

## Mr. Anatoly Kozlachkov, President of the Association of Banks of Russia

Mr. Anatoly Kozlachkov was born on 28 December 1963. In 1982-1984, he served in the Soviet Army and was stationed in Semipalatinsk (present-day Semey, Kazakhstan).

In 1990, he graduated from the Moscow State University (MSU) Faculty of Law and obtained his Ph.D. at the MSU Department of Philosophy for Humanities Faculties in 1998. Mr. Kozlachkov has authored numerous scientific papers dedicated to banking and civil law, history and theory of law, philosophy and theology.

In 1990-1993, he worked at the USSR Supreme Soviet and later the Russian Supreme Soviet where he gained considerable experience in bill drafting, making his contribution to the creation of a new legal system.

Later in 1994-2000, Mr. Anatoly Kozlachkov was employed at the Bank of Russia, working his way up from Head of Division for Comparative Studies of Foreign Banking Law to Deputy Director of the Legal Department.

Mr. Kozlachkov entered into private legal practice in 2000. One of his professional achievements is the project "Analysis of Legislation Risks for Bankers", which explored the methods of studying legal risks for credit institutions.

In November 2017, he joined the Association of Banks of Russia as Vice President in charge of the Legal Department and focused on analyzing and elaborating amendments to laws and other legal acts.

Mr. Anatoly Kozlachkov has served as President of the Association of Banks of Russia since April 2024.

Mr. Kozlachkov has over 30 years of experience in elaborating models and concepts aimed at improving the regulation of the Russian economy, including the drafting of various bills, codes, basic legislation, Executive Orders of the Russian President, resolutions of the USSR and Russian SFSR Supreme Soviets, State Duma and the Russian Government, as well as Bank of Russia regulations.

He penned a monograph on land relations in Ancient Rome and the Byzantine Empire, as well as over 20 scientific articles.

Currently, Mr. Anatoly Kozlachkov is also an Advisor at the Russian Academy of Natural Sciences (RANS) and a full member of the Academy of Economic Philosophy (MSU).

Mr. Kozlachkov is married and has one daughter who is also a lawyer by training.