



Volker Gloe

German national and Swiss resident, born in 1968

Mr Gloe has been the Bank's Chief Risk Officer since 2013. He holds a university degree in Business Administration (Diplom-Kaufmann) from the University of Kiel (Christian-Albrechts-Universität zu Kiel) in Germany.

Professional experience:

- 2007–2013: Chief Risk Officer at GE Money Bank Norway (Stavanger, Norway)
- 2005–2007: Risk Strategist at GE Money Bank Norway (Stavanger, Norway)
- 2002–2005: Marketing Analyst and from 2003 FBB Marketing for GE Consumer Finance (Stavanger, Norway)
- 1999–2002: Customer Intelligence Manager for Comdirect Bank AG (Quickborn, Germany)
- 1997–1999: Market Researcher for Deutsche Herold Versicherungsgruppe der Deutschen Bank (Bonn, Germany)

Name	Volker Gloe
Nationality	German
Appointed	2013
Position	Chief Risk Officer (CRO)

Mr Gloe is Chairman of the Board of Managing Directors of the Bank's subsidiaries Swiss Auto Lease 2023-1 GmbH and Swiss Auto Lease 2020-1 GmbH and Vice Chairman of the Board of Managing Directors of Cembra Credit GmbH. He is member of the Board of Directors of the Bank's subsidiary Fastcap AG and Cembra Auto Finance AG. Furthermore, he is the President of the ZEK (Central Office for Credit Information).