CURRICULUM VITAE

PERSONAL INFORMATION

Alexandra KHMELEVA February 2, 1982 Married, one child <u>Alexandra.Khmeleva@gmail.com</u> tel. +7-916-790-65-07

17 years in Finance, 10 years on managerial positions in foreign and Russian banks.

CFO, Board member of the Captive bank #1 in Russia (#63 by assets, #39 by profit).

Experienced in strategy, international banking, financial planning&control, treasury, accounting and tax, audit. Financial function management in the Bank with 3 foreign shareholders.

EDUCATION

2015	MBA Warwick Business School (UK) (with merit)
2007	ACCA qualification (Fellow Chartered Certified Accountant)
2004	STATE UNIVERSITY HIGHER SCHOOL OF ECONOMICS (Master in Finance)

CAREER DEVELOPMENT

January 2017 – present

AO RN Bank rn-bank.ru (Alliance Renault-Nissan-Mitsubishi)

Chief Financial Officer, Board Member

- Chairman of the Financial and Tender Committees
- In charge of financial planning and analysis, procurement, treasury, accounting and reporting, tax
- Preparation and participation in Supervisory Boards (including approval of new Lada factoring business, Capital increase, Business Plans and results)
- Interactions with 3 shareholders (Unicredit, Renault, Nissan); Central Bank of Russia; Ministry of Industry and Trade; Renault Russia and Nissan Russia
- Reorganization and straightening of Financial department, set up of communication strategy (improved engagement)
- 2 investor ratings received (AKRA (AAA) and S&P (BB+)), 7 Bonds issues (total 40 bln RUR), new relations with interbank.
- 3 bln RUR capital increase from 3 shareholders approved and executed
- Participation in Group (RCI Bank and Services <u>rcibs.com</u>) Strategy development 2020-2025 as a leader of one Stream
- Included in Renault High Potential Performer List

September 2013 -January 2017

OAO Sberbank (Bank #1 in Russia)

Projects Director, Sherbank International

- Board-2 level
- Prepared Sberbank International strategy 2014-2018 (actualized 2016-2018), including approval by Sberbank Supervisory Board and Board of Directors
- Prepared and approved subsidiary banks' strategies (Ukraine, Belarus, Kazakhstan, Europe, Turkey, India) (incl. BP and projects)
- Developed and cascaded financial & non-financial targets to subsidiary banks and performance management
- Subsidiary Banks' corporate governance
- Valuation of investment projects

June 2010 – August 2013

Cetelem, BNP Paribas Group/Sberbank Group (Moscow)

Deputy CFO; Head of Financial Control

BNP Paribas Group - Sberbank partnership management (deal completed 08/2012):

- Successful complete of M&A deal (Sberbank and BNP Paribas)
- Structure of operational integration of finance function between Cetelem (BNP Paribas ZAO) and BNP Paribas Vostok and further Sberbank
- Business planning and budgeting, cost control, IFRS and management reporting, treasury middle-office functions' reorganization and straightening
- Internal and external regular audits.

June 2009 – OAO SwedBank (Moscow)

May 2010 Head of Financial reporting department

July 2004 – Pricewaterhouse Coopers Audit (Moscow, Paris)

June 2009 Assistant Manager. Financial Service Assurance and Business Advisory Services.

December 2003 – PricewaterhouseCoopers Audit ZAO (Moscow)

July 2004 Billing administrator (Debtors' sector). Finance department.

December 2002 – International Moscow Bank ZAO (Moscow)

October 2003 Officer. Securities operations department.

SKILLS

Languages

Russian: native:

English: business fluent (TOEFL);

French: business fluent (certificate of Business French "Chamber of Commerce and Industry of Paris"- excellent).

Publications and conference speech

Publications in financial Journals: "Corporate Financial Reporting. International standards", "IFRS and ISA in credit institutions", "IFRS practice", "Consultant".

Banking Conferences speeches ("IFRS Practice", Adam Smith Forum)

Personal

Experienced in building strong and motivated team, goal-oriented, interpersonal and negotiation skills, work under pressure and strict deadlines.

Hobbies

Diving (AOWD), mentoring, skiing, fitness, travelling.