

**Credit Union “Payment Center” (Limited Liability Company)
Board Members Qualification and Experience**

Surname	Kazhimuratov
Name	Gabbas
Patronymic	Maratovich
Title	Board Chairman
Date of election to the Board and No. of minutes containing decision on appointment	Decision No.42 of the sole participant of the Credit Union “Payment Center” (Limited Liability Company) dated December 11, 2017

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Saint-Petersburg University of Economics and Finance	1995	International Economics (economist)
Continuing professional education		none
Science degree, academic rank		none

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
01.01.2006	till present	Branch Head	Baring Vostok Capital Partners	Current business management
29.10.2009	01.07.2014	Chairman of the Board of Directors	“Family Doctor” General Medical Practice Closed Joint-Stock Company	General business management
01.04.2013	till present	Member of the Board of Directors	Ivi.ru LLC	General business management
01.07.2014	till present	Member of the Board of Directors	“Family Doctor” General Medical Practice Closed Joint-Stock Company	General business management
01.04.2014	07.04.2015	Member of the Board of Directors	Teplant OJSC	General business management
11.10.2011	10.10.2016	Board Member	Credit Union “Payment Center” (Limited Liability Company)	General business management
10.10.2016	till present	Board Chairman	Credit Union “Payment Center” (Limited Liability Company)	General business management

Additional information	Since 2000 – member of Association of Chartered Certified Accountants (ACCA), Great Britain
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Surname	Pogudin
Name	Alexandr
Patronymic	Viktorovich
Title	Board Member
Date of election to the Board and No. of minutes containing decision on appointment	Decision No. 42 of the sole participant of the Credit Union “Payment Center” (Limited Liability Company) dated December 11, 2017

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Novosibirsk State University	1990	Geophysical methods for mineral deposits exploration (geoscientist)
Continuing professional education		none
Science degree, academic rank		none

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
01.01.2010	27.11.2015	Director for Strategic Development	Center of Financial Technologies Closed Joint Stock Company	Separate business lines management
27.11.2015	till now	Director of 2 MCA business solutions	Center of Financial Technologies Closed Joint Stock Company	Separate business lines management
17.04.2017	till now	Director	CFT-Service Closed Joint Stock Company On May 22, 2018 CFT-Service Closed Joint Stock Company was renamed as CFT-Service Joint Stock Company	General business management
20.04.2017	till now	Strategic Development Director	Center of Financial Technologies Closed Joint Stock Company	Separate business lines management
24.10.2016	till now	Board Member	Credit Union "Payment Center" (Limited Liability Company)	General business management

Additional information	
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Surname	Mazanov
Name	Pyotr
Patronymic	Viktorovich
Title	Board Member
Date of election to the Board and No. of minutes containing decision on appointment	Decision No. 42 of the sole participant of the Credit Union "Payment Center" (Limited Liability Company) dated December 11, 2017

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Novosibirsk State University of Economics and Management	1985	Industrial Planning (Economist)
Continuing professional education		none
Science degree, academic rank		none

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
11.05.2005	14.05.2010	Chief Operating Officer	Center of Financial Technologies Closed Joint Stock Company	Separate business lines management
17.05.2010	till now	Chief Operating Officer	Zolotaya Korona Closed Joint Stock Company	Separate business lines management
27.03.2007	till now	Director	Billing Center Closed Joint Stock –Company	Current business management
11.10.2011	till now	Board Member	Credit Union "Payment Center" (Limited Liability Company)	General business management

Additional information	
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Credit Union “Payment Center” (Limited Liability Company)
Board Chairman, Deputy Chairmen, Board Members, Chief Accountant, Deputy Chief Accountant
Qualification and Experience

1. Sole Executive Body – Board Chairman

Surname	Mats
Name	Grigoriy
Patronymic	Moiseyevich
Title	Board Chairman
Date of election to the Board and No. of minutes containing decision on appointment	Decision No. 27 of the sole participant of the Credit Union “Payment Center” (Limited Liability Company) dated November 19, 2015
Date of approval by the Bank of Russia	28.11.2007
Date of appointment (election, re-election) to the office	19.11.2015

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Novosibirsk State Technical University	1981	Applied Mathematics (applied mathematician)
Continuing professional education	none	
Science degree, academic rank	Doctor of science, graduation date December 17, 1987, Novosibirsk State Technical University	

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
18.08.2000	30.07.2004	Head of debit and credit transactions department	Novosibirsk branch of Menatep SPb CJSC (Menatep SPb CJSC was renamed into Menatep SPb OJSC as of January 26, 2001)	Structural division performance management
02.08.2004	07.02.2007	Board Chairman	Credit Union “Payment Center” (Limited Liability Company)	Current business management
09.02.2007	28.05.2007	Board Chairman	Regional Credit CB OJSC	Current business management
09.07.2007	14.12.2007	Project Manager	Zolotaya Korona Closed Joint Stock Company	Separate business lines management
17.12.2007	till now	Board Chairman	Credit Union “Payment Center” (Limited Liability Company)	Current business management

Additional information	
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2. Management Board

Surname	Yermolayeva
Name	Olga
Patronymic	Viktorovna
Title	Deputy Board Chairman, Board Member
Date of election to the Board and No. of minutes containing decision on appointment	Decision No. 27 of the sole participant of the Credit Union “Payment Center” (Limited Liability Company) dated November 19, 2015
Date of approval by the Bank of Russia	04.02.2008
Date of appointment (election, re-election) to the office	18.04.2013

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Novosibirsk University of Customer Cooperation	1992	Non-Food Merchandising

		(merchandise specialist)
Novosibirsk State University of Economics and Management	2004	Accounting, Analysis and Audit (Economist)
Continuing professional education	none	
Science degree, academic rank	none	

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
15.01.2002	05.04.2005	Economist responsible for financial monitoring control	“Siberian Settlement Center” non-banking credit institution closed joint stock company	Functions falling under competence of economist responsible for financial monitoring control
05.04.2005	24.03.2006	Financial Monitoring Department Head	“Siberian Settlement Center” non-banking credit institution closed joint stock company	Structural division performance management
27.03.2006	31.03.2008	Currency Exchange Department Head	Credit Union “Payment Center” (Limited Liability Company)	Structural division performance management
31.03.2008	23.04.2008	Deputy Board Chairman	Credit Union “Payment Center” (Limited Liability Company)	Structural division performance management
23.04.2008	18.04.2013	Deputy Board Chairman - Currency Exchange Department Head	Credit Union “Payment Center” (Limited Liability Company)	Separate business lines management
18.04.2013	till now	Deputy Board Chairman	Credit Union “Payment Center” (Limited Liability Company)	Separate business lines management

Additional information	
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Surname	Scherbina
Name	Nikolay
Patronymic	Nikolayevich
Title	Adviser to the Board Chairman, Board Member
Date of election to the Board and No. of minutes containing decision on appointment	Decision No. 27 of the sole participant of the Credit Union “Payment Center” (Limited Liability Company) dated November 19, 2015
Date of appointment (election, re-election) to the office	02.04.2012

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Moscow Physics and Technology Institute	1978	Air and space crafts (physics engineer)
Russian Distance-Learning Finance & Economics Institute	1994	Management (economist)
Continuing professional education	none	
Science degree, academic rank	none	

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
01.06.2001	02.04.2012	Chief Accountant	Credit Union “Payment Center” (Limited Liability Company)	Accounting management
02.04.2012	till now	Adviser to Board Chairman	Credit Union “Payment Center” (Limited Liability Company)	Management of separate company’s business cases

Additional information	
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3. Главный бухгалтер

Surname	Bondareva
Name	Olga
Patronymic	Vladimirovna
Title	Chief Accountant
Date of approval by the Bank of Russia	13.01.2015
Date of appointment (election, re-election) to the office	02.02.2015

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Siberian State Technological University	1990	Economy and management of forest industry (engineer-economist)
Novosibirsk State University of Economics and Management	1997	Accounting and audit (economist)
Continuing professional education		none
Science degree, academic rank		none

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
27.07.2009	01.09.2011	Chief Accountant	“Novosibirsky” Branch of Investbank Joint Stock Commercial Bank (open joint stock company)	Accounting management
02.09.2011	21.11.2011	Adviser	Branch No. 5440 of VTB 24 Bank (Closed Joint Stock Company)	Accounting management
21.11.2011	20.04.2012	Chief Accountant	Branch No. 5440 of VTB 24 Bank (Closed Joint Stock Company)	Accounting management
17.07.2012	20.09.2012	Adviser to Branch Director	“Novosibirsky” Branch of Investbank Joint Stock Commercial Bank (open joint stock company)	Accounting management
20.09.2012	20.03.2014	Chief Accountant	“Novosibirsky” Branch of Investbank Joint Stock Commercial Bank (open joint stock company)	Accounting management
15.07.2014	02.02.2015	Adviser to Board Chairman	Credit Union “Payment Center” (Limited Liability Company)	Accounting management
02.02.2015	till now	Chief Accountant	Credit Union “Payment Center” (Limited Liability Company)	Accounting management

Additional information	
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4. Deputy Chief Accountants

Surname	Ilyinskaya
Name	Natalya
Patronymic	Nurgaliyevna
Title	Deputy Chief Accountant
Date of approval by the Bank of Russia	28.08.2006
Date of appointment (election, re-election) to the office	05.09.2006

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Novosibirsk State Technical University	2001	Applied mathematics and informatics (bachelor of mathematics)

Novosibirsk State Technical University	2002	Applied mathematics and informatics (mathematician, software programmer)
Novosibirsk State Technical University	2007	Banking and Finance (economist)
Continuing professional education	none	
Science degree, academic rank	none	

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
23.07.2002	19.04.2004	Accountant	Credit Union "Payment Center" (Limited Liability Company)	Functions falling under competence of accountant
19.04.2004	05.09.2006	Head of accounting and operations department	Credit Union "Payment Center" (Limited Liability Company)	Structural division performance management
05.09.2006	till now	Deputy Chief Accountant	Credit Union "Payment Center" (Limited Liability Company)	Accounting management

Additional information	
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Surname	Postnikova
Name	Natalya
Patronymic	Vladimirovna
Title	Deputy Chief Accountant
Date of approval by the Bank of Russia	25.08.2010
Date of appointment (election, re-election) to the office	07.10.2010

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Novosibirsk State University of Economics and Management	1996	Banking and Finance (economist)
Continuing professional education	none	
Science degree, academic rank	none	

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
07.11.2005	28.04.2006	Head of Operations Department	Novosibirsk Branch of PromServicBank LLC	Structural division performance management
28.04.2006	08.05.2007	Deputy Chief Accountant	Novosibirsk Branch of PromServicBank LLC	Accounting management
10.05.2007	19.10.2007	Adviser to Chief Representative	Representative Office of International Moscow Bank Closed Joint Stock Company in Novosibirsk	Accounting management
19.10.2007	30.04.2010	Deputy Chief Accountant	Novosibirsk Branch of International Moscow Bank Closed Joint Stock Company (from February 15, 2008 Novosibirsk Branch of UniCreditBank Closed Joint Stock Company)	Accounting management
08.07.2010	07.10.2010	Adviser to Chief Accountant	Credit Union "Payment Center" (Limited Liability Company)	Accounting management
07.10.2010	till now	Deputy Chief Accountant	Credit Union "Payment Center" (Limited Liability Company)	Accounting management

Additional information	
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Surname	Kormilchikova
Name	Ruslana
Patronymic	Ivanovna
Title	Deputy Chief Accountant
Date of approval by the Bank of Russia	24.04.2012
Date of appointment (election, re-election) to the office	10.05.2012

Professional education record:

Institution	Graduation date	Discipline (Qualification)
Novosibirsk State University of Economics and Management	1995	Banking and Finance (economist)
Continuing professional education		none
Science degree, academic rank		none

Working experience for the period of five years preceding appointment (election) to the current position:

Working period		Title	Full company name	Employment Duty
from	to			
24.07.2006	12.08.2011	Head of Tax Accounting and Reporting Division	Novosibirsk Commercial Regional Joint Stock Bank Vneshtorgbank (CJSC) (since July 2, 2010 renamed as NOMOS-BANK-Sibir Open Joint Stock Company)	Structural division performance management
15.08.2011	15.11.2011	Adviser to Chief Accountant for Taxation	Credit Union "Payment Center" (Limited Liability Company)	Tax accounting management
15.11.2011	10.05.2012	Head of Tax Accounting Unit	Credit Union "Payment Center" (Limited Liability Company)	Structural division performance management
10.05.2012	till now	Deputy Chief Accountant	Credit Union "Payment Center" (Limited Liability Company)	Tax accounting management

Additional information	
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