



АССОЦИАЦИЯ  
БАНКОВ  
РОССИИ

# Association of Banks of Russia

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Focused on results



# ASSOCIATION "RUSSIA" IN 2018

OVER  
**260**  
MEMBERS

80% OF THE BANKING SYSTEM ASSETS

180 CREDIT INSTITUTIONS



FOCUS AREA

DEDICATED TO THE MARKET NEEDS



PRIORITY LEGISLATIVE INSTRUMENTS

FORMULATION AND CONSIDERATION



# STRUCTURE OF THE ASSOCIATION "RUSSIA"

General meeting of the Association "Russia"

Council of the Association "Russia"

Council Presidium of the Association "Russia"

President of the Association "Russia" – Georgiy Luntovskiy

Aleksey  
Voilukov

Anatoly  
Kozlachkov

Aleksandr  
Khandruev

Banking  
Regulation  
Division

Legal Department

Analytical Division

Business events  
Department

Committees and working groups of the Association "Russia"



# WORKING BODIES



Committees and working groups of the Association "Russia" actively work in the following areas:



— BANKING LEGISLATION



— INVESTMENT BANKING PRODUCTS



— FINANCIAL TECHNOLOGIES 



— INFORMATION SECURITY



— SMALL AND MEDIUM SIZE BUSINESS (SME)



— MORTGAGE LENDING AND PROJECT FINANCING 



— PAYMENT SYSTEMS



— COMPLAINTS-RISKS AND AML / CFT 



— COLLATERAL AND EVALUATION









— ACCOUNTING, REPORTING AND TAXES



— RISKS 



# PRIORITY WORK DIRECTIONS for 2017-2019

- DEVELOPMENT OF COMPETITION 
- REGULATION OPTIMIZATION 
- INFORMATION SECURITY 
- REGULATORY IMPACT ASSESSMENT 
- PROFESSIONAL JUDGMENT 
- DIGITAL TECHNOLOGIES 
- ETHICAL STANDARD 



# MAJOR RESULTS OF 2017

## ON CREDIT HISTORY



working out of the draft law jointly with the Bank of Russia

## CREDIT SCORE



Using for credit institutions selection for access to particular resources

## UNIFIED STANDARDS OF SME LENDING



implementation of the multi originator securitization concept

## REMOTE IDENTIFICATION

regulatory legislative framework finalizing



## ON SYNDICATED LOAN

working out and adoption of the law



## PROPORTIONAL REGULATION

reducing of the regulatory burden on banks with a basic license



## ON THE NATIONAL PAYMENT SYSTEM

participation in the law updating





# CURRENT ACTIVITIES

## REGULATORY IMPACT ASSESSMENT

development of approaches to the impact assessment



## IMPROVEMENT OF PLEDGED ACCOUNTS REGULATION

working out of the draft law

## INSURANCE OF SMES' FUNDS DEPOSITED ON BANK ACCOUNTS

amendments to the federal law



## DEVELOPMENT OF COMPETITION

preparation of proposals to regulators

## ELECTRONIC DOCUMENT FLOW

regulatory framework development



## OUTSOURCING AND CLOUD TECHNOLOGIES

credit institutions uniting in order to reduce costs

## DIGITAL ECONOMY

participation in the legislation development



## PROFESSIONAL JUDGMENT

working out of the draft law

## CYBER SECURITY PLATFORM

IT-security improvement



## ETHICAL STANDARD

Ethical Activity Standard creation



# KEY EVENTS

## Meeting of bankers with the Bank of Russia leadership

"Commercial banks activities regulation by the Bank of Russia", Boarding house "Bor"

## All-Russian Banking Conference

"Russian Banking System: Practical Issues of Current Supervision and Regulation"

## International Conference "Bank Cards: Practice and Transformation"

## International Cybersecurity Congress

## International Banking Forum "Banks of Russia - XXI Century", Sochi

## IX International Forum on fraud combating in the field of high technology "Antifraud Russia"

FEBRUARY

MARCH

APRIL

JUNE

JULY

SEPTEMBER

OCTOBER

DECEMBER

## X Ural Forum

"Information Security in the Credit and Financial Sphere"

## Forum

"Electronic Banking and Payment Technologies. Ural",  
**Forum**  
"Electronic Banking and Payment Technologies. Siberia"

## III Forum on Financial Technologies

"FinTech and Cloud Computing - Latest Developments"

## Banking conference

"Protection of financial and banking information computer systems"

## Forum on innovative financial technologies FINOPOLIS 2018, Sochi

## X International Conference

"Information Security and PKI"  
Yaroslavl





# CONTACT DETAILS OF THE ASSOCIATION "RUSSIA"

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