

**INFORMATION**  
**about the Qualifications and Work Experience of the Sberbank Branch Manager**

Branch name: **Karachaevo-Cherkessia Branch No. 8585 of Sberbank**

Serial number of the branch in accordance with the Book of State Registration of Credit Institutions: **1481/1946**

<b>1. Personal details</b>			
Full name		Zaur M. Nesterenko	
<b>2. Position held</b>			
Job title		Manager of Karachaevo-Cherkessia Branch No. 8585 of Sberbank	
Date of approval by the Bank of Russia		March 29, 2010	
Date of appointment		April 1, 2010	
Job description		General branch management, branch network management, fulfillment of financial and economic indicators of the branch.	
<b>3. Professional education</b>			
Name of educational institution		Stavropol State Technical University	
Graduation year		1995	
Qualification		Engineer-Economist	
Major and/or specialization		Economy and Machinery Management	
<b>3.1. Further professional education</b>			
Name of educational institution		N/A	
Degree program, date of graduation		N/A	
<b>Additional information</b>			
Graduate degree and date awarded		N/A	
Academic title and date awarded		N/A	
<b>4. Employment details, including membership in the management bodies (boards of directors/supervisory boards) of legal entities</b>			
Name of organization	Job title (including in a management body)	Dates (appointment/ election, dismissal/ termination of employment)	Job description
Karachaevo-Cherkessia Branch No. 8585 of Sberbank of Russia	Deputy Branch Manager	March 19, 2009- March 31, 2010	General branch management, improvement of client servicing and expansion of the range of banking services, provision of effective monetary policy.
Karachaevo-Cherkessia Branch No. 8585 of Sberbank of Russia	Deputy Branch Manager – Head of Corporate Customer Department	August 6, 2008- March 18, 2009	Operational management of the Branch. Management of attracting potential customers.
Severo-Kavkazsky Bank of Sberbank of Russia	Head of Legal Entities Division of Operational Department	February 26, 2006- August 5, 2008	Operational management of the Branch. Attracting new customers to full package of services.
Severo-Kavkazsky Bank of Sberbank of Russia	Deputy Head of Planning and Financial Division of Planning and Economic Department	May 25, 2005- February 25, 2006	Organization of the process of strategic and current planning of the bank.
Severo-Kavkazsky Bank of Sberbank of Russia	Chief Economist of Planning and Financial Division of Planning and Economic Department	July 7, 2003- May 24, 2005	Provision of analytical work and assessment of the expediency and effectiveness of the costs of individual operations and transactions. Identifying reasons of low profitability of branches, introduction of proposals to improve the efficiency of their activities.