

# Zsolt Szirony

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## SUMMARY

- My passion lies in business development, risk, compliance and program/project management where my structured, result-driven and proactive approach in combination with app. 30 years' experience produces outstanding achievements
- I am eager to deliver a structured and professional solution in complex, challenging change situations
- My full dedication and respect for people are crucial to be efficient both in program/project organizations and in (cross-functional) line management functions
- Strong academic background: Executive MBA (Erasmus University), MSc in Economics, Financial Risk Manager (FRM) and Prince2 Practitioner qualification

## KEY COMPETENCIES

- Structured, result-driven, persistent and focused approach
- Establishes a trusted, positive working relationship with management, peers, key experts and stakeholders
- Builds up or transforms the existing people into a high performing team
- Effective leader in a cross-cultural and multidisciplinary organisation

## PROFESSIONAL EXPERIENCE

### 01/2011 - OWNER, MANAGING DIRECTOR, PROGRAM & INTERIM MANAGER

Company: **STRUCTURE Management & Consulting BV (The Netherlands)**

Assignments/Results: NN Bank / Business Change Manager (BCM) of the Mortgages and Consumer Loan domain

Activities: • Responsible for delivering input to and realizing changes triggered by the AIRB program

Assignments/Results: Rabobank Risk Analytics / Future Fit Building Block Owner / Program Manager

Activities: • Responsible to optimize Rabobank's modelling capabilities (Rabo Model Platform)

Assignments/Results: Van Lanschot Kempen (VLK) Project Manager Model Development

Activities: • Responsible to manage a model development project within VLK Group Risk Management

Assignments/Results: ABN AMRO Bank Program manager – Credit Modelling Landscape programme /

Mission Coordinator - ECB Targeted Review of Internal Models – LDP

Activities: • Responsible to coordinate ECB's onsite and manage the PMO Team

Assignments/Results: Rabobank Risk Management Senior Project Manager / Program Manager

Activities: • Program Manager (Credit) Model Redevelopments (global Corporate and Rural models)

• Overall Mission Coordinator for the Targeted Review of Internal Models (TRIM) – ECB review

• Senior Project Manager coordinating the EBA Benchmarking submissions (EBA and DNB)

• ECB On-site Mission Coordinator for a Material Change request in a credit risk model

Assignments/Results: ABN AMRO Bank MiFID II Corporate Bank Investor Protection Project Manager

Activities: • Setting up project structure, planning, support gap analysis and potential solution definition

Assignments/Results: Assignment for Amsterdam Trade Bank (Project Manager / Head of Retail Project)

Activities: • Business Case development (marketing, compliance and risk input), manage team

Assignments/Results: Assignment for SNS REAAL Group Risk Management (interim Project Manager)

Activities: • Design project organisation (focus: ALM and investment activities of the insurance companies)

• Coordinate product delivery and sign off (incl. expert and stakeholder workshops)

• Manage the cooperation with DNB, Group Audit, Insurance and Asset Management

Assignments/Results: Interim Operations Manager for Deutsche Bank Nederland NV's Risk Division

Build up an organisation fulfilling management and legal requirements of a complex transaction

Activities: • Plan and optimize processes including constant quality control

• Design organisation, hire, lead and coach the Operations Team

• Lead projects (preparation for systems migration)

### 09/2008-12/2010 PROGRAM & INTERIM MANAGER

Company: **Interimquest / Ereon BV (The Netherlands / Germany)**

Assignments/Result: Management of a bank acquisition: prepared for regulatory approvals (for the buyer)

Support an IT company with its risk management and business development activities

Activities: • Develop and implement a business plan (new offering and operating strategy)

• Organise product development (savings, retail and commercial lending)

• Review IT systems and applications to match capabilities with business requirements

• Coordinate the set-up of the acquiring legal entities and arrange support for these companies

• Deliver an adjusted organisational design reflecting the new strategy

• Program and vendor management (incl. RfP, contracting, performance management)

### 09/2006-09/2008 PROGRAM, RISK AND QUALITY MANAGER – SENIOR VICE PRESIDENT (SVP)

Company: **ABN AMRO Bank NV, Global Markets (The Netherlands / Germany / Romania)**

Assignments/Result: Set up an operational business unit (PONTEQ) in Germany in less than six months

Risk and quality management of a mortgage and consumer loan portfolio in Germany

Manage the investment in a Joint Venture Bank with Citigroup in Romania

- Activities (Romania): • Program management from the investment proposal till the set-up of the bank
- Activities (Germany, Program Mngt): • Lead a team of 5 FTEs, coordinating 20-25 functional heads and consultants  
 • Design organisation and define HR Policy, job descriptions and SMART objectives  
 • Align stakeholders, including the Country and Regional Management
- Activities (Germany, Risk Mngt): • Develop the risk management framework, risk strategy covered in the Product Program (product & market assessment, policies: credit initiation, fraud management, collections, provisioning and write offs, systems, funding structure, stress testing)  
 • Monitor the business compliance (Basel II, SOXA, AML, KYC)  
 • Design Risk MIS structure and prepare regular and ad hoc risk reports  
 • Coordinate operational risk and audit reviews
- Activities (Germany, Quality Mngt): • Manage the quality of the origination (pre-funding reviews and scorecard for monitoring)  
 • Manage the services of the business partners (on-board partners, SLA review and sign off)

**09/2004-09/2006 PROGRAM AND RISK MANAGER – VICE PRESIDENT (VP)**

- Company: **ABN AMRO, Private Clients / New Growth Markets (The Netherlands / Germany)**
- Assignments/Result: Business development responsibilities and set up a retail lender in Germany
- Activities: • Deliver quick scans, feasibility studies, business cases and manage business programs  
 • Lead a team of 5 FTEs, coordinate 30-40 functional heads, associates and consultants  
 • Act as Risk Manager for a retail lending unit

**03/2001-09/2004 PROJECT MANAGER - ASSISTANT VP & VP**

- Company: **ABN AMRO, Consumer & Commercial Clients (The Netherlands / US / Germany / Greece)**
- Assignments/Result: Project management responsibility for delivering business cases and board presentations  
 Implement corporate governance framework: Managing for Value (value-based management)
- Activities: • Organise a securitisation transaction for the Dutch retail banking division  
 • Assess and present ABN AMRO Group best practices and transferable capabilities

**09/1998-03/2001 CUSTOMER INSIGHT DEPARTMENT - DIRECTOR**

- Company: **ABN AMRO (Magyar) Bank (Hungary)**
- Assignments/Result: Manage the Customer Insight (market research and service quality) Department (5 FTEs)  
 Develop an overall Service Quality Program resulting in an improved client satisfaction  
 Participate as team member in the McKinsey strategic review and Turnaround Program

**06/1996-09/1998 BUSINESS-TO-BUSINESS RESEARCH UNIT - DIRECTOR**

- Company: **SOFRES MODUS Ltd (Hungary)**
- Assignments/Result: Set up a department dedicated for Business-to-Business research with P&L responsibility, lead and motivate a team of five people

**09/1994-06/1996 TELEMARKETING SALES REPRESENTATIVE**

- Company: **TELEMEDIA Ltd (Hungary)**
- Assignments/Result: Carry out in- and outbound telemarketing and sales campaigns and the analyse the results

**EDUCATION**

- 2003 – 2005** **Executive MBA, Erasmus University, Rotterdam School of Management**  
**1992 – 1997** **MSc & BA, Economist, Budapest University of Economic Sciences**

**TRAINING**

- 2023 'Efficient change management towards cooperation' and 'Business Analyst I.' training
- 2013 PRINCE2 Foundation & Practitioner training & exam - Passed
- 2013 (Commercial) Bank Lending – Deutsche Bank training
- 2010 Financial Risk Manager (FRM) course & exam - Passed
- 2013, 2010, 2008 Dutch Course and VU-NT2 Erasmus program
- 2009 Business German course
- 2006-2007 Compliance trainings (Basel II, KYC & Anti-Money Laundering, MIFID)
- 2005 Consumer Risk Management training, Alumni Study Tour in China
- 2004 Management Efficiency and Sales training (Presentation Skills, Effective Communication Skills, Time Management, Self-Awareness, Leadership, etc.)
- 2001 Intercultural Awareness training
- 2000 Carrier Development Program: Organisation, IT, HR, Finance, Marketing
- 1999 Project Management, Excel and Access courses, Banking Training
- 1998 SPSS (statistical analyser software) course, ISO Auditor training

**LANGUAGES**

- **Hungarian:** Mother tongue (C2)
- **English:** Business fluent (C1)
- **Dutch:** Business fluent (B2) - Staatsexamen NT2- Level 2
- **German:** Conversational (B1, to be refreshed)