

## 131 bank legal information

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## Bank Details

### FULL NAME

Limited liability company Bank 131

### ABBREVIATED NAME

LLC Bank 131

### FULL BRAND NAME IN ENGLISH

Limited liability company "Bank 131"

### ABBREVIATED NAME IN ENGLISH

LLC "Bank 131"

### LEGAL ADDRESS

420012, 38 Nekrasova street, Kazan, Republic of Tatarstan, Russian Federation

### MAILING ADDRESS

420012, 38 Nekrasova street, Kazan, Republic of Tatarstan, Russian Federation

### THE ACTUAL ADDRESS

420012, 38 Nekrasova street, Kazan, Republic of Tatarstan, Russian Federation

### LICENSE REGISTRATION NUMBER

3538

### LICENSE

The basic license for banking operations in rubles and foreign currency (without the right to attract deposits from individuals) and for banking operations with precious metals No. 3538 dated 04/12/2019.

### AUTHORIZED CAPITAL OF THE BANK

340 000 000 rubles

### PARTICIPATION IN THE MANDATORY DEPOSIT INSURANCE SYSTEM

Not

### TIN / RRC

1655415696/165501001

STATE REGISTRATION NUMBER

1191690025746

SRN ASSIGNMENT DATE

March 21, 2019

CORRESPONDENT ACCOUNT

30101810822029205131 open in the National Bank of the Republic of Tatarstan of the Volga-Vyatka  
Main Directorate of the Central Bank of the Russian Federation

BIC

049205131

NATIONAL CLASSIFIERS IN STATISTICAL REGISTER

OKPO 36795400 OKATO 92401367000

OKTMO 92701000001 OKOGU 4210014

OKFS 16 OKOPF 12300

OKVED 64.19 Other monetary intermediation

CHAIRMAN OF THE BOARD

Magomedov Alexander Bagabutinovich

CHIEF ACCOUNTANT

Borisova Tatyana Vladimirovna

OFFICIAL BANK WEBSITE

www.131.ru

E-MAIL

info@131.ru

TELEPHONE

+7 843 598-31-31

OPERATING HOURS

Monday - Friday: from 09:00 to 18:00 (lunch from 13:00 to 14:00, Moscow time);

Saturday - Sunday: days off (non-working) days.

All information posted on the website is provided for general information only and is not a public offer.

Person responsible for the completeness, accuracy and relevance of the information published on the Web site: Shamil Zakirov, admins@131.ru

Supervision of the activities of Bank 131 LLC, reg. No. 3538: credit institution (Bank 131 LLC) activities supervision is carried out by the Bank of Russia Current Banking Supervision Service.

Central Bank of the Russian Federation contact details: 107016, Moscow, st. Neglinnaya, 12, tel. 8-800-300-3000, 8-499-300-3000.

Compliance supervision of the Russian Federation legislation in the field of protection of the financial services consumers rights is carried out by the Consumer Rights Protection and the Bank of Russia Financial Services Availability Service.

A complaint about Russian Federation legislation's violation made by the credit institution's actions (inactions), as well as about the rights and interests of individuals or legal entities protected by law, can be sent to the Bank of Russia for consideration through an Internet reception ([www.cbr.ru/Internet reception](http://www.cbr.ru/Internet%20reception)).

All information posted on this website is provided for general information only and is not a public offer. The information that is currently not available will appear soon and we will add it to the site.

# PCI DSS



# Financial Statements

2020

[Published financial statements for the first quarter of 2020.zip](#)

Posting date 29.04.2020

*Annual shareholder meeting (Bank 131 Limited Liability Company's sole shareholder decision) was held on April 27, 2020.*

2019

Posting date 03.03.2020

[Annual accounting \(financial\) statements for 2019.zip](#)

[Auditor's report on the annual accounting \(financial\) statements for 2019.docx](#)

Posting date 07.11.2019

[Published reports for 9 months of 2019.zip](#)

Posting date 09.08.2019

[Published reports for first half of 2019.zip](#)

## FATCA

Bank 131 LLC hereby informs you that, per Federal Law of Russia No. 173-FZ dd. June 28, 2014 "On the specifics of performing financial transactions with foreign citizens and legal entities; on the changes to the Code of the Russian Federation on Administrative Offenses and repeal of several provisions of Russian legislation" and Foreign Account Tax Compliance Act (FATCA, US Federal Law), Chapter 4 of the US Internal Revenue Code (which obliges non-US financial institutions to identify customers that are US taxpayers, their beneficiaries, and/or persons directly or indirectly controlling thereof, and transfer information regarding the funds on their accounts to the Internal Revenue Service), the Bank registered with the Internal Revenue Service (IRS).

*Bank 131 LLC was registered as Participating Foreign Financial Institution (PFFI) and received a Global Intermediary Identification Number (GIIN): 4NB0VB.99999.SL643.*

The main purpose of FATCA is combating tax avoidance in the US jurisdiction by US taxpayers, concerning their incomes generated through non-US financial institutions.

Since January 9, 2020, the Bank has been collecting information that allows identifying the affiliation of a person that resorted to the Bank for business purposes, to persons subject to the foreign country's legislation on taxation of foreign accounts.

When concluding an agreement on any service, you need to fill out the Bank's questionnaire containing supplementary FATCA information (the Questionnaire). Also, to confirm the customer's tax residence, the Bank's employee is entitled to ask specification questions and ask to fill out the Self-Certification Form:

- [SELF-CERTIFICATION FORM FOR INDIVIDUALS, PRIVATE-PRACTICE PROFESSIONALS, AND SELF-EMPLOYED](#)
- [FATCA SELF-CERTIFICATION FORM FOR LEGAL ENTITIES & FOREIGN UNINCORPORATED ENTITIES](#)

Please note that the Bank does not consult on the FATCA application. In case of any questions, please resort to a professional tax advisor. Also, in case of any questions regarding the essence and application of FATCA, please resort to the website of the Internal Revenue Service:

<https://www.irs.gov/>

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## Information for Individual Customers

The Bank is entitled to require you to provide the following supplementary documents based on what you specify in the Questionnaire:

1. You are a US citizen/US taxpayer. You need to provide the filled Form W-9 (please find the form on the website of the Internal Revenue Service): <http://www.irs.gov/pub/irs-pdf/fw9.pdf>.
2. You were born in the US but you are not a US citizen. You need to provide the following:
  - a. DS 4083 — Certificate of Loss of Nationality of the United States of the Bureau of Consular Affairs of the United States Department of State
  - or
  - b. pleadings on no nationality of the United States (e.g. a reason why you did not obtain nationality after birth).

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## Information for Legal Entities

The Bank is entitled to require you to provide the following supplementary documents based on what you specify in the Questionnaire: Forms W-9 and W-8 and other documents.

- [Form W-8BEN-E](#)
- [Form W-8IMY](#)
- [Criteria for Recognizing Clients as Foreign Taxpayers. Methods for Obtaining Required Information from Clients](#)
- [CONSENT/ WAIVER ON DISCLOSURE OF INFORMATION TO FOREIGN TAX AUTHORITIES AND RUSSIAN AUTHORIZED BODIES](#)
- [Glossary](#)



## CRS

Common Reporting Standard (CRS) is an automated financial account data exchange standard developed by the Organisation for Economic Co-operation and Development.

CRS is an international analog of FATCA aimed at improving taxation transparency and preventing global tax avoidance.

In May 2016, Russia confirmed its engagement in CRS compliance. Per Federal Law of Russia No. 340-FZ dd. November 27, 2017 "On amendments to Part 1 of the Tax Code of Russia due to the international automated data and document exchange regarding international groups", persons concluding (or those having concluded) a financial service agreement with the Bank are obliged to provide the Bank with tax residence information regarding themselves, their beneficiaries, and/or persons directly or indirectly controlling thereof.

The Tax Code of Russia contains some provisions according to which Russian banks are obliged to identify the customers, beneficiaries, and/or persons directly or indirectly controlling thereof, who are tax residents of foreign countries (jurisdictions), and provide information on them and their accounts to the Federal Tax Service of Russia.

In compliance with the Tax Code of Russia, customers are obliged to provide tax residence information regarding the aforementioned persons, as required by the Bank.

If the customer fails to provide the aforementioned information when concluding a financial service agreement with the Bank, the Bank shall be entitled to:

- decline such an agreement
- refuse to execute transactions on behalf or by order of the customer under the financial service agreement
- unilaterally terminate the financial service agreement having notified the customer of such an event no later than in one business day following the day of making such a decision

The Bank is entitled to unilaterally terminate the financial service agreement concluded with the Customer if the Bank—when taking measures as prescribed in Clause 1 of Article 142.4 of Chapter 20.1 of the Tax Code of Russia—identifies unreliability or incompleteness of information provided by the customer or finds a conflict between information provided by the customer and information available to the Bank (including information from public sources).

For compliance with Russian law, Bank 131 LLC shall find out whether the customer, their beneficiary, and/or persons directly or indirectly controlling thereof, are a tax resident (with specification of the country of tax residence). Bank 131 LLC can identify the status of a tax resident based on information available to Bank 131 LLC. But, the Bank is entitled to require the customer to fill and provide the appropriate tax residence confirmation Forms.

Bank 131 LLC does not consult on tax residence identification per CRS requirements. To find information on this matter, you can read tax residence information on the website of the Organisation for Economic Co-operation and Development:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

To confirm the tax residence, the Bank's employee is entitled to ask specification questions and ask the customer to fill out the Self-Certification form:

- [TAXPAYER STATUS SELF-CERTIFICATION FORM FOR INDIVIDUALS, PRIVATE-PRACTICE PROFESSIONALS, AND SELF-EMPLOYED](#)
- [TAXPAYER STATUS SELF-CERTIFICATION FORM \(FOR LEGAL ENTITIES INCLUDING UNINCORPORATED FOREIGN ENTITIES\)](#)

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### **Supplementary Information**

TIN:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers>

Tax residence in foreign countries:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/#d.en.347760>

Countries providing investment residence:

<http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/residence-citizenship-by-investment/>

The Tax Service of Russia opened a section of the corporate website, devoted to the international automated information exchange, where documents and frequently asked questions are published:

<https://340fzreport.nalog.ru/>

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# Management

Eremeev Dmitry Nikolaevich  
Chairman of the Board of Directors, founder

## POSITION

Chairman of the Board of Directors, Sole founder (participant) of Bank 131 LLC

## ELECTION DATE

09/27/2018

## EDUCATION

State educational institution of higher professional education "Kazan State University named after V.I. Ulyanov-Lenin"

Graduation Year: 2005 r.

Qualification: mathematician, system programmer

Specialty: Applied Mathematics and Computer Science

## ADDITIONAL EDUCATION

Absent

## ACADEMICS

Absent

## EMPLOYMENT HISTORY

1. Place of work: NPF Intech

Position: Head of IT Department

Date of appointment (election): 11/01/2005

Date of dismissal (release): 04/30/2012

Responsibilities: interaction with a business team and partners; development of fundamental technical solutions, implementation of IT projects, organization of work to anticipate technical problems, support and improvement of development processes, testing.

2. Place of work: FIX LLC

Position: President

Date of appointment (election): 06/10/2009

Date of dismissal (release): 04/30/2012

Responsibilities: management of the financial and economic activities of the Company.

3. Place of work: FIX LLC

Position: President of the company

Date of appointment (election): 05/02/2012

Date of dismissal (release): 11/22/2013

Responsibilities: organizing the development and implementation of the latest progressive forms of management and labor organization, scientifically based standards of material, financial and labor costs, studying market conditions and best practices (domestic and foreign) in order to comprehensively improve the technical level and quality of work (services), economic efficient production of works and services), the rational use of production reserves and the economical use of all types of resources; organization and control of the fulfillment by employees of the Company of official duties, requirements of the legislation of the Russian Federation and internal regulatory documents of the Company, taking measures to eliminate violations and deficiencies in the work of employees.

4. Place of work: Kazan City Duma

Position: Senior Expert Advisor

Date of appointment (election): 11/25/2013

Date of dismissal (release): 07/29/2016

Responsibilities: organization of expert and methodological support of research in the formation of a strategy for the development of informatization and communication of the city of Kazan; participation in the formation and implementation of a unified technological policy in the field of open data; the implementation of information and analytical work in order to find

new, the most appropriate theoretical and practical solutions to problems; ensuring the effectiveness and relevance of ongoing research and development; participation in the examination and review of analytical developments.

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Eremeev Sergey Nikolaevich  
Member of the Board of Directors

POSITION  
Member of the Board of Directors

ELECTION DATE  
09/27/2018

EDUCATION

State educational institution of higher professional education "Kazan State University named after V.I. Ulyanov-Lenin"  
Graduation Year: 2006 r.

Qualification: mathematician, system programmer  
Specialty: Applied Mathematics and Computer Science

ADDITIONAL EDUCATION

Absent

ACADEMICS

Absent

EMPLOYMENT HISTORY

1. Place of work: NPF Intech

Position: Head of Search Engine Optimization

Date of appointment (election): 04/03/2006 to the present.

Responsibilities: organization of work and management of the controlled unit, monitoring the implementation of the tasks of the department and achieving planned indicators, optimization of the activities of the controlled unit.

2. Place of work: FIX LLC

Position: Vice President

Date of appointment (election): 01/01/2012 to the present

Responsibilities: the organization and management of the operating activities of the company, the organization and implementation of control over the activities of the company, ensuring the achievement of the development plan of the company.

3. Sole Entrepreneurship by Eremeev Sergey Nikolaevich

Registration date: 03/20/2017 to the present

Primary activity: rental and management of own or leased real estate

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Eremeev Nikolay Olegovich  
Member of the Board of Directors

POSITION  
Member of the Board of Directors

ELECTION DATE  
09/27/2018

EDUCATION

Kazan State University named after V.I. Ulyanov-Lenin  
Graduation Year: 1980

Qualification: Radio Physicist  
Specialty: Radio Physics and Electronics  
ADDITIONAL EDUCATION  
Absent  
ACADEMICS  
Absent

#### EMPLOYMENT HISTORY

1. Place of work: NPF Intech

Position: General Director

Date of appointment (election): 07/12/2006

Date of dismissal (release): 12/31/2015

Service duties: management of the current activities of the company, representation of its interests; providing the Company with all the necessary material and technical conditions of activity; organization of accounting, all forms of reporting, paperwork and the archive of the Company, ensuring proper accounting and preparation of reports provided for by applicable laws of the Russian Federation, organization of internal control in the Company.

2. Place of work: FIX LLC

Position: General Director

Date of appointment (election): 06/10/2009

Date of dismissal (release): 12/31/2015

Service duties: management of the current activities of the company, representation of its interests; providing the Company with all the necessary material and technical conditions of activity; organization of accounting, all forms of reporting, paperwork and the archive of the Company, ensuring proper accounting and preparation of reports provided for by applicable laws of the Russian Federation, organization of internal control in the Company.

3. Place of work: LLC CBN

Position: General Director

Date of appointment (election): 02/07/2012

Date of dismissal (release): 12/31/2015

Service duties: management of the current activities of the company, representation of its interests; providing the Company with all the necessary material and technical conditions of activity; organization of accounting, all forms of reporting, paperwork and the archive of the Company, ensuring proper accounting and preparation of reports provided for by applicable laws of the Russian Federation, organization of internal control in the Company.

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Magomedov Alexander Bagabutinovich  
Chairman of the Management Board

#### POSITION

Chairman of the Management Board

#### ACTUAL APPOINTMENT DATE

04/11/2019

#### NOMINATION DATE WITH THE BANK OF RUSSIA

04/11/2019

#### EDUCATION

1. State Educational Institution of Higher Professional Education "MATI" Russian State Technological University named after K.E. Tsiolkovsky Moscow

Year of graduation: 2005

Qualification: Engineer

Specialty: automated information processing and management systems

2. Federal State Educational Establishment of Higher Professional Education "Financial Academy under the Government of the Russian Federation", Moscow

Year of graduation: 2008  
Qualification: economist  
Specialty: finance and credit

#### ADDITIONAL EDUCATION

Absent  
ACADEMICS  
Absent

#### EMPLOYMENT HISTORY

1. Place of work: PS Yandex.Money LLC

Position: Development Manager, Banking and Payment Systems Division

Date of appointment (election): 02/17/2011

Date of dismissal (release): 03/31/2011

Responsibilities: conclusion of agreements with banks and payment systems for the development of infrastructure of PS Yandex.Money LLC.

2. Place of work: PS Yandex.Money LLC

Position: Development Manager, Partner Relations Department

Date of appointment (election): 04/01/2011

Date of dismissal (release): 07/01/2012

Responsibilities: development of a network of partner banks and bank payment agents.

3. Place of work: PS Yandex.Money LLC

Position: Head of Division, Partner Relations Department

Date of appointment (election): 07/02/2012

Date of dismissal (release): 12/13/2012

Responsibilities: management of the department for the development of partner banks and bank payment agents, development of Internet acquiring and payment solutions at PS Yandex.Money LLC.

4. Place of work: LLC NCO Yandex.Money

Position: Head of Partner Relations Department, Commercial Department

Date of appointment (election): 12/14/2012

Date of dismissal (release): 12/31/2013

Responsibilities: management of the department for the development of partner banks and bank payment agents, development of Internet acquiring and payment solutions at LLC NCO Yandex.Money.

5. Place of work: LLC NCO Yandex.Money

Position: Head of the Payment Business Development Division, Commercial Department

Date of appointment (election): 01/01/2014

Date of dismissal (release): 01/26/2015

Responsibilities: management of the department for the development of the payment business and products of NCO Yandex.Money.

6. Place of work: LLC NCO Yandex.Money

Position: Member of the Management Board, Head of the payment business development department

Date of appointment (election): 01/27/2015

Date of dismissal (release): 01/31/2016

Responsibilities: management of the department for the development of the payment business and products, participation in the work of the board of the Yandex.Money NCO.

7. Place of work: LLC NCO Yandex.Money

Position: Member of the Management Board, Commercial Director

Date of appointment (election): 02/01/2016

Date of dismissal (release): 01/30/2019

Responsibilities: implementation of a business plan for sales and revenue, sales planning, organization of distribution processes (direct sales, online distribution, work through an affiliate network), product planning and development, coordination of the commercial department, representing NCOs in relations with key partners, negotiating commercial terms, managing the commercial department, participating in the work of the board of the Yandex.Money NCO.

8. Place of work: Bank 131 LLC

Position: Chairman of the Management Board

Date of appointment (election): 04/11/2019 to the present  
Responsibilities: general management of current activities of the Bank

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Kuzmina Anna Yurievna

Member of the Management Board - Deputy Chairman of the Management Board

#### POSITION

Member of the Management Board - Deputy Chairman of the Management Board

#### ACTUAL APPOINTMENT DATE

04/11/2019 - Member of the Management Board;

10/01/2019 - Deputy Chairman of the Management Board

#### NOMINATION DATE WITH THE BANK OF RUSSIA

04/11/2019 - Member of the Management Board;

08/07/2019 - Deputy Chairman of the Management Board

#### EDUCATION

State educational institution of higher professional education "Far Eastern State University" Vladivostok

Graduation Year: 2007

Qualification: Oriental studies, Chinese language interpreter, English language interpreter

Specialty: Oriental Studies, African Studies

#### ADDITIONAL EDUCATION

Absent

#### ACADEMICS

Absent

#### EMPLOYMENT HISTORY

1. Place of work: Xsolla LLC

Position: Director for International Business Development

Date of appointment (election): 07/01/2013

Date of dismissal (release): 02/14/2014

Responsibilities: managing a business development department and ensuring work with payment partners.

2. Place of work: LLC NCO Yandex.Money

Position: Deputy Commercial Director

Date of appointment (election): 03/04/2014

Date of dismissal (release): 02/15/2019

Responsibilities: ensuring the participation of the Commercial Department in the procedures for opening accounts and concluding agreements, including information technology services agreements when making money transfers, agreements with bank payment agents and others; ensuring that the Commercial Department conducts customer identification when accepting customers for service and concluding contracts; providing support by the Commercial Department for customer operations, including the identification of operations subject to mandatory control, unusual operations, as part of the implementation of the requirements of Federal Law of 07.08.2001 N 115-ФЗ 'On Counteracting the Legalization (Laundering) of Criminally Obtained Money and the Financing of Terrorism'; ensuring the participation of the Commercial Department in the implementation of measures provided for by the rules of internal control in order to counter the legalization (laundering) of proceeds from crime and the financing of terrorism; preparation of a business plan, sales plan, budgeting of expenses, development of employee motivation systems, implementation of a customer relationship management system (CRM), preparation of a company's development strategy, organization of distribution processes (direct sales, online distribution, work through an affiliate network), product planning and development, coordination of the work of the commercial department, representing the interests of a non-bank credit organization in relations with key partners, negotiating commercial conditions, management of the commercial department.

3. Place of work: LLC "Bank 131"

Position: Member of the Management Board, Operations Director

Date of appointment (election): from 04/11/2019 (Operations Director), from 04/11/2019 to the present (Member of the Management Board)

Date of dismissal (release): 09/30/2019 (Operations Director)

Responsibilities: preparation of a business plan, sales plan, budgeting of expenses, development of employee motivation systems, preparation of the Bank's development strategy, product development, coordination of the Sales Department and the Business Support Department, representing the interests of the Bank in relations with key partners, ensuring that the sales department performs identification the client when accepting clients for service and conclusion of contracts; providing escort by the Business Support Division of customer operations, including the identification of transactions subject to mandatory control, unusual operations, as part of the implementation of the requirements of Federal Law of 07.08.2001 N 115 "On Counteracting the Legalization (Laundering) of Criminally Received Incomes and Financing terrorism ", collection and analysis of customer documents; ensuring the participation of the sales department and the business support department in the implementation of measures provided for by the internal control rules in order to counter the legalization (laundering) of proceeds from crime and the financing of terrorism.

4. Place of work: Bank 131 LLC

Position: Member of the Management Board - Deputy Chairman of the Management Board

Date of appointment (election): from 04/11/2019 to the present (Member of the Management Board), from 01.10.2019 to the present (Deputy Chairman of the Management Board).

Responsibilities: preparation of a business plan, sales plan, budgeting of expenses, development of employee motivation systems, preparation of the Bank's development strategy, product development, coordination of the Sales Department and the Business Support Department, representing the interests of the Bank in relations with key partners, ensuring that the sales department performs identification the client when accepting clients for service and conclusion of contracts; providing escort by the Business Support Division of customer operations, including the identification of transactions subject to mandatory control, unusual operations, as part of the implementation of the requirements of Federal Law of 07.08.2001 N 115 "On Counteracting the Legalization (Laundering) of Criminally Received Incomes and Financing terrorism ", collection and analysis of customer documents; ensuring the participation of the sales department and the business support department in the implementation of measures provided for by the internal control rules in order to counter the legalization (laundering) of proceeds from crime and the financing of terrorism; approval and signing of internal documents of the Bank, including orders, regulations, regulations, staffing; making decisions on behalf of the Bank within its competence, conclusion of contracts.

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Borisova Tatyana Vladimirovna

Member of the Management Board, Chief Accountant

POSITION

Member of the Management Board, Chief Accountant

ACTUAL APPOINTMENT DATE

04/11/2019

NOMINATION DATE WITH THE BANK OF RUSSIA

04/11/2019

EDUCATION

Federal State Autonomous Educational Institution of Higher Education "Kazan (Volga) Federal University" Kazan (Kazan Financial and Economic Institute named after VV Kuybyshev)

Year of graduation: 1992

Qualification: economist

Specialty: accounting, control and analysis of economic activity

ADDITIONAL EDUCATION

Absent

ACADEMICS

Absent

EMPLOYMENT HISTORY

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1. Place of work: Tatar branch of VTB Bank (open joint-stock company) in Kazan (Tatar branch of VTB Bank OJSC in Kazan)  
Position: Head of Operations  
Date of appointment (election): 11/28/2011  
Date of dismissal (release): 04/15/2012  
Responsibilities: organization and control of the branch's operations, interaction with customers, improving the quality of the Bank's products, preparation of accounting and management reports.
2. Place of work: Tatar branch of VTB Bank (open joint-stock company) in Kazan (Tatar branch of VTB Bank OJSC in Kazan)  
Position: Head of Cash Operations Service  
Date of appointment (election): 04/16/2012  
Date of dismissal (release): 03/24/2013  
Responsibilities: organization of cash operations, interaction with customers, improving the quality of the Bank's products, preparation of accounting and management reports, control in all areas.
3. Place of work: Operational office in Kazan, a branch of VTB Bank OJSC in Nizhny Novgorod  
Position: Head of Cash Operations Service  
Date of appointment (election): 03/25/2013  
Date of dismissal (release): 03/27/2013  
Responsibilities: organization of cash operations, interaction with customers, improving the quality of the Bank's products, preparation of accounting and management reports, control in all areas.
4. Place of work: Directorate for the Republic of Tatarstan, a branch of VTB Bank OJSC in Nizhny Novgorod  
Position: Operations Director  
Date of appointment (election): 03/28/2013  
Date of dismissal (release): 04/15/2016  
Responsibilities: organization of cash operations, interaction with customers, improving the quality of the Bank's products, monitoring in all areas, preparation of accounting and management reports, overseeing regional divisions.
5. Place of work: Avers Bank LLC  
Position: Advisor to the Chairman of the Management Board for process management  
Date of appointment (election): 05/16/2016  
Date of dismissal (release): 06/30/2016  
Responsibilities: optimization of the business processes of the Bank's operational work.
6. Place of work: Avers Bank LLC  
Position: Head of Operations  
Date of appointment (election): 07/01/2016  
Date of dismissal (release): 05/01/2017  
Responsibilities: organization of cash work and accompaniment of loans to individuals and legal entities, custody services for clients, preparation of accounting, tax and management reports, control at all sites, supervising the regional network within its competence.
7. Place of work: LLC Ticket.Travel  
Position: Tourism Manager  
Date of appointment (election): 10/02/2017  
Date of dismissal (release): 10/31/2018  
Responsibilities: processing applications for organizing meetings of groups of foreign tourists, providing a stay program, organizing excursions, transfers, meals, accommodation, concluding necessary contracts, collecting primary documents, monitoring the execution of applications, drawing up necessary reports.
8. Place of work: NPF Intech  
Position: Accountant  
Date of appointment (election): 11/01/2018  
Date of dismissal (release): 04/10/2019  
Responsibilities: Carrying out accounting work on property, liabilities and business transactions, participating in the development and implementation of measures aimed at maintaining financial discipline, receiving and controlling primary documentation, recording transactions related to the movement of fixed assets on accounts of accounting -material values and cash, preparation of data on the relevant areas of accounting for reporting, monitoring of conservation awn accounting documents.
9. Place of work: LLC "Bank 131"

Position: Member of the Management Board, Chief Accountant  
Date of appointment (election): 04/11/2019 to the present  
Responsibilities: organization accounting organization.

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Khmyleva Maria Alekseevna  
Deputy Chief Accountant - Head of Reporting Department

POSITION  
Deputy Chief Accountant - Head of Reporting Department

ACTUAL APPOINTMENT DATE  
Appointed 14.08.2019 to the position of Deputy Chief Accountant

NOMINATION DATE WITH THE BANK OF RUSSIA  
08/14/2019

EDUCATION  
Kazan State Institute of Finance and Economics  
Year of graduation: 2001  
Qualification: Bachelor of Economics  
Specialty: Economics  
Kazan State Institute of Finance and Economics  
Graduation Year: 2002  
Qualification: economist  
Specialty: finance and credit

ADDITIONAL EDUCATION  
Absent  
ACADEMICS  
Absent

#### EMPLOYMENT HISTORY

1. Place of work: Kazan Branch of IMPEXBANK Open Joint-Stock Company (Kazan Branch of IMPEXBANK OJSC)  
Position: accountant - operational manager  
Date of appointment (election): 09/02/2002  
Date of dismissal (release): transferred to another position 01.11.2005  
Responsibilities: customer service for individuals (deposits, transfers, plastic cards), reflection in accounting of operations on inter-branch settlements, acquiring operations, AML / CFT
2. Place of work: Kazan Branch of IMPEXBANK Open Joint-Stock Company (Kazan Branch of IMPEXBANK OJSC) (11/26/2007  
IMPEXBANK OJSC was reorganized by merger with Raiffeisenbank Closed Joint-Stock Company based on the decision of the sole shareholder of the open Joint-Stock Company Companies Import - Export Bank IMPEXBANK dated March 15, 2007)  
Position: Head of Currency and Financial Control Department (in transfer order)  
Date of appointment (election): 11/01/2005  
Date of dismissal (release): 03/18/2008  
Responsibilities: monitoring compliance by clients of the Bank with AML / CFT legislation, identifying operations subject to mandatory control, identifying suspicious transactions, generating and sending messages to the authorized body, training employees, servicing the Bank's customers in foreign exchange control (processing, reissuing transaction passports, implementing control operations subject to currency control, reporting and referral to the CBR).
3. Place of work: Kazan branch of the Bank of Moscow Joint-Stock Commercial Bank (open joint-stock company)  
Position: specialist in financial monitoring and currency control  
Date of appointment (election): 03/20/2008  
Date of dismissal (release): transferred to another position 01.06.2010  
Responsibilities: monitoring compliance by clients of the Bank with AML / CFT legislation, identifying operations subject to mandatory control, identifying suspicious transactions, generating and sending messages to the authorized body, training

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employees, servicing the Bank's customers in foreign exchange control (processing, reissuing transaction passports, implementing control operations subject to currency control, reporting and referral to the CBR)

4. Place of work: Kazan branch of the Bank of Moscow Joint-Stock Commercial Bank (open joint-stock company)

Position: Leading Specialist in Financial Monitoring and Currency Control (in the transfer order)

Date of appointment (election): 06/01/2010

Date of dismissal (release): transferred to another position 03/19/2013

Responsibilities: monitoring compliance by clients of the Bank with AML / CFT legislation, identifying operations subject to mandatory control, identifying suspicious transactions, generating and sending messages to the authorized body, training employees, servicing the Bank's customers in foreign exchange control (processing, reissuing transaction passports, implementing control operations subject to currency control, reporting and referral to the CBR)

5. Place of work: Kazan branch of the Bank of Moscow Joint-Stock Commercial Bank (open joint-stock company)

Position: Head of the currency control sector (in transfer order)

Date of appointment (election): 03/19/2013

Date of dismissal (release): transferred to another position 12/05/2015

Responsibilities: servicing the Bank's clients in terms of currency control (execution, re-issuance of transaction passports, monitoring transactions subject to currency control, reporting and sending to the Central Bank of the Russian Federation) 12/05/2015 Kazan branch of Bank of Moscow Joint-Stock Commercial Bank (open joint-stock company) to the status of the Regional Operational Office of the Nizhny Novgorod branch of the Bank of Moscow Joint-Stock Commercial Bank in Kazan (open joint-stock company)

6. Place of work: Regional operational office of the Nizhny Novgorod branch of the Bank of Moscow Joint-Stock Commercial Bank in Kazan (open joint-stock company)

Position: Head of Currency Control Sector

Date of appointment (election): 12/05/2015

Date of dismissal (release): transferred to another position 05/10/2016

Responsibilities: servicing the Bank's clients in terms of currency control (processing, renewal of transaction passports, monitoring of transactions subject to currency control, reporting and sending to the Central Bank of the Russian Federation). The joint-stock commercial bank Bank of Moscow (open joint-stock company) was reorganized on May 10, 2016 in the form of a spin-off with simultaneous merger with VTB Bank (public joint-stock company).

7. Place of work: Regional Operational Office "Kazan" of the Privolzhsky Branch of VTB Bank (Public Joint-Stock Company) in Nizhny Novgorod

Position: head of the currency control group of the operational cash service (in the order of transfer)

Date of appointment (election): 05/10/2016

Date of dismissal (release): transferred to another position 06/01/2017

Responsibilities: servicing the Bank's clients in terms of currency control (processing, renewal of transaction passports, monitoring of transactions subject to currency control, reporting and sending to the Central Bank of the Russian Federation).

8. Place of work: Regional Operational Office "Kazan" of the Privolzhsky Branch of VTB Bank (Public Joint-Stock Company) in Nizhny Novgorod

Position: head of the group for servicing legal entities of the small business service (in the transfer order)

Date of appointment (election): 06/01/2017

Date of dismissal (release): transferred to another position 02/26/2018

Responsibilities: organizing the work of the bank's complex cash settlement services for legal entities, advising clients on products, services, tariffs and terms of service, concluding bank account and bank deposit agreements with customers, monitoring banking operations and transactions in accordance with the requirements of regulatory acts of the Central Bank of the Russian Federation, the preparation of reference, reporting and other materials at the request of tax, judicial and other state bodies in accordance with uu with internal and external regulations.

9. Place of work: Moscow Office of Operations in Kazan, Privolzhsky Branch of VTB Bank (Public Joint Stock Company) in Nizhny Novgorod

Position: head of the group for servicing legal entities of the small business service (in the transfer order)

Date of appointment (election): 02/26/2018

Date of dismissal (release): transferred to another position 08/01/2018

Responsibilities: organizing the work of the bank's complex cash settlement services for legal entities, advising clients on products, services, tariffs and terms of service, concluding bank account and bank deposit agreements with customers, monitoring banking operations and transactions in accordance with the requirements of regulatory acts of the Central Bank of the Russian Federation, the preparation of reference, reporting and other materials at the request of tax, judicial and other state bodies in accordance with uu with internal and external regulations.

10. Place of work: Moscow Office of Operations in Kazan, Privolzhsky Branch of VTB Bank (Public Joint Stock Company) in Nizhny Novgorod

Position: head of the group for servicing legal entities (in the transfer order)

Date of appointment (election): 08/01/2018

Date of dismissal (release): 02/10/2019

Responsibilities: organizing the work of the bank's complex cash settlement services for legal entities, advising clients on products, services, tariffs and terms of service, concluding bank account and bank deposit agreements with customers, monitoring banking operations and transactions in accordance with the requirements of regulatory acts of the Central Bank of the Russian Federation, the preparation of reference, reporting and other materials at the request of tax, judicial and other state bodies in accordance with uu with internal and external regulations.

11. Place of work: Moscow Office of Operations in Kazan, Privolzhsky Branch of VTB Bank (Public Joint Stock Company) in Nizhny Novgorod

Position: head of the legal entities service group (in the transfer order)

Date of appointment (election): 02/10/2019

Date of dismissal (release): 03/12/2019

Responsibilities: organizing the work of the bank's complex cash settlement services for legal entities, advising clients on products, services, tariffs and terms of service, concluding bank account and bank deposit agreements with customers, monitoring banking operations and transactions in accordance with the requirements of regulatory acts of the Central Bank of the Russian Federation, the preparation of reference, reporting and other materials at the request of tax, judicial and other state bodies in accordance with uu with internal and external regulations.

12. Place of work: Bank 131 LLC

Position: Head of Reporting Department, Deputy Chief Accountant

Date of appointment to the post of head of the reporting department: 04/22/2019 to the present

Date of appointment to the position of Deputy Chief Accountant: 08/14/2019 to the present

Responsibilities: preparation of complete, reliable, regulated reporting with the frequency established by law, internal documents of the Bank, and its submission to the Bank of Russia and other authorized users (internal and external), monitoring compliance by the Bank with mandatory standards, monitoring compliance with the Bank requirements for the formation of mandatory reserves, organization accounting organization.