

**IT SMART FINANCE**

**ORDER**

**№ 01/02 from the «01» February 2020**

**city of Barcelona**

***On the establishment of a permanent Risk Committee***

With the goal to ensure consideration and analysis of work performance on issued loans, for the reported period; a scoring model analysis, the building of the forecast for the subsequent period and calibration of scoring model, formation and annual interest rate approval.

**I COMMAND:**

1. Create a permanent Risk Committee consisting of:

**Chairman of the Committee:** María Veikhman - Head of the Risk Department

**Committee members:**

- Ludmila Borodina – Chief Operating Officer;
  - Lubov Sitnikova – Head of the Underwriting Department;
  - Dmitriy Kashirin – Head of the Debt Collection Department;
  - Danil Axelrod – Risk Analyst.
2. The Risk Committee should ensure that all tasks, assigned to it, are carried out in a timely manner.
  3. Control over execution of this order will be retained with me.

Chief Executive Officer

IT SMART FINANCE

Ivan Sharafiev

