



Dr. Markus J. Rieder, MBA

is a self-employed business consultant with a strong emphasis on quantitative methods and financial risk management. Currently, he is involved in several projects of developing scoring/rating models for big European banks. Previously, he worked as systems analyst for McKinsey&Company Germany. Beyond his consulting activities, he is doing research in the area of risk management and financial theory. He studied Physics (Ph.D., University of Graz/Austria, University of Concepción/Chile) and Mechanical Engineering (M.Sc., Technical University of Munich/Germany), and he earned an MBA with emphasis in Finance (Webster University St. Louis/USA, Cha'am/Thailand). Dr. Rieder gained experience as a consultant for several institutions and firms, mainly working in projects covering:

- Credit Risk
Developing and evaluating credit rating systems for all products and segments of various large European and Asian banks. Designing model approach, collecting data, and conducting statistical analyses to validate and calibrate scoring models for individual loans and forecast models for loan portfolios. Establishing rating tools and risk adjusted pricing schemes for non-retail obligors. Modeling and implementing discounted cash flow simulation models for project finance and income producing real estate loans. Stress testing portfolios and forecasting equity demand for coverage of unexpected losses.
- Market Risk
Implementing an asset and liability management system for a major German bank. Designing, developing and testing a limit control system and capital analysis demand and use reports. Analyzing the bank's aggregate term transformation contribution, followed by proposing regular liquidity and refinancing plans. Reduction of liquidity risk and interest rate risk by duration concepts. Pricing implicit options on assets and liabilities.
- Financial Controlling
In-depth P&L simulation for a Central Asian bank. Modelling interest income and fee income along products, sales channels and customer types. Simulation of loan losses and scenario analyses of operational costs for all major expense types. Monitoring of total exposures and daily values at risk to feed portfolio models.
- Statistical Modeling
Developing customer scores measuring their potential profitability in an Italian retail bank. Modelling product use, account service, and cross selling rates, and calibrating the resulting customer scores onto present values. Building customer clusters associated with different sets of marketing measures over time.
- Product Pricing
Modeling optimal price schemes for the German energy sector by developing a dynamical Bayesian forecast method. Inclusion of customer's usage patterns from smart meter data and updating churn predictions from all information flows to the utility company. Monitoring and reporting of all relevant financial performance figures.