

CURRICULUM VITAE

Name: Brendan Francis Murphy
Date and place of birth: 1970, UK
Married, 2 children

PERSONAL PROFILE

Brendan Murphy is Head of Treasury at United Utilities Group PLC, currently responsible for managing all aspects of the group's treasury activities. He is an experienced treasury professional with strong technical skills across all aspects of treasury activities including: financing and capital structure strategies; extensive knowledge of debt capital markets; management of corporate financial risks and associated hedging; transaction execution management; and financial analysis skills. His previous positions have been in commercial banking with Barclays, the UK retail and corporate bank, where he qualified as an Associate of the Chartered Institute of Bankers (England and Wales) and held a number of positions in the bank's credit risk management department, as well as in professional services and audit firm Ernst & Young, where he worked in the business risk consulting practice, predominately serving clients in financial services and regulated utility sectors. Mr Murphy is a qualified member of the UK Association of Corporate Treasurers.

SUMMARY OF EMPLOYMENT HISTORY

1999 – to date	United Utilities Group PLC
2011 – to date	Head of Treasury
2009 – 2011	Deputy Treasurer and Head of Capital Markets
2006 – 2009	Assistant Treasurer and Head of Capital Markets
2003 – 2006	Treasury Manager
1999 – 2003	Treasury Executive
1998 – 1999	Ernst & Young
	Senior Business Analyst – Business Risk Consulting
1987 – 1998	Barclays Bank Plc
1996 – 1998	Senior Credit Risk Analyst (Complex Credit) – Credit Risk Management Department (CRMD) – North West Regional Office
1995 – 1996	Corporate Credit Analyst – CRMD – North West Regional Office
1993 – 1995	Documentation and Legal Analyst – CRMD – North West Regional Office
1987 – 1993	Various roles in commercial lending and retail banking

EDUCATION

First-class honours degree in financial services – Manchester Metropolitan University
Diploma in Corporate Treasury Management – Association of Corporate Treasurers (UK)
Banking Diploma – Chartered Institute of Bankers (England & Wales)

Brendan Murphy does not own AS Tallinna Vesi shares.

BOARD MEMBERSHIPS

Brendan Murphy is a director of several subsidiary companies of United Utilities Group PLC