

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

Branch name: **Orenburg Branch No. 8623 of Sberbank**

Serial number of the branch in accordance with the Book of State Registration of Credit Institutions: **1481/1042**

<b>1. Personal details</b>			
Full name		Denis V. Likhachev	
<b>2. Position held</b>			
Job title		Manager of Sberbank Orenburg Branch No. 8623 of Sberbank	
Date of approval by the Bank of Russia		July 11, 2014	
Date of appointment		July 25, 2014	
Job description		General branch management. Elaboration of business strategy and development of the branch. Client servicing management and expansion of bank services.	
<b>3. Professional education</b>			
Name of educational institution		Orenburg State University	
Graduation year		2001	
Qualification		Economist	
Major and/or specialization		Finance and Credit	
<b>3.1. Further professional education</b>			
Name of educational institution		N/A	
Degree program, graduation date		N/A	
<b>Additional information</b>			
Graduate degree and date awarded		Candidate of Sciences (PhD) in Agriculture, June 18, 2005	
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
Povolzhye Bank of Sberbank of Russia	Advisor to the Bank Chairman	March 27, 2014– July 24, 2014	Development of proposals to increase performance of the Bank within Orenburg Region.
Russian Agricultural Bank OJSC (Rosselkhozbank OJSC)	Director of Orenburg Regional Branch	September 5, 2012– March 26, 2014	General branch management, organization and management of customer lending procedures.
Commercial Bank Orenburg OJSC	Head of Mortgage and Retail Lending Management	April 2, 2007– September 4, 2012	Management of mortgage and retail lending, development and introduction of new loan products.