

**Svetlana Klochko**

Svetlana brings 25 years of experience in corporate banking. She holds a Master in Finance degree from the George Washington university, Washington DC, USA. She started her career with JPMorgan as Risk analyst, and managed credit risk portfolios of several EM markets. Svetlana moved to Standard Bank International in position of Risk head and Management board member for Russia and CIS operation, overlooking the risk function encompassing credit, market and operational risk. In her role Svetlana was responsible for management of regional credit portfolio as well as for implementation of enhancements to risk management framework prompted by increasingly complex regulatory and market environment. Svetlana then moved to the business side. She currently serves as Head of corporate banking for Citi in Russia. She leads the coverage team responsible for transactional, lending, capital markets and global markets businesses, as well as contributes to the franchise governance in her role of Management board member.