

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

Branch name: **Ryazan Branch No. 8606 of Sberbank**

Serial number of the branch in accordance with the Book of State Registration of Credit Institutions: **1481/1246**

1. Personal details			
Full name		Sergey N. Frolov	
2. Position held			
Job title		Manager of Ryazan Branch No. 8606 of Sberbank	
Date of approval by the Bank of Russia		December 31, 2014	
Date of appointment		January 29, 2015	
Job description		General branch management, ensuring business development in the region, and ensuring performance of structural business units' functions.	
3. Professional education			
1. Name of educational institution		Tula State University	
Graduation year		2001	
Qualification		Bachelor of IT Systems in Economics	
Major and/or specialization		IT Systems in Economics	
2. Name of educational institution		Tula State University	
Graduation year		2002	
Qualification		Economist	
Major and/or specialization		IT Systems in Economics	
3. Name of educational institution		Tula State University	
Graduation year		2006	
Qualification		Lawyer	
Major and/or specialization		Jurisprudence	
3.1. Further professional education			
Name of educational institution		N/A	
Degree program, date of graduation		N/A	
Additional information			
Graduate degree and date awarded		N/A	
Academic title and date awarded		N/A	
4. Employment details, including membership in the management bodies (boards of directors/supervisory boards) of legal entities			
Name of organization	Job title (including in a management body)	Dates (appointment/ election, dismissal/ termination of employment)	Job description
Tula Branch No. 8604 of Sberbank of Russia	Deputy Branch Manager	November 11, 2013- January 28, 2015	General branch management, improvement of client servicing and expansion of the range of banking services, effective monetary policy.
Tula Branch No. 8604 of Sberbank of Russia	Head of Lending Department	September 1, 2011- November 10, 2013	Provision of all types of loan transactions; issuance of bank guarantees; leasing transactions; organization of lending operations in branches; participation in collegiate activities.
Tula Branch No. 8604 of Sberbank of Russia	Head of Loan Products for Legal Entities Department	July 8, 2011- August 31, 2011	Provision of all types of loan transactions; issuance of bank guarantees; leasing transactions; organization of lending operations in branches.
Tula Branch No. 8604 of Sberbank of Russia	Deputy Head of the Executive Board – Head of Lending Division of the Department of Loan Products for Legal Entities	September 1, 2010- July 7, 2011	Provision of all types of loan transactions; issuance of bank guarantees; leasing transactions; organization of lending operations in the served regions.

Tula Branch No. 8604 of Sberbank of Russia	Head of Investment Lending Sector of Investment Lending and Project Financing Department	July 4, 2008- August 31, 2010	Provision of long-term lending operations of legal entities; long-term lending operations in the branches of the bank.
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