

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

Branch name: **Sverdlovsk Branch No. 7003 of Sberbank**

Serial number of the branch in accordance with the Book of State Registration of Credit Institutions: **1481/373**

1. Personal details			
Full name		Michael V. Kisel	
2. Position held			
Job title		Manager of Sverdlovsk Branch No. 7003 of Sberbank	
Date of approval by the Bank of Russia		August 13, 2012 – Manager of Penza Branch No. 8624 of Sberbank of Russia April 13, 2015 – after the fact	
Date of appointment		April 13, 2015	
Job description		General branch management. Elaboration of business strategy and branch development. Customer service management, expansion of the range of banking services.	
3. Professional education			
Name of educational institution		Saratov State Economic Academy	
Graduation year		1995	
Qualification		Economist	
Major and/or specialization		Economics and Management (in food industry)	
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		Candidate of Sciences (PhD) in Economics, March 2, 2001	
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
Penza Branch No. 8624 of Sberbank of Russia	Branch Manager	August 28, 2012- April 12, 2015	General branch management. Elaboration of business strategy and branch development. Customer service management, expansion of the range of banking services.
Povolzhsky Bank of Sberbank of Russia	Advisor to the chairman of the bank	January 26, 2012- August 27, 2012	Development and implementation of strategic business development projects in Penza and Penza Region. Development of branches formats in Penza Region and introduction of the service model in units. Management and control of all units in branches of Penza Region.
VTB Bank OJSC	Manager of VTB Bank branch in Penza	June 15, 2009- January 25, 2012	General management and control of financial and economic activity of the branch.