



## DENIS GAVRILIN

Chief Risk Officer

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### SUMMARY

Innovative executive and risk-management professional with 10 years' experience in banking

### SKILLS

- Strong team-builder
- Strategic objective execution
- Complex problem solving
- Research and analysis
- Financial modeling
- Quantitative and qualitative analysis
- R, Python, VBA

### EDUCATION

- 2022 MASTER IN FINANCE  
New Economic school
- 2011 PHYSICS OF CONDENSED MATTER  
Moscow State University,  
Physics Faculty

### PUBLICATIONS

Vedomosti, Komersant, RBC.ru

## PROFESSIONAL EXPERIENCE

### MANAGING DIRECTOR BANK SOYUZ, Risk Department

Apr 2021 – Present

Core

Accomplishments:

- In-house development of all-in-one tool for risk-monitoring and forecasting, which allowed to reduce CapEx for \$500thd/year

Main functions:

Digital-transformation of the risk function of the bank, including in-house development of various tools for risk accessing and monitoring; Member of Credit Committee; Responsibility for the institution's risk management, ICAAP and ILAAP; Establish and maintain relationships with rating agencies, external auditors and regulators.

### SENIOR MANAGER DELOITTE RISK ADVISORY

Dec 2019 – Apr 2021

Core

Accomplishments:

- Successfully prepared and delivered a series of projects for regulatory bodies including Central Bank of Russia and large Russian banks in area of IFRS 9, credit and operational risk modeling

Main functions:

Practice development (risk-management for banks and other financial institutions). Project management of services in credit, market, operational and other risks, ICAAP & ILAAP, IFRS 9 as well as optimization of business processes and banking products development. Quality control of projects executed by other teams in mentioned areas. Participation as speaker at conferences. Publication of articles and commentaries in the press and specialized magazines

### CHIEF RISK OFFICER MOSCOW MORTGAGE AGENCY BANK

Sep 2018 – Dec 2019

Core

Accomplishments:

- Restructured ICAAP framework
- Implemented IFRS 9 standards

Main functions:

Member of Credit Committee; Supervise and mentor risk function of the bank; Responsibility for the institution's risk management, capital adequacy and contingency policies; Establish and maintain relationships with rating agencies, external auditors and regulators.

### CHIEF RISK OFFICER KEB HNB RUS (part of KEB HANA GROUP, Korea)

Sep 2015 – Sep 2018

Core

Accomplishments:

- Established Risk Management Department
- Established ICAAP framework
- Implemented IFRS 9 standards

Main functions:

Member of Executive management team; Member of Credit Committee; Supervise and mentor risk function of the bank; Responsibility for the institution's risk management, capital adequacy and contingency policies; Development and support of new business activities; Establish and maintain relationships with clients, partners, external auditors and regulators.

### SENIOR CREDIT OFFICER BANK ROSSYISKY CREDIT

Mar 2015 – Sep 2015

Core

Accomplishments:

- Developed a new BG product and expand existing customer sales, which resulted in a 15% increase in annual sales of BG.
- Successfully closed an average of 30 loans per month

Main functions:

Oversaw group of 10; Participation in negotiations with the client regarding compliance of documentation with conditions of credit approval, determination of events of default, informational undertaking, representations and other covenants; Recommended loan approvals and denials based on customer loan application reviews; Analytical review upon top management request.

### HEAD OF CORPORATE LOAN UNDERWRITING TEAM VTB24

Aug 2010 – Sep 2014

Core

Accomplishments:

- Established project analysis process for real estate & project finance.
- Built from scratch financial forecasting process of past due rate, provision rates and P&L impact.

Main functions:

Oversaw group of 6; Analysis of real estate & project finance, bonds and corporate loans; Loan portfolio quality analysis (large corporate business); Cash-flow modeling; Development and implementation of credit policies, credit products parameters; Development of business requirements for banking software development/implementation; Analytical review upon top management request.