## **INFORMATION**

## about the Qualifications and Work Experience of the Sberbank Branch Manager

Branch name: Dagestan Branch No. 8590 of Sberbank

Serial number of the branch in accordance with the Book of State Registration of Credit Institutions: 1481/1947

	1. Per	sonal details	
Full name		Sultan O. Umahanov	
2. Position held			
Job title		Deputy Chairman of North Caucasus Bank – Manager of Dagestan Branch No. 8590 of Sberbank	
Date of approval by the Bank of Russia		April 17, 2012	
Date of appointment		May 30, 2012	
Job description		General branch management, ensuring business development in the region, and ensuring performance of structural business units' functions.	
	3. Profess	sional education	
1. Name of educational institution Lenin Dagestan State University			e University
Graduation year		1994	
Qualification		Economist Manager	
Major and/or specialization		Economy and Production Management	
		Lawin Document State University	
2. Name of educational institution		Lenin Dagestan State University 1997	
Graduation year			
Qualification		Lawyer  Jurisprudence	
Major and/or specialization		Finance Academy under the Government of the Russian	
3. Name of educational institution		Federation Federation	
Graduation year		2007	
Qualification		Economist	
Major and/or specialization		Finance and Credit	
iviajor and/or specialization	3.1 Further n	rofessional education	n
		N/A	
Degree program, date of graduation		N/A	
Degree program, date or graduation		14/11	
Additional information			
Graduate degree and date awarded		N/A	
Academic title and date awarded		N/A	
4. Emplo	yment details, including	membership in the	management bodies
(boards of directors/supervisory boards) of legal entities			
		Dates	
Name	Job title	(appointment/	Job
of organization	(including in a	election, dismissal/	description
	management body)	termination	
0 77 1 1 7 1	<b>D</b>	of employment)	
Severo-Kavkazsky Bank	Deputy Chairman	February 25, 2010-	Management of supervised areas.
of Sberbank of Russia	of the Bank	May 29, 2012	)
Severo-Kavkazsky Bank	Deputy Chairman of the	14.04.2006-	Management of supervised areas.
of Sberbank of Russia	Bank's Executive Board	24.02.2010	