

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

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

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