

# Alexander Pavlyk

## Real Estate Appraiser

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### SUMMARY

Proficient and dedicated real estate appraiser with over 20 years of experience in the banking industry, including 13 years specializing in collateral valuation. Candidate Member of the Appraisal Institute of Canada on the AACI designation path and a Certified European Valuer (REV TEGoVA). Extensive expertise in appraising a wide range of residential and commercial properties combined with a strong background in business analysis, banking, and credit processes provides a unique combination of skills that enables a holistic approach to solving appraisal challenges. Passionate about continuous professional development and committed to delivering high-quality results with a focus on accuracy and compliance.

### SKILLS

**Valuation and Consulting Expertise:** • Residential real estate appraisal (single-family and multi-family homes, condominiums, apartments, etc.) • Commercial real estate appraisal (office, retail, industrial, logistics, and agricultural properties, grain elevators, solar power plants, etc.) • Movable assets appraisal (vehicles, industrial and agricultural equipment) • Market Research • Mass appraisal • Real Property consulting • Appraisal Review

**Analytical Proficiency:** • Analytical skills • Critical thinking • Detail-oriented approach • Business Analysis • Credit Risk Assessment • Mortgage Lending • Consumer Lending • Risk mitigation • Mortgage lending • SME lending

**Project and Operational Management:** • Project management • Full-Cycle Appraisal Management • Decision-making • Problem solving • Time management • Quality Assurance • Portfolio Management • Tender Documentation

**Communication and Leadership Strengths:** • Teamwork • Professional presentation • Staff training • Mentoring • Strong Organizational Skills • Proactive Customer Service • Conflict Resolution

**Technical skills:** • MS Office (Excel, Word, Access, PowerPoint, Outlook) • SQL • JavaScript • React • AI-assisted tools

### PROFESSIONAL EXPERIENCE

#### Senior Appraiser | Head of Collateral Valuation Unit

Jan 2010 - Mar 2023

ProCredit Bank

#### Key responsibilities:

- Coordinated a network of external appraisal companies to ensure accurate and timely collateral property valuations.
- Reviewed appraisal reports for accuracy compliance with bank policies, ensuring adherence to regulatory standards and maintaining high-quality collateral assessments.
- Spearheaded the development of collateral policies, standards, and procedures, establishing industry-leading standards and ensuring alignment with International Valuation Standards
- Conducted in-depth analysis of the collateral portfolio, providing strategic insights for optimized collateral management strategies.
- Regularly performed real estate market research, monitoring trends to ensure appraisals aligned with the bank's risk appetite and met regulatory requirements.
- Provided consulting and advisory services to the Credit Risk Department, offering expert insights on complex property valuations and risk management strategies.
- Evaluated various properties (including real estate, vehicles, agricultural machinery, and production equipment).
- Delivered training and presentations to staff and senior management, enhancing the understanding of appraisal processes and risk management in real estate valuation.

#### Accomplishments:

- Played a key role in establishing the Collateral Valuation Unit, building a team with a strong focus on quality, compliance, and risk management in property appraisals.
- Successfully implemented International Valuation Standards, ensuring all appraisals were consistent with global best practices and regulatory requirements.
- Consistently passed external audits by Big 4 firms and the regulator, demonstrating the high quality and integrity of the bank's appraisal processes.
- Led the development of a CRM module that facilitated communication and coordination between external appraisers, bank appraisers, and credit analysts.

**Branch Manager**

Apr 2006 - Dec 2009

ProCredit Bank

## Accomplishments:

- Achieved a threefold increase in the branch loan portfolio, growing from USD 5 million to USD 15.5 million.
- Successfully managed the loan portfolio during the challenging economic crisis of 2008-2009.
- Contributed to expanding the branch network in the region by providing market research, managing tenders, and overseeing branch reconstruction projects.

**Credit Manager**

Mar 2005 - Mar 2006

ProCredit Bank

## Accomplishments:

- Successfully expanded the branch's credit portfolio, consistently exceeding targets.
- Introduced new credit products and solutions that addressed the unique needs of the local market, expanding the client base.
- Conducted thorough market analyses to identify growth opportunities.
- Improved credit risk management processes, resulting in a significant reduction in non-performing loans.
- Guided, lectured, and mentored junior credit analysts, enhancing team growth and effectiveness.

**Credit Analyst**

Dec 2002 - Feb 2005

ProCredit Bank

## Accomplishments:

- Built and managed the branch's largest client portfolio, with more than 300 clients.
- Maintained portfolio performance with effective arrears management and risk mitigation strategies.
- Trained and mentored new analysts, improving team skills and integration.

**EDUCATION****The Post-Graduate Real Property Valuation program (PGCV)**

Sep 2024 - Present

University of British Columbia, Sauder Business School

**Cloud Development and Operation**

Jun 2024 - Aug 2024

Information and Communications Technology Council (ICTC)

**Diploma in Full Stack Web Development**

Mar 2023 - Jun 2023

Lighthouse Labs

**Middle Management Training Program**

Jan 2018 - Nov 2018

ProCredit Academy

**Valuation of Property**

Sep 2012 - Nov 2012

International Institute of Business (IIB)

**Master's Degree in Finance**

Sep 2001 - Jun 2002

Poltava University of Economics and Trade

**Bachelor's Degree in Economics and Entrepreneurship**

Sep 1997 - Jun 2001

Poltava University of Economics and Trade

**CERTIFICATES****AIC Candidate Member (AACI designation path)**

Jun 2025 - Present

The Appraiser Institute of Canada

**Recognized European Valuer (REV)**

Jun 2018 - Present

The European Group of Valuers' Association (TEGoVA)

**National qualification certificates of Appraiser**

Apr 2014 - Present

State Property Fund of Ukraine