

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

Branch name: **Omsk Branch No. 8634 of Sberbank**

Serial number of the branch in accordance with the Book of State Registration of Credit Institutions: **1481/1009**

<b>1. Personal details</b>			
Full name		Igor A. Merkulov	
<b>2. Position held</b>			
Job title		Deputy Head of Zapadno-Sibirsky Bank – Manager of Omsk Branch No. 8634 of Sberbank	
Date of approval by the Bank of Russia		July 26, 2011	
Date of appointment		August 25, 2011	
Job description		General branch management, ensuring business development in the region and performance of structural business units' functions.	
<b>3. Professional education</b>			
Name of educational institution		Orel State Pedagogical University	
Graduation year		1995	
Qualification		Teacher of History and Humanities	
Major and/or specialization		History	
<b>3.1. Further professional education</b>			
Name of educational institution		Russian Governmental Academy of National Economy	
Degree program, graduation date		MBA, June 27, 2003	
<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
Sberbank of Russia	Regional Director of Branch Management Department	January 1, 2011- August 24, 2011	Analysis of performance figures and elaboration of managerial decisions aimed at improving the performance of regional banks.
Sberbank of Russia	Project Director for Coordination of Regional Banks in the Branch Relations Department	October 21, 2010- December 31, 2010	Analysis of performance figures and elaboration of managerial decisions aimed at improving the performance of regional banks.
Tsentrarno-Chernozemny Bank of Sberbank of Russia	Deputy Bank Chairman	February 15, 2010- October 20, 2010	Supervision of: customer service planning and quality control, service and sales in ISU network.
Centralno-Chernozemny Bank of Sberbank of Russia	Deputy Chairman of the Executive Board of the Bank	June 23, 2008- February 14, 2010	Supervision of departments for individual deposits and settlement, retail lending and credit cards
Centralno-Chernozemny Bank of Sberbank of Russia	Assistant to the Bank Chairman	July 24, 2007- June 22, 2008	Analysis of the operations of divisions and branches of the bank in sites, preparation of proposals to improve operations.
National Bank Trust Inc	Director of Regional Center	May 11, 2005- July 18, 2007	Branch management in the regional center, management and supervision of sales of retail loan products and products for small and medium business.