

# MAXIM VOROBYEV



Professional with experience of implementation group-wide projects and deep knowledge of asset and liabilities management. Strong leadership, result-oriented

## PERSONAL INFORMATION

33 years old, married, 2 kids  
Russian Federation, Moscow  
English: fluent  
Hobbies: travelling, swimming  
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## EDUCATION AND CERTIFICATES

<b>New Economic School, Moscow, MS, Finance, Diploma with Honor</b>	<b>2004-2006</b>
<b>Novosibirsk State University, Novosibirsk, BS, Mathematics, Diploma with Honor</b>	<b>2000-2004</b>
<b>CFA, FRM</b>	

## WORKING EXPERIENCE

**Sberbank, Treasury Department** **2008-p.t.**

The largest Bank in Eastern Europe with assets over \$400bn

**Deputy Head of Treasury (Senior MD)** **2016-p.t.**

Overall department management (151 FTE):

- Successfully completed with McKinsey and KPMG project on ALM setup.  
*Removed conflict of interest in Business units and Treasury. Improved corporate governance for ALM risks and set risk control function. Decrease losses in stress from \$2.6bn to \$1.3bn per year.*
- Coordinated international project with KPMG on capital management framework implementation  
*Rearranged capital management function. Connected Group Risk Appetite to every single asset. Implemented standardized intragroup measure for efficient capital allocation.*
- Coordinated with Government Mortgage Agency on securitization  
*Removed regulation drawbacks and set first instrument allowing Russian banking system to sell mortgages from balance sheet. Organized debut deal over \$0.7bn.*
- Launched local \$8bn bond program  
*Provided benchmark for the local market alternative to sovereign bond's curve. In 2016 attracted over \$0.5bn funds with the lowest spread to government curve.*
- Member of Board of Directors, Sberbank Leasing

**Head of division** **2013-2016**

Liquidity and capital management:

- Organized and coordinated crisis management team with acting CEO as chairman.  
*In 2014 minimized negative effects during crisis – attracted \$9bn customers' funds over 6 months. Agreed with regulator on buffer of \$10bn foreign currency cash reserves for own needs and banking system.*
- Developed intragroup funding policy, group funding and capital plans and crisis framework.  
*Annually coordinated funding and capital needs of 15 international daughter banks and companies. Eliminated arbitrage opportunities within the Group for total portfolio of intragroup operations over \$5bn. Set group standards for funding and capital management in going concern and stress scenarios*
- Coordinated international project on Group Treasury organizational setup with McKinsey  
*Implemented centralized organizational model for Treasury based on experience of European Banks*
- Coordinated with local regulator on Risk Weighted Assets (RWA) optimization  
*Implemented Basel standards. Increased capital adequacy ratios more than by 50b.p. which is equivalent to increase in profit by over \$2bn or allowing additional business creation by \$20bn.*
- Diversified funding base, coordinated Eurobonds program  
*Met potential investors from UK, Europe and former CIS countries. In 2013-14 organized 7 issues, attracted 4.8bn funds, increased overall volume of issued bonds to \$17bn*
- Trained managers to increase risk management culture  
*Annually over 400 middle and senior managers visit capital and liquidity management courses.*

**Deputy head of division** **2012-2013**

- Centralized at head office processes for managing liquidity which led to staff optimization by 16 FTE

**Deputy Head of ALM Unit** **2009-2012**

- Implemented loan margin calculator providing estimation of lending deal profitability. Integrated in Group credit process (over 16 000 users)

**Senior economist** **2008-2009**

**UniCreditBank, Treasury** **2005-2008**

First international Bank in Russia (former International Moscow Bank) with assets over \$25bn.  
Associate Manager/Senior expert/Expert