## **INFORMATION**

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

Branch name: Kursk Branch No. 8596 of Sberbank

Serial number of the branch in accordance with the Book of State Registration of Credit Institutions: 1481/739

	1. Pe	ersonal details	
Full name Sergey N. Khorov			
	2. I	Position held	
Job title		Head of Kursk Branch No. 8596 of Sberbank	
Date of approval by the Bank of Russia		February 11, 2016	
Date of appointment		March 9, 2016	
Job description		General branch management, ensuring business development	
		in the region and performance of functions by structural	
	• • • •	business units.	
1 XX C 1 1.		ssional education	
1. Name of educational institution		State Technical University (Voronezh)	
Graduation year		1996	
Qualification  Major and/or application		Bachelor of Management	
Major and/or specialization		Management	
2. Name of educational institution		State Technical University (Voronezh)	
Graduation year		1997	
Qualification		Economist-Manager	
Major and/or specialization		"Economics and of Management Mechanical Engineering	
		Enterprises"	
	3.1. Further 1	professional educa	tion
Name of educational institution		N/A	
Degree program, graduation date		N/A	
Additional information			
Graduate degree and date awarded		N/A	
Academic title and date awarded		N/A	
_	oyment details, including	_	e e e e e e e e e e e e e e e e e e e
(boards of directors/supervisory boards) of legal entities			
Name of the againstian	Job title	Dates	Loh
Name of the organization		(appointment/ election, dismissal/	Job description
	(including in a management body)	termination	description
	management body)	of employment)	
Tsentralno-Chernozemny	Director of Internal	June 1, 2012–	Management of the Bank's internal audit
Bank of Sberbank	Audit of the Bank	March 8, 2016	system, analysis of the efficiency of
Dame of Booleans	Truck of the Bunk	Waren 6, 2016	banking processes and formation of
			proposals for their improvement
Tsentralno-Chernozemny	Director of Internal	March 10, 2011–	Management of the Bank's internal control
Bank Sberbank of Russia	Audit of the Bank	May 31, 2012	system, analysis of the efficiency of
			banking processes and formation of
			proposals for their improvement
Tsentralno-Chernozemny	Head of Corporate	March 11, 2010–	Management of attracting customers
Bank Sberbank of Russia	and Small Business	March 9, 2011	of medium and small business
	Customers of Sales and		
	Service of Corporate and		
	Small Business		
	Customers Department		