



ASSOCIATION
OF BANKS
OF RUSSIA

XXIII International Banking
Forum

Forum Program
XXIII International Banking Forum
**“Banking in the Global Economy: International Challenges
and Domestic Strategies”**
Saint Petersburg, 23-26 September
Corinthia St Petersburg

23 September 2026

9.00	Forum registration
9.30-10.00	Coffee break
10.00-12.00 Nevsky Hall	Association of Banks of Russia Council Meeting (members only)
12.00-13.00	Coffee break
13.00-14.30 (Saint Petersburg Hall)	Panel session “Anti-Fraud Regulation: Lessons from Two Packages and Outlook for the Third” This session will discuss the implementation of existing anti-fraud measures and preparations for enforcing new ones, the challenges of cross-sectoral interaction within the State Information System (GIS) “Anti-Fraud”, as well as potential directions for regulatory development in this area, including: • Scenarios for connecting to GIS “Anti-Fraud” and information exchange among participants; • Malware protection; • Clarification of certain liability rules; • Call labeling. The session will also address the following regulatory developments: • Restricting cash deposits via ATMs using contactless (NFC) technologies; • Expanding the involvement of digital platforms in anti-fraud measures; • Reducing excessive collection of personal data (through the creation of a consent management platform), etc. Moderator: *Mr. Sergey Veligodsky, Director of the Anti-Fraud Department, Sberbank Invited speakers:

Mr. Petr Alferov, Head of Center for Revenue Assurance, VimpelCom
Mr. Sergey Boyarsky, Chairman of the State Duma Committee on Information Policy, IT, and Communications
***Mr. Vyacheslav Kasimov**, Head of IT Security, Bank Tochka
***Ms. Natalia Kaspersky**, President, InfoWatch
***Mr. Maxim Krukalis**, Deputy CEO, NSPK
***Mr. Filipp Nemov**, Head of Division for Combating the Illegal Use of Information and Communication Technologies, Ministry of Internal Affairs of the Russian Federation
***Mr. Vadim Uvarov**, Director of the Information Security Department, Bank of Russia
***Mr. Sergey Kharchenko**, Head of IT Security, Center for Countering Digital Fraud, Bank DOM.RF

14.30-15.30

Lunch

15.30-17.00
(Nevsky Hall)

Roundtable “The Role of Banks in Improving Economic Transparency”

This roundtable will discuss both traditional areas of bank involvement in economic de-shadowing and new areas emerging from stricter tax control, including:

- The development of the national AML system, including the implementation of the unified digital platform “Antidrop” and timely solutions to combat illegal lenders;
- The mandatory use of the Taxpayer Identification Number (INN);
- New responsibilities for banks under the proposed amendments to the legislation on fiscal cash registers (control and cash register equipment).

Invited speakers:

***Mr. Andrey Budarin**, Deputy Head of the Federal Tax Service
***Ms. Yekaterina Glukhareva**, Deputy Chair of the Board, Bank Tochka
***Ms. Irina Kononenko**, Head of Compliance, Alfa-Bank
Mr. Herman Neglyad, State Secretary — Deputy Director, Federal Financial Monitoring Service (Rosfinmonitoring)
***Mr. Andrey Simakov**, Product Lead at the Digital Solutions Department, Diasoft Digital LLC
Mr. Bogdan Shablya, Head of the Financial Monitoring and Foreign Exchange Control Service, Bank of Russia
***Mr. Alexey Yakovlev**, Director of the Financial Policy Department, Ministry of Finance

15.30-17.00 (Saint Petersburg Hall)	Roundtable “Cash Circulation Stability: Critical Infrastructure in the Digital Era” Despite the rapid growth of digital payments, cash remains an essential means of settlement for individuals and businesses. Today, the key challenge is to ensure the uninterrupted operation of the cash circulation infrastructure while meeting rising demands for security, efficiency, and cost management. The roundtable will focus on the following topics: • The regulator’s vision for strategic market development, improvement of the cash circulation infrastructure, and automation of operational services; • Ensuring the security and reliability of critically important cash circulation infrastructure in the face of current challenges; • Innovative technological solutions in cash circulation: advanced equipment and platform-based management solutions, “white-label” ATMs pilot network; • The development of regulation for the cash-in-transit and cash transportation market: the planned inclusion of market participants within the regulatory perimeter of the Bank of Russia. Moderator: *Mr. Valery Chulkov, Chairman of the Association of Banks of Russia Committee on Cash Circulation
19.00-22.00	Invited speakers: *Mr. Sergey Belov, Deputy Governor, Bank of Russia Ms. Irina Kaplunnik, First Vice President, Gazprombank *Mr. Georgiy Kornilov, Deputy Director General for Marketing and Strategy, Goznak *Mr. Alexey Ponomarenko, Senior Managing Director & Director of the Department for Cash Circulation, Sberbank *Mr. Vladimir Ulyikhin, CEO, DIIP 2000 *Mr. Oleg Shalghinskikh, Deputy Chairman of the Board, Russian Encashment Association of the Bank of Russia (ROSINKAS) Welcome cocktail 24 September 2026
8.30-9.45 (Landskrona Restaurant)	Business breakfast with Bank PSB “Women in Investments: Strategic Edge and the Future of Finance” (invitation only)
10.00-11.30 (Nevsky Hall)	Plenary Session “International Challenges and Domestic Strategies” Faced with shifting global geo-economic conditions, economic policymakers and the financial market aim to restore sustainable growth by 2027. In 2025–2026, the Government approved a number of strategic documents to achieve these

goals. In the financial market, the Financial Market Development Strategy until 2030 is already in place.

Participants of this plenary session will discuss the following topics:

- Sources of growth in the new investment cycle;
- The financial market's role in productivity enhancement programs and technology investments;
- Funding for the banking system and investment activity;
- The potential of payment solutions and other financial instruments to address national priorities;
- Balancing development and resilience across different stages of economic cycles.

Moderator: ***Mr. Kirill Tokarev**, RBC

Welcome speech: **Mr. Nikolai Zhuravlev**, Deputy Chairman, Federation Council of the Federal Assembly of the Russian Federation

Invited speakers:

***Mr. Anatoly Aksakov**, Chairman of the State Duma Committee on Financial Market, Chairman of the Association of Banks of Russia Council

***Mr. Vladimir Verkhoshinskiy**, CEO, Alfa-Bank

***Mr. Oleg Deripaska**, Founder, UC Rusal

***Mr. Andrey Kostin**, President – Chairman of the Board, VTB Bank Bank

***Ms. Elvira Nabiullina**, Governor, Bank of Russia

Mr. Vitaly Mutko, CEO, Bank DOM.RF

***Mr. Dmitry Pyanov**, First Deputy President – Chairman of the Board, VTB Bank

***Mr. Petr Fradkov**, Chairman, Bank PSB

11.30-12.00

Coffee break

12.00-13.30
(Nevsky Hall)

Roundtable “The Evolution of Banking Regulation: A Quest for Balance”

The national prudential regulation is moving towards increasing the number of controlled indicators and refining them with the aim of limiting risk exposure. Is quantity turning into quality — or vice versa?

The roundtable will focus on the following topics:

- Amendments to the regulation on mandatory ratios and buffers;
- The introduction of debt burden ratios into the regulatory framework;
- Changes to internal capital adequacy assessment processes (ICAAP).

Moderator: ***Mr. Alexander Danilov**, Director of the Department of Banking Regulation and Analytics, Bank of Russia

Invited speakers:

Ms. Olga Doronina, Deputy Director of the Financial Policy Department, Ministry of Finance

***Mr. Ivan Larionov**, Deputy Chairman of the Board, Bank DOM.RF

***Mr. Anton Naberukhin**, First Deputy Head of the Department of Banking Regulation and Analytics, Bank of Russia

***Mr. Valery Piven**, Managing Director – Head of Group for Financial Institutions Ratings, ACRA

12.00-13.30
(Saint
Petersburg
Hall)

Foresight Session “The Future of Russia’s Financial Market”

This foresight session will provide an assessment of the current state of Russia’s financial market and a forecast for its future.

Moderator: ***Mr. Alexey Guznov**, State Secretary – Deputy Governor, Bank of Russia

Invited speakers:

Mr. Nikolai Zhuravlev, Deputy Chairman, Federation Council of the Federal Assembly of the Russian Federation

***Ms. Yulia Karpova**, Deputy Chairperson, Bank PSB

***Mr. Ivan Chebeskov**, Deputy Minister of Finance of the Russian Federation

***Mr. Vladimir Chistyukhin**, First Deputy Chairman, Bank of Russia

13.30-14.30

Lunch

13.30-14.30

Business Lunch “SME Financing” (invitation only)

14.30-16.00
(Nevsky Hall)

Roundtable “Digital Ruble: Early Results and a Look Ahead”

Starting from September 1, 2026, the digital ruble will be available for use at major banks and retail outlets. For banks, businesses, and the state, the key issues are customer experience, technological resilience, the performance of merchant infrastructure, and preparations for subsequent phases of onboarding market participants.

The roundtable will cover the following:

- Early results of digital ruble implementation and use: lessons learned from early adopters to help participants in the next phase avoid well-known mistakes;
- Readiness of banking infrastructure for digital ruble expansion: new services and tools;
- Smart contracts and payment automation: developing smart contract-based services and new opportunities for business and the state;
- Cross-border use of the digital ruble, international interoperability of digital financial solutions, and prospects for new settlement models in the digital economy.

Moderator: *Ms. Elena Sheikina, CEO, Non-credit institution “Mobile card” LLC

Invited speakers:

*Ms. Alla Bakina, Director of the National Payment System Department, Bank of Russia

*Mr. Alexey Bogatkin, CEO, Uniteller

*Ms. Anna Kornelyuk, Vice President & Director for Transactions Business, Bank DOM.RF

*Mr. Sergey Matveev, Vice President, Director of the Retail Banking Department, Bank PSB

*Mr. Igor Ostreiko, Head of Transactions – Senior Vice President, VTB Bank

*Mr. Ilya Prozorov, Chairman of the Board, Bank Khlynov

*Ms. Elena Smyshlyaeva, Deputy CEO, Modern Systems LLC

14.30-16.00
(Saint
Petersburg
Hall)

Roundtable “Platform-Driven Transformation of the Financial Market”

The platform-driven transformation of the financial market is now taking on strategic importance, with a clear focus on efficiency gains. Panelists will explore financial platforms across the entire user value chain, as well as the key priorities for future development and regulation.

Invited speakers:

Mr. Alexander Vilinov, Deputy Head of the Presidential Experts Directorate

*Mr. Pavel Vysotsky, Deputy Chairman of the Board, Alfa-Bank

*Ms. Irina Zhirimerina, Senior Vice President — Head of the SME Division, Bank PSB

*Ms. Ekaterina Lozgacheva, Director of the Financial Market Strategy

Department, Bank of Russia

Mr. Yakov Sergienko, CEO, Yakov & Partners

Ms. Olga Skorobogatova, First Deputy President – Chair of the Board, VTB Bank

Mr. Sergey Khromov, Vice President – Director of the Department for Key Ecosystem Products, Sberbank

Mr. Kirill Tsarev, First Deputy Chairman of the Board, Sberbank

19.00-23.00

Off-site dinner

25 September 2026

8.30-9.50
(Landskrona
Restaurant)

Business breakfast “Development of Participation Finance Standards” with Sberbank (invitation only)

10.00-11.30
(Nevsky Hall)

Panel Session “Digital Currencies and Digital Rights: What Kind of Market Is Russia Building?”

Following the adoption of relevant legislation, the focus has shifted from discussion to practical implementation: how will the new rules work, who will be the key infrastructure players, and which products will truly be in demand by the market. The key challenge is to build a market that is simultaneously regulated, secure, technologically independent, and attractive to investors.

This session will cover the following:

- What by-laws, standards, and regulatory clarifications do market participants need to launch viable business models?
- Compliance in the sphere of digital currencies and digital rights: how to establish customer identification, transaction monitoring, and risk management;
- Technological sovereignty of the market: what infrastructure solutions are required for the recording, custody, exchange, and control of digital assets;
- Which key technologies and products will enable the Russian crypto industry to expand into external markets?

Moderator: *Ms. Olga Goncharova, Head of the Expert Center for Digital Financial Assets and Digital Currencies, Association of Banks of Russia

Invited speakers:

Mr. Alexander Vedyakhin, First Deputy Chairman of the Board, Sberbank

***Mr. Alan Kiryukhin**, CEO, Farvater Finance LLC

***Ms. Narine Mamikonian**, Deputy CEO for Digital Financial Assets, A7

***Mr. Vladimir Chistyukhin**, First Deputy Chairman, Bank of Russia

***Mr. Evgeny Shevlyakov**, Head of the Risk Management Division, Federal Financial Monitoring Service

***Mr. Alexey Yakovlev**, Director of the Financial Policy Department, Ministry of

11.30-12.00

Coffee break

12.00-13.30
(Nevsky Hall)

Roundtable “Open API, Data, and AI: Who Will Govern the Financial Market in the Age of Algorithms?”

Today, competition in the financial market is rapidly transforming. Until recently, banks and financial institutions competed on interest rates, fees, branch networks, and mobile apps. Now, the key assets are data, speed of access to that data, and the ability to convert it into precise decisions using artificial intelligence. This reality places a dual challenge on both the market and the regulator: to strike a balance between openness, security, technological sovereignty, and a true data economy.

The roundtable will focus on the following topics:

- The regulator's approach to developing and implementing Open API: how to create a trusted environment without monopolizing the market;
- Data as a new asset class in financial markets: is legal and secure monetization possible, and how can protection be ensured in data exchange?
- Prospects for applying privacy-enhancing technologies (PETs) in financial markets;
- AI regulation: how to protect the customer without stalling technological progress;
- How to keep humans effective in the age of algorithms.

Moderator: *Mr. Maxim Grigoriev, CEO, FinTech Association

Invited speakers:

*Mr. Sergey Bezbogov, Deputy Head of Technology – Senior Vice President, VTB Bank

*Mr. Ruslan Bulatov, Director of the Financial Technology Department, Bank of Russia

*Mr. Alexander Dolganov, Deputy Chairman of the Board, Bank Center-invest

*Mr. Petr Emelyanov, CEO, Bloomtech

*Mr. Alexander Ionov, AI Lead, Bank Tochka

*Mr. Muslim Satybaldiev, Director of the Department for Digital Business Development, Rostelecom

12.00-13.30
(Saint Petersburg Hall)

Roundtable “Secondary Credit Risk Market”

At this roundtable, participants will discuss the current state, development trajectories, and regulatory framework for:

- Securitization instruments, including mortgage-backed securities;
- Project finance and multi-lender (club) financing;
- Credit default swaps (CDS) and credit-linked digital financial assets (DFAs);

- The role of development institutions in the secondary loan market.

Moderator: ***Mr. Alexander Aksakov**, Deputy Chairman of the Board, Bank DOM.RF

Invited speakers:

***Ms. Elizaveta Danilova**, Director of the Financial Stability Department, Bank of Russia

***Ms. Olga Doronina**, Deputy Director of the Financial Policy Department, Ministry of Finance

***Mr. Oleg Ivanov**, Head of GR, Alfa-Bank

***Mr. Timur Iskandarov**, Managing Director – Head of Project and Structured Finance Ratings Group, ACRA

***Mr. Yuri Korsun**, Deputy Chairman, VEB.RF

***Mr. Anton Naberukhin**, First Deputy Head of the Department of Banking Regulation and Analytics, Bank of Russia

13.30-14.30

Lunch

13.30-14.30
(Landskrona
Restaurant)

Business lunch “From Life Insurance to Insurance for Life” (invitation only)

14.30-16.00
(Nevsky Hall)

Roundtable “Consumer Protection in Financial Services: A Strategic Priority for 2025–2027”

Consumer protection in financial services is one of the key strategic priorities of state policy for 2025–2027. For banks, this is no longer just a regulatory requirement — it is a growth area where customer-centricity directly impacts reputation, loyalty, and operational risk. Behavioural supervision and bank ratings are increasingly functioning as market signals. This roundtable will address three pressing issues, each of which has accumulated systemic challenges and is now awaiting concrete solutions:

1. Soft regulation: Memoranda and industry standards. Memoranda and banking standards offer banks an opportunity to set their own rules of engagement with customers before rigid legislative constraints are imposed. A new law, building on the National Payment System Act and consumer lending legislation, mandates the introduction of new standards in the banking market. Which standards will the Committee on Standards for Credit Institutions adopt? And how do banks themselves assess the Committee's performance so far?

2. Bancassurance: Choice, risk, and competition. A draft law is already on the table. It could establish uniform requirements for insurers based on credit ratings and Government-set rules. The discussion will focus on how to ensure borrowers

can freely choose their insurance provider without facing higher interest rates, while also reducing default risks for banks. Banks would retain a risk-based approach and the ability to set their own requirements for insurers. Consumers would gain real freedom of choice and lower policy costs through competition. Regulators would benefit from fewer complaints about forced insurance and higher consumer satisfaction. Meanwhile, the insurance industry has developed its own sector-specific standards to enhance the value of insurance products in the credit market. Implementing them will require a fundamental overhaul not only of insurance companies' operations but also of bank sales channels for insurance products.

3. "Debt relief" intermediaries and pseudo-legal services. The market is flooded with pseudo-legal intermediaries who promise "guaranteed debt write-offs" but in practice block direct dialogue between banks and debtors, hinder restructuring efforts, and push clients into new loans to pay for their services. The discussion will explore how debt counselling standards can help weed out unscrupulous players and improve the effectiveness of banks' handling of non-performing loans.

Moderator: *Ms. Elena Nenakhova, Deputy Head of the Service for Consumer Protection and Financial Inclusion, Bank of Russia

Invited speakers:

***Ms. Oksana Baida**, Vice President – Director of the Department for Credit and Fee-Based Retail Products, Bank PSB

***Mr. Yuri Bogdanov**, Chairman of the Board of Directors, Bank Center-invest

***Mr. Sergey Kolganov**, Acting Director of the Behavioral Supervision Department, Bank of Russia

***Ms. Olga Sergeeva**, Head of the Financial Markets Control Department, Federal Antimonopoly Service of the Russian Federation

***Mr. Artem Tyncherov**, Head of Government and Public Organizations Relations - Senior Vice President, VTB Bank

***Mr. Evgeny Ufimtsev**, President, All-Russian Union of Insurers

Roundtable “How Foreign Policy Shapes International Banking”

A country's foreign policy increasingly dictates the operations of its banking sector. In today's environment, the development of interbank cooperation is largely shaped by sanctions regimes, initiatives to shift cross-border settlements toward national currencies, and other factors at the intersection of diplomacy and foreign economic activity.

This roundtable will explore how Russian banks and their foreign partners can take account of the foreign policy agenda in their international activities in order to maintain pragmatic and mutually beneficial cooperation.

14.30-16.00
(Saint
Petersburg
Hall)

- What working mechanisms for monitoring the foreign policy agenda and integrating it into risk management and collaboration with foreign partners are most effective for banks?
- What recommended action plans exist for various sanctions scenarios, and what methods are available to mitigate sanctions risks?
- What measures are being taken to defend and advance the interests of Russian credit institutions on the international stage?
- How do foreign partner banks assess foreign policy risks?

Moderator: ***Dr. Ivan Timofeev**, Director General, Russian International Affairs Council

Invited speakers:

***Mr. Dmitry Birichevsky**, Director of the Department of Economic Cooperation, Ministry of Foreign Affairs

***Mr. Alexey Yakovlev**, Director of the Financial Policy Department, Ministry of Finance

***Ms. Olga Basha**, Board Member, VTB Bank

***Ms. Irina Akopyan**, First Deputy CEO, A7

16.00-16.30 (Lobby)	Autograph session with Russian football stars Mr. Denis Glushakov and Mr. Pavel Pogrebnyak
17.00-19.00 (Landskrona Restaurant)	Simultaneous chess exhibition with one of Russia's World Champions
17.00-19.00 (Petrovsky Stadium)	Football match with Russian football stars Mr. Denis Glushakov and Mr. Pavel Pogrebnyak
20.00-23.00	Gala dinner

*confirmed speakers

The Forum's Organizing Committee reserves the right to introduce changes into the Forum program to accommodate new circumstances, doing our best to make these changes as small as possible.

ABR International Cooperation Division Contacts:

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