**ROMAN KORNEV**

+7 995 506 5353

[roma.kornev@gmail.com](mailto:roma.kornev@gmail.com)

<https://www.linkedin.com/in/rkornev/>

Throughout my professional career, I've been working with financial institutions, regulators, bankers and shareholders, media and professional investing community in Russia and CIS markets. I have deep knowledge of distressed credit analysis and a track record of timely market-moving credit calls on subsequently failed/defaulted banks. I also have experience of developing data-driven credit research products and that of public speaking for a professional audience.

**EXPERIENCE**FITCH RATINGS, FINANCIAL INSTITUTIONS, MOSCOW, RUSSIA

|  |  |
| --- | --- |
| March 2014 – August 2019 | Director |
| January 2013 – March 2014 | Associate Director |
| September 2010 – January 2013 | Analyst |

RESPONSIBILITIES:

* Maintaining analytical relationships with rating mandates, including regular on-site meetings and other executive communication in Russia, Kazakhstan, Ukraine and Belarus.
* Performing credit analysis, preparation and review of financial models, review of confidential and open-source information, involving extensive loan portfolio analysis.
* Presenting credit views and rating recommendations to committees composed of colleagues from other Fitch offices, active participation in rating committees and other analytical discussions on EMEA banks and non-bank financial institutions.
* External outreach, including analytical meetings with investors, bankers, shareholders, regulators and local and international media.
* Preparing research for publication, including issuer reports, special sector reports, presentations.
* Speaking at Fitch’s conferences with 300+ audience.
* Supervising work of junior analysts and mentoring.

SKILLS:

* Deep knowledge of the banking business, international, Russian and other CIS banking regulation.
* Experienced credit analyst focused on banks but with good understanding of non-bank corporate credit world.
* Understanding of distressed credit situations, debt restructuring economics, processes and advisory market landscape.
* Extensive client communication skills, a long track record of professional communications at executive level.
* Financial modeling, advanced SQL Server and Azure SQL Server, decent coding skills (VB, JavaScript).
* Business research writing, public speaking with advanced English.

ERNST & YOUNG, GLOBAL FINANCIAL SERVICES, MOSCOW, RUSSIA

|  |  |
| --- | --- |
| June 2009 – August 2010 | Audit Senior |
| June 2008 – June 2009 | Advanced Staff |
| June 2007 – June 2008 | Audit Staff |

* 3 years of auditing large Russian banks;
* Performing asset quality reviews;
* Advising clients on efficiency improvements, financial modeling, IFRS and statutory reporting;
* Leadership over 3 to 5-member audit teams;
* Lecturing at EY internal training courses;
* Counselling junior staff.

EARLIER CAREER

Before joining EY, I worked for a short time at a medium-sized commercial bank. Prior to that, I served with the Russian military in a role involving research, analysis and public relations.

**EDUCATION**

2000 – 2005, Russian Ministry of Defence University, Moscow. Chinese and English language studies. Summa cum laude.