



The Association of Banks of Russia is the leading banking union of the federal level in Russia, founded in 1990. The Association unites over 220 banks and organizations from across the country.

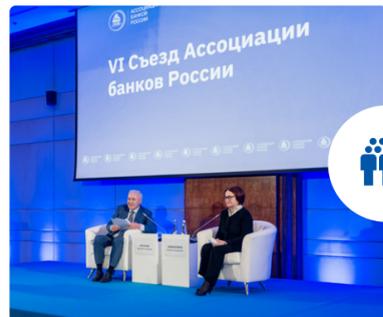


XX International Banking Forum, Sochi

The Association's member banks account for over 90% of Russia's total banking assets. The largest Russian banks, including Sberbank of Russia, VTB Bank (PJSC), Bank GPB (JSC), JSC "ALFA-BANK", JSC Russian Agricultural Bank, Promsvyazbank (PJSC), CREDIT BANK OF MOSCOW (PJSC), PJSC "Sovcombank", JSC «Bank DOM.RF», PJSC ROSBANK, JSC Raiffeisenbank, JSC Tinkoff Bank, and the state development corporation VEB.RF are among the Association's members.

The Association also includes companies providing services to financial and banking institutions, non-commercial organizations, and mass media.

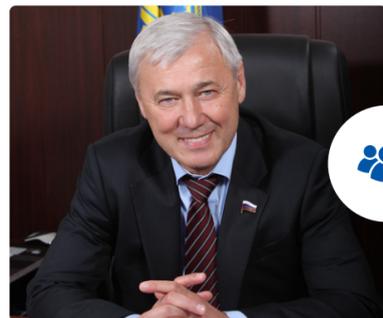
The Association's key objective is to coordinate the banking sector's efforts to influence the development of the financial sector regulation, contribute to the banking system development, ensure economic and legal guarantees for banking activities, protect the Association members' rights and legal interests, as well as to develop cooperation with international financial institutions and foreign banking unions.



General Meeting

Key decisions

The annual meeting is held in the form of a congress



Council (45 members)

Consolidated position development

Chairman: Mr. Anatoly Aksakov, Chairman of the State Duma Committee on Financial Market



Council Presidium (17 members)

Operational body of the Association Council



President

Chief executive body
Mr. Anatoly Kozlachkov

The General Meeting approves the Association's medium-term strategy.

The Association's efforts are aimed at:

- Financial system stability
- Improved conditions for banking activities
- Reduced regulatory burden
- Proportional and stimulating regulation
- Development of financial technologies and payment industry
- Sustainable development
- Data management
- Development of compliance approaches
- Improved cyber security
- Creation of a trust-based environment

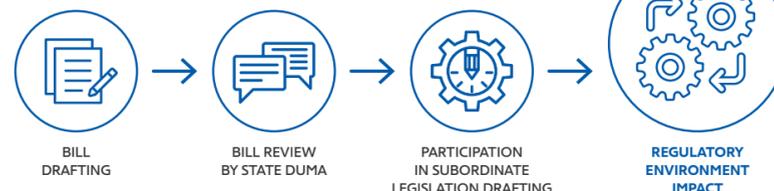
The Association pays particular attention to the activities of regional banks and banks with a basic license.

Full cycle of bill drafting

The Association actively works on preparing proposals to improve the legislative and regulatory framework for banking activities. Together with its member banks, the Association develops draft banking activity regulations and standards to improve the legal environment for the banking business. The Association actively cooperates with the state authorities to defend the position of the banking business at all stages of the legislative initiative.

The Association is widely represented as an expert organization in working groups, advisory councils and committees of the Federation Council, State Duma, Russian Government, Bank of Russia, Chamber of Commerce and Industry of the Russian Federation, Russian Union of Industrialists and Entrepreneurs, etc.

Assistance in full cycle of bill and subordinate legislation drafting



The Association includes 20 dedicated Committees

The Committees are responsible for elaborating a consolidated stance and propositions on behalf of the Association's members concerning various matters of banking activities. Around 80 Committee meetings are conducted every year.

- Committee on Banking Legislation
- Committee on Collateral and Evaluation
- Committee on Investment Banking Products
- Committee on Financial Technologies
- Committee on Payment Systems
- Committee on Information Security
- Committee on Small and Medium Size Business
- Committee on Compliance Risks and AML/CFT
- Committee on Risks
- Committee on Mortgage Lending and Project Financing (in housing construction and communal services)
- Committee on Cash Circulation
- Committee on Bancassurance and Cooperation Between Banks and Insurance Companies
- Expertise Center for Digital Financial Assets and Digital Currencies
- ESG Banking Project Group
- Working Group on Accounting, Reporting, and Taxes
- Working Group on Developing Regional Banks and Elaborating Business Models for Banks with a Basic License
- Working Group on Outsourcing and Cooperation with Vendors and Service Providers
- Project Group on Cooperation of Financial Market Participants with Notaries
- Other

The Committees unite Association members, representatives of the Bank of Russia, federal ministries, government agencies and legislative bodies, as well as experts recognized by the professional community.



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International cooperation

In order to strengthen the international ties of its member banks, the Association actively engages in bilateral cooperation with foreign banking unions, credit institutions, and international financial organizations. The Association also participates in dedicated sub-groups and sessions hosted by the Bank of Russia, federal ministries and other government agencies.



Indonesian Bankers' Delegation Visits Russia, Moscow

Over 7 500 participants attend our business events every year

On a yearly basis, the Association of Banks of Russia holds forums and conferences, which have become integral to the professional life of Russia's banking community. At these events, representatives of credit institutions, the Bank of Russia, government agencies, business and financial circles, and international organizations discuss the topical issues pertaining to banking activities.



Elvira Nabiullina, Anatoly Aksakov and Anatoly Kozlachkov at the Association of Banks of Russia Congress, Moscow



International Banking Council (IBC) Meeting, Samarkand



Annual Meeting of Credit Institutions with the Bank of Russia, Moscow

In order to support Russian banks in the field of training, the Association conducts workshops, roundtables and working meetings for its members. Representatives of the Bank of Russia and government agencies, leading financial market experts, and representatives of international financial organizations are regularly invited to such events.

Each year, the Association holds consultations dedicated to the topical issues of cooperation with banking unions of friendly countries and supports its member banks in establishing contacts with foreign credit institutions, in addition to organizing multilateral meetings with international banking delegations and business trips abroad.

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Among the Association's key international partners are banking unions and financial institutions from CIS and ECOWAS countries, Brazil, Egypt, India, Iran, the People's Republic of China, Indonesia, Thailand, and other states.
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