

BERSZAN FERENC

Önéletrajz 2022

SZAKMAI TAPASZTALAT

- 2021-2022 **Ügyvezető Igazgató - CityCash LLC** **Kiev, Ukrajna**
A CityCash LLC egy újonnan alapított szakosított pénzügyintézet volt Ukrajnában, amely a tervek szerint lakossági és KKV területen digitális hitelezéssel foglalkozott.
- 2020-2021 **Kockázatkezelési és Pénzügyi Vezető - SVEA Finance BV** **Gouda, Hollandia**
A SVEA Finance BV egy 2018-ban alapított elsősorban Svéd tulajdonú fintech szakosított pénzügyintézet, mely a Holland KKV-k és egyéni vállalkozók rövidtávú, fedezetlen hitelezésére szakosodott.
- 2005-2018 **Ügyvezető Igazgató - Raiffeisen Bank International AG** **Bécs, Ausztria**
Az RBI lakossági banki üzletágában több vezetői pozíciót is betöltöttem az ott töltött 13 év alatt. Az első 5 évben a tömeges, csak sztetend szolgáltatókat igénybe vevő lakossági szegmenst (mass retail/consumer banking), majd a rákövetkező 8 évben a dedikált ügyfélreferenssel kiszolgált Prémium banki, Privát banki, illetve a kisvállalkozásokat kiszolgáló üzletágakat vezettem a Közép és Kelet Európai régióban. Ezen idő alatt összesen 14 bankban, alapkezelő társaságban vagy biztosítóban töltöttem be Felügyelő Bizottsági tisztséget, illetve hozzám tartozott a befektetési alapkezelői és bankbiztosítási üzletág is. 2020 óta a mai napig az OTP Romániai leánybankjában vagyok Felügyelőbizottsági tag.
- 2004-2005 **Fedezetlen Hitelezési Üzletágvezető - Budapest Bank** **Budapest, Magyarország**
A Budapest Bank áruhitelezéssel foglalkozó üzletág vezetője, ahová tartozott az ehhez kapcsolódó személyi hitelezési és co-branded hitelkártyákkal foglalkozó területe is.
- 2001-2004 **Ügyvezető Igazgató Helyettes - HITF** **Budapest, Magyarország**
A HITF - Hungarian Innovative Technologies Fund - egy olyan kockázati befektetési tőkealap volt Magyarországon, mely magyar eredetű, globális potenciállal rendelkező technológia cégekbe fektetett be életciklusuk kezdeti szakaszában. A portfólió cégek között volt számítástechnikai, telekommunikációs és biotechnológia technológiával foglalkozó cég is.
- 2000 **Projekt Menedzser - GE Capital UK -** **Leeds, UK**
A GE Capital Angliai leányvállalata elsősorban co-branded hitelkártyákkal foglalkozott, és mintegy 12 milliós hitelkürtza állománnyal rendelkezett, ahol új co-branded kártya kibocsátási (Debenhams), illetve operációs hatékonyságot növelő projektet vezettem.
- 1997-2000 **Központi Operációs Vezető - Budapest Bank) -** **Budapest, Magyarország**
- 1995-1997 **Kockázatkezelési Elemző és Vállalati Ügyfélreferens - ING Bank Budapest, Magyarország**

KÉPZÉS

MBA – Heriot-Watt University of Edinburgh/State University of New York at Buffalo (1992-1994)

MSc - okleveles villamosmérnök – Budapesti Műszaki Egyetem (1987-1992)

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EXPERIENCE

2021 May – 2022 Feb

Chief Executive Officer

New Consumer Finance Company – CityCash LLC

Kyiv, Ukraine

Before the war, I was setting up a new, fully digital consumer finance company in Ukraine, which new company was aiming to provide pay-day loans, classic installment credit for retail customers, and a new non-amortizing product for Micro companies and sole entrepreneurs in Ukraine.

2020 Jan – 2021 Dec

Chief Risk and Financial Officer

SVEA Credit BV – Yeaz!

Gouda, the Netherlands

Yeaz! is a new alternative small business financing fintech company in the Netherlands, growing very fast as incumbent banks leave gradually the segment of small business financing in the Netherlands. Yeaz! has developed state-of-the-art technology to achieve its customer-centric goals using almost exclusively digital channels. My role was to cover risk management and finance in the team of Yeaz!.

2018 Apr - present

Owner, Independent Consultant

4info.hu Ltd

Budapest, CEE

Following over 23 years in banking, I decided to advise universal banks or financial institutions in the CEE region covering retail business development, distribution network management, branch of the future concepts, digital channels and transformation, asset management, bancassurance, customer acquisition, onboarding and experience, operations/process management, and IT architecture design.

2016 – 2018

Head of Consumer & Small Business Banking (Managing Director)

Raiffeisen Bank International (RBI)

Vienna, Austria

Responsible for the Small Business Banking (*Micro – up to €1million turnover companies; SE – in general up to €5 million turnover companies*); Sales & Distribution Network (approx. 2,600 branches, DSAs, Outbound Call Centers, all other alternative channels), Customer Experience and Digital services within retail banking (mobile banking, internet banking, web, and any other digital platforms).

- Overall group strategy in CEE covering Small Business Banking, Sales & Distribution Channels, Customer Experience, and Digital Services
- Responsible for the Small Business P&L (over €250mln PBT), Sales Volumes, and ultimately Retail Revenues (€2,5bln) in the group.
- Customer experience – maintain a high level of customer satisfaction measured by NPS across the CEE countries, Establish and manage the customer experience infrastructure in the group.
- Digital Channels in Retail – responsible for retail digital service and sales provided via digital channels in RBI's network, driving active internet and mobile penetration as well as digitally initiated sales (it was around 10% of all unsecured production across the group).

I reported directly to the RBI Board Member, responsible for Capital Markets & Retail in RBI.

2010 – 2015

Head of Small Business, Premium & Private Banking (Managing Director)

Raiffeisen Bank International (RBI)

Vienna

Responsible for the Small Business, Premium & on-shore Private banking segments (relationship managed segments) in RBI. (*Small Business – Micro, SE companies; Premium Banking – customers over €25-50k liquid asset & Private Banking over €250-500k liquid assets*).

- Overall group strategy in Micro, Small Enterprise (SE), Premium & on-shore Private Banking segments in CEE (15 CEE markets, Austria is not included).
- P&L responsibility – deliver group-wide budgeted P&L results in the relationship managed segments (group-wide over €300mln PBT), Initiate business improvement projects based on

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quarterly business reviews and complete / support them on-site such as SFE, advisory training/certification, package reviews, pricing, process LEAN, segmentation, etc.

- Asset management and bancassurance business lines in CEE. In 2012, established a center of competence in Bratislava for all the 14 asset management production companies in CEE. The bancassurance business responsibility includes the strategic alliance with UNIQA (the Group's insurance company) and supervising Raiffeisen Life – our joint venture Life insurance company in Russia.
- Responsible for the newly established Friedrich Wilhelm Raiffeisen (FWR) Center of Competence within Kathrein Privatbank (a wholly-owned subsidiary of RBI).

I reported directly to the Chief Operating Officer (RBI Board Member, responsible for Retail, IT & Operations) of Raiffeisen Bank International.

2005 – 2010

Head of Consumer Banking (Senior Vice President)

Raiffeisen Bank International (RBI) /formerly Raiffeisen International – (RI)

Vienna

Responsible for the private individual (PI) segment's strategy and profitability (P&L) in RBI's 15 CEE country network. At the end of 2004, the PI segment had 871 branches 4.6 million customers, around €2 billion in assets and the segment made black zero net profits. We successfully turned around the entire retail banking franchise of RI, grew the branch network to around 3,000 branches with approx. 14 million customers, over €20 billion in assets, and over €200 million net profit in 2007. The responsibility concentrated on the following areas:

- P&L management – established and operated a monitoring and reporting system (Quarterly Reports, Du Pont, etc.) that led to improvement initiatives and projects in the network such as Branch SFE, Pricing, Affluent segment launch, Branch Service Excellence project, OTC Life insurance initiative, and analytical CRM development.
- Participate and represent consumer/retail business in acquisition-related due diligence in the CEE region (particularly in the AVAL acquisition in Ukraine – 2005 – and the ImpexBank acquisition in Russia – 2006, but also involved in discussions and due diligence in Azerbaijan, Kazakhstan, and the Czech Republic).
- Fee businesses – responsible for insurance and asset management businesses in the RBI group since April 2008, Supervisory Board member of asset management companies in HU, SK, and HR.

I reported directly to the Retail Board Member of Raiffeisen Bank International.

2004 – 2005

Head of Unsecured Business (Senior Management Team "SMT" Member)

Budapest Bank, GE Capital

Budapest

Managing the entire P&L of Budapest Bank's sales finance, retailer credit card, and unsecured credit products. I was in charge of the sales network of close to 200 salespeople, product management, indirect operations, IT and I also worked with dedicated risk and HR support. I redesigned the sales finance product and streamlined operational and IT processes. In addition, I brought risk management's objectives in line with the business objectives that allow the business to grow dynamically. I reported directly to the CEO of Budapest Bank.

2001 – 2003

Deputy Managing Director

Hungarian Innovative Technologies Fund

Budapest

Worked closely with Managing Director and Members of Fund Boards, responsible for all aspects of management of seed/early-stage VC fund providing direct equity to companies developing technologies in Hungary with global market potential.

I was responsible for deal generation through an extensive outreach program of speaking engagements and in establishing and maintaining relationships with venture funds, banks, financial institutes active in the CEE region, associations, Research Institutes, and angel investors.

In addition, I worked hands-on with the portfolio companies, serving as a Board Member of the investment companies. I was also overseeing the administrative functions of the Fund. I reported directly to the Managing Director of the Fund.

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2000 – 2001

Head of Central Operations

Budapest Bank, GE Capital

Budapest

My main responsibility was to restructure and manage a central operational unit for Budapest Bank, which unit was responsible for the core servicing processes in the entire organization. The biggest challenge was to merge the Company's commercial and consumer credit operational units, which merge resulted in a new organization with approximately 250 full-time employees by February 2001. The core servicing processes that were run by this organization: New Account Opening, Customer Service, Collections, HUF payments, FX payments, Central Corporate Loan Administration Group, and Central Controlling Group. I reported directly to the COO of Budapest Bank.

1999 – 2000

Project Manager

GE Capital, GCF UK

Leeds, UK

My assignment was working as a consumer credit operations/risk project manager to oversee two projects: (i) Call Center automatization using a modern auto-queuing GUI application and (ii) Customer Forename Capture project to capture forenames for all GCF UK customers in the company's core database to be able to provide accurate information to Credit Bureau. The assignment provided extended knowledge on Private Label Credit Card products as GE Capital's main product line in the UK that was planned to be introduced in Hungary. I reported to the Head of Operations/Risk Projects.

1997 – 1999

Operations Manager

Budapest Bank, GE Capital

Budapest

In 1997, when I joined GE Capital Hungary, I was responsible for key accounts of Budapest Bank's newly established sales finance business. However, there were no efficient central consumer credit operations that could serve the company's aggressive growth targets. Therefore, my role became to establish the central consumer operations unit with 10 full-time employees and grow it with the company's centralization objectives to close to 200 full-time employees by the end of 1999. In addition, I was part of the core team that successfully launched Budapest Bank's unsecured cash loan program in 1998. I was involved in developing the new product, training salespeople in the branches, and providing the necessary operational background. I reported to the Consumer Business Head and the COO of Budapest Bank.

1995– 1997

Account Manager / Risk Analyst

ING Bank Hungary

Budapest

I was responsible for managing large corporate client accounts primarily from the electronic, telecommunication, and IT industry, offering and selling customized account services and FX trade products, and advising the clients' Chief Financial Officers on their short-term financing strategy. I was responsible for over €150-200 million annual account turnover and over €10-15 million short-term multipurpose credit facilities. I reported to one of the Corporate Finance Group Heads, observer member of the Credit Committee. Previously, I worked as a risk analyst in the risk management department for 8 months. I reported to one of the corporate banking group heads (B-1) in ING.

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EDUCATION

- 1994 – 1995 **Technical University of Budapest – SUNY Buffalo** *Budapest (HU)*
Ph.D. student and Project manager of a Total Quality Management (TQM) project funded by US AID fund. I was responsible for pilot implementations of TQM implementation projects.
- 1992 – 1994 **Technical University of Budapest – SUNY Buffalo** *Budapest (HU), Buffalo (USA)*
M.B.A., Master of Business Administration;
major: Corporate Finance; minor: Total Quality Management
The last Semester was completed in Buffalo at State University of New York.
Graduated Cum Laude.
- 1987 – 1992 **Technical University of Budapest** *Budapest (HU)*
M.Sc., Master of Science in electrical engineering.
major: Software Engineering / Image Processing; minor: Process Control/ Automatization.
Graduated Cum Laude.

BOARD OR SUPERVISORY BOARD MEMBERSHIPS

- 2020 – present OTP Bank **Romania**
2016 – 2018 Raiffeisen Bank **Albania** (second time)
2016 – 2018 Raiffeisen Bank **Kosovo**
2016 – 2018 Raiffeisen Bank **Aval, Ukraine**
2010 – 2018 Raiffeisen Bank **Bulgaria,**
2011 – 2017 Raiffeisen Bank **Hungary**
2014 – 2016 Raiffeisen Bank **Serbia and Croatia**
2013 – 2016 Raiffeisen Leasing International (**Austria**)
2011 – 2016 Raiffeisen Bank **Bosnia** and Hercegovina
2010 – 2016 Advisory (Supervisory) Board Member – Raiffeisen Life Insurance Company - **Russia**
2009 – 2016 Tatra Asset Management Company (**Slovakia**),
2011 – 2014 Raiffeisen Bank **Albania**
2008 – 2013 Raiffeisen Investment (asset management) Company in **Croatia and Hungary**
- 2011 – 2015 Board Member of DBH Investment – venture capital fund under the Jeremy program.
- 2009 – 2017 Member of EFMA Business Banking and Retail Banking council
2002 – 2004 Board Member and Treasurer of the Hungarian Venture Capital Association
2002 – 2006 Board Member of the Hungarian Innovation Association
1998 – 2002 Board member of Budapest Önkéntes Nyugdíjpénztár (Voluntary Pension Fund)
- 2010 – 2018 Member of RBI's Group Credit Committee
2010 – 2016 Member of RBI's Group ALCO – Asset & Liability Committee

INTERESTS

Traveling, Family activities, Blues music, Bicycle Riding

PERSONAL DATA

Date of Birth: August 13, 1968
Marital Status: Married (two daughters, Blanka - 20 and Johanna - 24)
Nationality: Hungarian
Languages: HUNGARIAN – mother tongue; ENGLISH – fluent
GERMAN – intermediate, RUSSIAN – basic

References Available Upon Request