**OKSANA MARKUTA**

Tel: +38 (066) 14-110-56 E-mail: oksana.markuta@gmail.com

Multilingual finance professional with international cross-functional banking background. Analytically well versed, capable of seeing industry and macro trends. Numerically strong, highly motivated, geographically mobile. CFA candidate.

Credit Risk  Portfolio Management  Relationship Management  Project Finance  Financial Statement analysis inc. IFRS  Fixed Income inc. legal considerations  Trade Finance  Syndication  Transaction Structuring

**EXTERNAL FINANCING**

***Head of External Funding support at:***

03’2015 – present ***State Savings Bank of Ukraine*** Kiev, Ukraine

* USD1.3Bn Eurobond and subordinated debt reprofiling: transaction structuring in cooperation with Lazard Freres and White&Case, coordination of the process with the Ministry of Finance and the National Bank of Ukraine, ensuring compliance with IMF Extended Fund Facility Program requirements.
* Liability management: management of USD500M portfolio of external borrowings from International Financial Institutions.
* Investor relations, reporting to international rating agencies (Fitch, Moody's).

**COMMERCIAL BANKING**

***Large Corporate Business Relationship Manager* at:**

06’2012-03’2015 **First Ukrainian International Bank (SCM Group)**  Kiev, Ukraine

04’2011-05’2012 **Swedbank** Kiev, Ukraine

* USD 200M loan/deposit portfolio management, inc. new business origination: Ukraine’s largest wine producer, 2nd largest juice/still drinks producer, beer and telecom market leaders.
* Deal structuring: arranged financing for equity buy-out for one of industry leaders. The deal included a spin-off of a holding’s business line and featured a sophisticated legal structure. Large-scale investment projects financing.
* Pre-approval client analysis (evaluation of performance, risk assessment, ratios benchmarking) prior to the credit approval procedure, justification of credit requests at credit committees.
* Improving relationships with existing clients: identifying their needs and the means to address them, cross-selling, increasing profitability. Thorough knowledge of banking products: working capital, project finance, trade finance, cash management.
* Monitoring the financial health of borrowers and their compliance with debt covenants and other contractual agreements. Developing exit/risk mitigation strategies for distressed clients.

**CREDIT RISK MANAGEMENT**

04’2010-01’2011 ***Credit Risk Analyst (Asian Portfolio)* at Credit Agricole CIB HQ**  Paris, France

* Analyzed clients’ risk profiles (general trading companies, shipbuilders, oil, energy and power), issued evaluation opinions on corporate lending requests (treasury limits, trade financing, collateralized facilities, forex, derivatives, project finance) and presented them to the Risk Dept. management for the final approval.
* Communicated with local analysts and RMs to ensure an adequate evaluation of the client cases.
* In cooperation with legal department, developed recommendations on contractual terms for loan facility structures and collaterals.
* Contributed to the upholding of control environment by monitoring the compliance of lending requests.
* Assisted the Head of Risk Dept. in presenting clients’ cases at the top group credit committee.

**CLIENT RELATIONS / MARKET ANALYSIS**

06’2006-09’2009 ***Account Manager & Market Analyst* at United Petroleum Consultants** Kiev, Ukraine/Moscow, Russia

* Collected and analyzed the customers’ data, issued analytical publications for *Modern Petrol Station*, *OilMarket* magazines on the issues of oil product market development trends.
* Organized specialized oil industry conferences in Kiev, Odessa, Moscow, Astana. Invited speakers and participants, sold sponsorship packages, provided organizational and administrative support.

**EDUCATION**

**CFA PROGRAM**

Level I candidate to the CFA program

**2009-2010 INSTITUTE D ETUDES POLITIQUES DE PARIS**

International post-graduate program in management under the auspices of French Ministry of Foreign Affairs realized through Sciences Po, Ecole des Mines and College des Ingenieurs: workshops and seminars in structured and project finance led by French bankers.

**2004-2009 KIEV NATIONAL UNIVERSITY OF ECONOMICS**

Master of International Business

**LANGUAGES**

French, English, Russian, Ukrainian – all fluent