup na jisto

### Head of Retail Risk Management

October 2014 to March 2017

# Air Bank a.s., Czech Republic

- Responsible for retail risk management and collections
- Optimized the processes and systems, supervised new advanced scoring development
- Built a strong, responsible and motivated team to take over

#### Chief Risk Officer

June 2013 to September 2014

#### Home Credit Consumer Finance Company Co., Ltd., China

- Position officially approved by the China Banking Regulatory Commission (CBRC)
- Implemented new processes and expanded the risk team to support the national rollout of the company – the first fully foreign owned consumer finance company in China

# Underwriting and Portfolio Manager Asia

November 2012 to June 2013

#### Home Credit International a.s., Czech Republic

- Managed the headquarter underwriting team responsible for five Asian countries
- Responsible for strategic planing, loss-to-sales and provisioning models, underwriting policies and unification of group standards
- Prepared an approval process design for new countries and cooperated on the group IT system specification

# Antifraud Manager

April 2012 to November 2012

#### Home Credit Advisory Asia, spol. s r.o., Czech Republic

- Supervised fraud prevention activities and projects in four Asian countries
- Responsible for strategic planning, preparation of standards and methodologies and close cooperation with the country teams during implementation
- Enhanced automated early warning fraud prevention systems, implemented advanced data mining tools for fraud concentrations discovery, and proposed new solutions for identification based on biometrics and GPS technologies

#### Underwriting Analyst

August 2010 to December 2011

# Shenzhen Home Credit Financial Service Co., Ltd., China

- Managed the underwriting analytical team in China
- Provided analytical support for the top management and lead several CRM projects
- Supervised the full implementation of scoring models, and the development, testing and implementation of a new profitability-based underwriting concept

#### Credit Risk Research Cooperation

November 2007 to July 2010

# Mediaresearch, a.s., Česká Spořitelna, a.s. and Home Credit Group

• Research in probability-of-default, loss-given-default and portfolio credit risk

OTHER Experience Private teacher of Mathematics and Econometrics January 2006 to July 2009 Receptionist at the University of London August 2005 to September 2005 External redactor of MobilMania.cz April 2004 to June 2004

#### EDUCATION

#### PhD Student in Statistics - ongoing

Since September 2010

University of Economics in Prague, Czech Republic

• Thesis topic: New Methods in Credit Underwriting

#### Ing. (Cum Laude)

September 2005 to September 2011

#### Master of Science in Mathematical Methods in Economics

University of Economics in Prague, Czech Republic

- Five-year master program (interrupted for one year)
- Thesis topic: Scoring Models in Finance

# M.Sc. (Cum Laude)

August 2009 to July 2010

# Master of Science in Stochastics and Financial Mathematics

Vrije Universiteit Amsterdam, Netherlands

- Short-track master program
- Thesis topic: Portfolio Credit Risk Models

# Mgr. (Cum Laude)

September 2008 to June 2009

Master of Science in Probability, Mathematical Statistics and Econometrics Charles University in Prague, Czech Republic

- Two-year master program finished in one year
- ullet Thesis topic:  $Mathematical\ Models\ for\ LGD$

#### Bc.

September 2005 to June 2008

#### **Bachelor of Science in Mathematics**

Charles University in Prague, Czech Republic

- Three-year bachelor program
- Thesis topic: Step by Step Credit Risk Model Construction

#### AWARDS

# **RSJ** Invest

• 1st prize in Best Master Thesis Competition, 2009

# McKinsey&Company

• McKinsey Scholarship, 2009

# Charles University in Prague

• Special scholarship for outstanding students, 2008

### LANGUAGES

#### English – Fluent

- Studied and worked abroad for several years
- Cambridge Certificate in Advanced English, 2005

German - Passive

Chinese – Beginner

# Voluntary work

### Scouting – Instructor of leadership courses

2004 to present

• Fully qualified instructor with leadership-, teaching- and medical-trainings

# Volunteer at Blackwell Scouting Centre, UK

 $\mathbf{June}\ \mathbf{2004}\ \mathbf{to}\ \mathbf{July}\ \mathbf{2004}$ 

• Organized under the European Scout Voluntary Programme

# Chief organizer of a mathematical seminar Pikomat

2001 to 2003

• Under the auspices of the Faculty of Science, Masaryk University, Brno