



ASSOCIATION
OF BANKS
OF RUSSIA



XIX International Banking Forum
«BANKS OF RUSSIA – XXI
CENTURY»

Forum program

Conference “BANKS AND FINANCIAL MARKET INFRASTRUCTURE IN THE CONTEXT OF TODAY’S CHALLENGES”

Kazan, September 21-24, 2022

Day 1, September 21, 2022

Accommodation of participants in hotels

*speakers who have confirmed their participation

► Events with Russian-English simultaneous interpretation option

13:00–15:00

**Meeting of the Council of the Association of Banks of Russia
(invitation only)**

16:00–17:45

**Panel discussion
“Partnership financing: status and prospects of development”**

Moderator: ***Alexey Simanovskiy**, Advisor to the Governor, Bank of Russia

The most widespread in international practice, along with the so-called traditional finances, is partnership financing. The Russian legislation in general does not prohibit the provision of partnership financing services, and these services are provided. Meanwhile, demand for such services and their supply remain very limited in the Russian Federation in terms of both geographical presence and volumes.

One of the reasons for such limitations is the lack of appropriate regulation, which makes it very difficult for credit and non-credit financial institutions to provide some services that are traditional for partnership financing.

Participants of the panel discussion will consider the barriers faced by organizations working in the partnership financing sector and ways to overcome them, primarily from the perspective of the formation of a sector regulatory system.

Invited to participate:

***Ivan Chebeskov**, Director of the Department of Financial Policy, Ministry of Finance of the Russian Federation

***Sultan Tagaev**, Deputy Chairman of the Government of the Chechen Republic – Minister of Finance of the Chechen Republic, Government of the Chechen Republic

***Alexey Guznov**, State Secretary – Deputy Governor, Bank of Russia

***Midkhat Shagiahmetov**, Deputy Prime Minister of the Republic of Tatarstan – Minister of Economy of the Republic of Tatarstan

***Renat Yedikhanov**, Member of the Committee on Financial Services at All-Russia Public Organization “Business Russia”, CFO of Amal Finance House

***Oleg Ivanov**, Head of Division for Government Relations, JSC “ALFA-BANK”

19:00

Forum Opening Ceremony. Welcome Cocktail at Kazanda Atrium Bar/Lounge restaurant. Dinner at the hotel

Day 2, September 22, 2022

Opening of the Conference

8:00—9:20

Business breakfast with REGION Investment Company (invitation only). “Investment products: new risks and new opportunities”

Russian investors are confronted with a difficult situation: risks of investments into domestic securities have increased due to the diminishing transparency of issuers, access to the financial infrastructure of unfriendly countries has been terminated, and foreign assets have been frozen. Participants of the traditional business breakfast will discuss which products financial institutions will offer aside from deposits, what should the regulator and market participants do in order to decrease domestic investment risks, and what kind of niche will issuers from friendly countries occupy in Russian investment portfolios amidst the new conditions.

9:45—11:45

► Panel discussion

“Financial market regulation aimed at transformation and development of the economy”

Moderator: ***Anatoly Aksakov**, Chairman of the Committee on Financial Market, State Duma of the Federal Assembly of the Russian Federation

The sanctions war declared against Russia brought challenges to the banking sector, to which there are no ready answers yet. But there is no doubt that the banking system, as it did during the coronavirus pandemic, will make a significant contribution to the implementation of government measures to overcome the "sanctions" shock and its consequences for the population and businesses. At the same time, the banking system itself needs more attention to its problems from the state governing bodies. Shifting the focus of regulation from restrictions on risk appetites and growth opportunities to regulation that stimulates modernization and transformation of the economy will mitigate the effects of the sanctions imposed on Russia.

Invited to participate:

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

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

***Anton Siluanov**, Minister of Finance of the Russian Federation, Ministry of Finance of the Russian Federation

Ilya Torosov, First Deputy Minister, Ministry of Economic Development of the Russian Federation

***Vladimir Komlev**, General Manager, JSC “National Payment Card System” (NSPK)

***Pyotr Fradkov**, CEO, PJSC “Promsvyazbank”

***Sergey Khotimskiy**, First Deputy Chairman of the Management Board, PJSC “Sovcombank”

Andrey Kostin, President and Chairman of the Management Board, PJSC “VTB Bank”

Alexander Vedyakhin, First Deputy Chairman of the Executive Board, PJSC “Sberbank”

11:45—12:45

Coffee-break

12:45—14:00

Round table 1 “Banks and issuers”

Moderator: ***Vasily Zablotsky**, President, Self-regulatory organisation “National Finance Association” (SRO NFA)

By the beginning of 2022, the banking community stated the record interest of retail investors to the stock market, aimed to clarify a range of regulatory requirements which restrained the development of non-mortgage securitization, discussed the problem of insufficient liquidity in the derivatives market.

The events of 2022 shook the fundamentals of the stock market. The issues of depository activity, details of Eurobond payments and amendments to emission documentation ceased to be the subject of interest of a narrow circle of specialists. Decisions were made to close reporting, as transparency and disclosure lead to new risks in the context of the sanctions war.

What happens and where is the stock market infrastructure heading, and where is the balance of interests of issuers and investors?

Invited to participate:

***Elena Kuritsyna**, Director of Corporate Affairs Department, Bank of Russia

***Valery Vaisberg**, Director of the Analytical Department, REGION Investment Company

***Yuri Denisov**, Chairman of the Executive Board, PJSC “Moscow Exchange”

***Mikhail Avtukhov**, Deputy Chairman, Head of Corporate Investment Unit, PJSC “Sovcombank”

***Alexey Timofeev**, President, National Association of Stock Market Participants

***Alina Rozentsvet**, General Director, National Rating Agency LLC (NRA)

***Roman Goryunov**, Chairman of the Board and CEO, PJSC “SPB Exchange”

12:45—14:00

Round table 2 “Information security: problems and solutions”

Moderator: ***Natalia Kaspersky**, Chair of the Board, Association of Software Developers “Domestic Software”

With the withdrawal of a number of foreign software and IT equipment suppliers, the Russian banking sector has faced serious risks with regard to IT infrastructure, including

the one used for information security. With this background a creation of a unified infrastructure solution for IT and information security, especially for small and regional banks, becomes a matter of particular significance.

During this round table it is also planned to discuss relevant issues of combating cyber-fraud and effective protection means against cyberattacks, improvement of cyber-security regulation, possibilities of import substitution, prospects for secure usage of biometrics and directions of certification centers development.

Invited to participate:

***Andrey Vybornov**, Deputy Director of Information Technology Department – Head of Division for Methodology and Standardization of Information Security and Cyber Resilience, Bank of Russia

***Artem Gutnik**, Head of Cyber Security, JSC “National Payment Card System” (NSPK)

***Artem Kalashnikov**, Project Director, JSC “Gazprombank”

***Sergey Veligorodsky**, Managing Director – Head of Division for Combating Cyber Fraud, PJSC “Sberbank”

***Artem Sychev**, Advisor to General Director, JSC “Positive Technologies”

14:00—15:30

Lunch

Business lunch with PJSC “Sovcombank” (invitation only). “Competition in the banking market in the conditions of external pressure. Trends and prospects”

- How do external factors distort competition in the Russian financial market?

- What risks does distorted competition entail and why is the adjustment of the Russian banks’ competitive capabilities is especially important today?

- What kinds of instruments for adjusting the competition do the Bank of Russia and the Russian Government have at their disposal?

- What alternative financial instruments could be developed in order to stimulate competition adjustment? Could the cryptocurrency market be regarded as one of such instruments?

15:30—16:45

Round table 3 “Transformation of the banking sector. New perspective. Forecasts”

Moderator: ***Alexander Sarayev**, Deputy General Director – Director for Rating Activities, JSC “Expert RA”

The world “will never be the same again” for banks. Russia is deprived of access to major capital markets and payment systems, global ratings, and auditing services. The sooner banks start looking for viable alternatives and new opportunities for growth, the better. The main thing is to adapt the capacity of the financial system to the drastically changed environment. The Bank of Russia has already announced its readiness to “fine-tune” the application of regulatory standards to reflect current realities, which would certainly provide substantial support for the sector and the economy as a whole. Banks have to define a common vision of necessary and sufficient changes in their business models and business processes. Today we have a unique chance to create our own versions of banking

regulation and national credit rating, which should reflect the realities and priorities of the Russian economy.

Invited to participate:

***Ruslan Korshunov**, Managing Director for Credit Institutions Rating, JSC “Expert RA”

***Anton Drozdov**, Deputy Chairman, PJSC “Promsvyazbank”

***Elizaveta Danilova**, Director of Financial Stability Department, Bank of Russia

***Alexander Danilov**, Director of Banking Regulation and Analytics Department, Bank of Russia

***Tatyana Ushkova**, Chairwoman of the Management Board, JSCB “Absolut Bank”

***Alexey Korovin**, CEO, JSC “Asian-Pacific Bank”

15:30—16:45

Round table 4 “Interaction of traditional banking with the world of cryptoassets”

Moderator:

***Olga Goncharova**, International expert in the field of cryptocurrency, Head of the Expert Center for Digital Financial Assets and Digital Currencies, Association of Banks of Russia

The market capitalization of the crypto industry exceeds 3 trillion dollars and the industry continues to grow 1.5 to 2 times faster than the Internet. Russian citizens, according to the experts, opened more than 12 million cryptocurrency wallets, the volume of funds on which amounts to about 2 trillion rubles. Moreover, Russia is one of the top three world leaders in terms of mining capacity.

At the same time, there is currently no effective legislative regulation of digital currencies in Russia and all numerous transactions with them are carried out in a “gray” zone.

The legal framework for regulating the issuance and organization of the issuance of digital currencies, as well as transactions with digital currencies in Russia is provided by the draft federal law “On Digital Currency”. This bill was analyzed in detail at the Association of Banks of Russia's platform as part of the Association's Expert Center for Digital Financial Assets and Digital Currencies.

This round table will include a discussion of the proposed regulation of this sphere and possible ways to improve it, including in terms of the role of banks in transactions with digital currencies.

Invited to participate:

***Igor Runets**, General Director, LLC “BitRiver”

***Yulia Lafitskaya**, Deputy Head of Legal Department – Head of International Law Division, Federal Financial Monitoring Service (Rosfinmonitoring)

***Alexey Moiseev**, Deputy Minister of Finance of the Russian Federation

***Kirill Pronin**, Director of Financial Technology Department, Bank of Russia

***Maria Shevchenko**, Chairperson of the Board of Directors, JSC “QIWI Bank”

16:45—17:15

Coffee-break

17:15—18:30

Round table 5 “SME financing: loans, state programs, alternative instruments”

Moderators:

***Anton Kuprinov**, Executive Director, Moscow Small Business Credit Assistance Fund

***Pavel Samiev**, General Director, Analytical Agency “BusinessDrome” Ltd.

The round table will focus on SME financing. In the conditions of prohibitive credit rates, the state offered a number of preferential programs for small and medium-sized businesses. But how effective were they? Were they able to fulfill their function of expanding financial accessibility for business? This will be one of the topics of the roundtable discussion. Moreover, alternative financing instruments, which could be a valuable support for SMEs, will be discussed.

Invited to participate:

***Mikhail Mamuta**, Head of Service for Consumer Protection and Financial Inclusion, Bank of Russia

***Pavel Sigal**, First Vice President, NP OPORA RUSSIA

***Pyotr Zaselsky**, Chairman of the Management Board, JSC “SME Bank”

***Alexey Kirkorov**, Deputy General Director, Financial Director, PJSC “Sberbank Leasing”

17:15—18:30

► Round table 6 “ESG banking: new horizons”

Moderator: ***Vasily Vysokov**, Chairman of the Board of Directors, PJSC CB “Center-Invest”

Despite significant changes in economic and geopolitical conditions, ESG banking in Russia continues to develop and remains one of the priorities. At the same time, the current situation makes Russian companies seriously reconsider their business models and look for alternative sources of investment. Under such conditions it is even more important to work out support measures for financing sustainable development projects as soon as possible.

During this round table it is planned to discuss ESG banking development in Russia, ESG cooperation with new markets, prospects of national carbon regulation. The discussion will also cover a new vector of ESG regulation, issues of formation and disclosure of non-financial reporting, social taxonomy, ESG digitalization.

Invited to participate:

***Ekaterina Kuzmina**, Head of Sustainable Development Division, PJSC “Promsvyazbank”

***Elena Kuritsyna**, Director of Corporate Affairs Department, Bank of Russia

***Anna Lavrentieva**, Senior Vice President, Joint Stock Commercial Bank “Novikombank”

***Igor Korotetsky**, Deputy Head of Consulting, Head of Group for Operational Risks and Sustainable Development, LLC “Kept Taxes and Consulting”

***Ivan Barsola**, Executive Director, ESG Department, PJSC “Sberbank”

***Alexander Dolganov**, Deputy Chairman of the Executive Board, PJSC CB “Center-invest”

***Marina Slutskaya**, Director for Sustainable Development, JSC “Bank DOM.RF”

19:30—23:00

Offsite dinner

Day 3, September 23, 2022

7:00—9:00	Morning run
10:00—12:00	<p>► Panel discussion “Sustainability of the banking system and financial market infrastructure in the current environment”</p> <p>Moderator: *Georgy Luntovskiy, President, Association of Banks of Russia</p> <p>Panelists will assess the current situation and the necessary measures for maintaining the sustainability of the banking system and financial market infrastructure, consider the scenario conditions and priority directions of forming a new development model of the Russian economy, as well as the tasks of the banking system and financial market infrastructure in its structural transformation. Participants of the meeting will discuss the functioning of systemically important credit and financial institutions in the new conditions, as well as opportunities for a more efficient use of the regional banks' potential.</p> <p>Invited to participate: *Olga Polyakova, Deputy Governor, Bank of Russia *Sergey Shvetsov, Chairman of the Supervisory Board, PJSC “Moscow Exchange” *Vasily Solodkov, Professor, Director of Banking Institute, HSE University *Andrey Melnikov, General Director, State Corporation “Deposit Insurance Agency” Ivan Chebeskov, Director of the Department of Financial Policy, Ministry of Finance of the Russian Federation *Alexander Murychev, Vice President, Russian Union of Industrialists and Entrepreneurs (RSPP) *Kirill Lukashuk, General Director, National Credit Ratings Agency *Alexey Korovin, CEO, JSC “Asian-Pacific Bank”</p>
12:00—13:00	Coffee-break
13:00—14:15	<p>Round Table 7 “Bank assurance: program reloading and product transformation”</p> <p>Moderators: *Viktor Dubrovin, Vice President, Russian Insurance Union (RIU) *Pavel Samiev, General Director, Analytical Agency “BusinessDrome” Ltd.</p> <p>The round table will focus on the prospects of bank assurance development, regulation of this market segment and product changes. For several years bank assurance remained the largest sales channel, it accounted for about 30% of all premiums collected annually by insurance companies. However, revolutionary changes are taking place here: the sales structure, the products themselves and the</p>

regulatory environment are changing. The perspective, growth dynamics and market structure depend on how the Bank of Russia will control the quality of sales and characteristics of insurance products themselves in bank assurance.

Invited to participate:

***Mikhail Mamuta**, Head of Service for Consumer Protection and Financial Inclusion, Bank of Russia

***Marina Pishchulina**, Deputy Head of the Department for Control over Financial Markets, Federal Antimonopoly Service of the Russian Federation

***Alexey Yanin**, Managing Director for Insurance and Investment Ratings, PJSC “Expert RA”

***Evgeny Gurevich**, Chief Executive Officer, “Kapital Life Insurance” LLC

***Vladimir Chernikov**, CEO, Insurance Company “Ingosstrakh Life”

***Oleg Khanin**, CEO, AIMA “SOUZ Insurance Technologies” Ltd.

13:00—14:15

Round table 8 “Banks and government services”

Moderator: ***Alexey Voylukov**, Vice President, Association of Banks of Russia

The public services ecosystem: where are we heading next and when will we reach our goal? Public services have become responsible intermediaries between banks and their clients in authentication procedure and in the verified information transmission. Biometrics and digital profiles have also become a part of our lives. We are observing the active and rapid implementation of remote interaction between customers and banks in different areas: opening an account or an electronic wallet; obtaining a loan and applying for mortgage; payments for utility bills; information on registered letters and fines. The simplification of the customer track is synchronized with the ability of credit organizations to obtain the necessary documents and have reliable information from available sources, services and databases (Federal Tax Service of Russia (FTS), Federal Service for State Registration, Cadastre and Cartography (Rosreestr), Ministry of the Interior (MVD), Pension Fund of the Russian Federation (PFR) and others).

Invited to participate:

***Artem Kalashnikov**, Project Director, JSC “Gazprombank”

***Elena Sheikina**, CEO, NBFC “Mobile card” LTD

***Kirill Pronin**, Director of Financial Technology Department, Bank of Russia

***Elena Martynova**, Deputy Head, Head of Digital Transformation, Federal Service for State Registration, Cadastre and Cartography (Rosreestr)

***Ivan Semagin**, Director for Government Relations, Yandex Financial Services

***Alexey Nikitin**, Director for Project “Single Window” and Payment Technologies, JSC “Russian Export Center”

14:15—15:30

Lunch

15:30—16:45

Round Table 9 “Concept of the “digital identity” in banks' transition to a new technological mode”

Moderator: ***Anatoly Kozlachkov**, Vice President, Association of Banks of Russia

A mandatory condition for the transition to a digital economy is to address the issue related to the digitization of data about the individual, both openly provided by them and their behavior. Building a digital economy requires a lighter design of data trafficking.

At the same time, the digitization of data, while allowing its use on a completely new qualitative level, creates an increased risk of interference of the state and private companies in the private life sphere. There are problems of data privacy in the digital environment, their protection, the attribution of data about the individual obtained at different stages of their activity in the digital environment, as well as the impact of data profiling on the rights of the individual.

The round table invites to consider the above issues and hit that sweet spot between the needs of the economy and ensuring the constitutional rights of the individual.

Invited to participate:

***Vitaly Kopysov**, Director of Innovation, PJSC “Bank Sinara”

***Milosh Wagner**, Deputy Head, Federal Service for Supervision of Communications, Information Technology, and Mass Media (Roskomnadzor)

***Ildar Skrizhalin**, General Director, LLC “INTECHCARD”

***Artem Dmitriev**, Head of IP, Tech & Privacy, LLC “Comply”

***Semyon Tenyaev**, TenChat Founder, General Director of Russian Bank Center Group

***Roman Dushkin**, Director for Research and Technology, Artificial Intelligence Agency (AIA)

15:30—16:45

► Round table 10 “Banks and tasks of development of financial market payment infrastructure”

Moderator: ***Vladimir Komlev**, General Manager, JSC “National Payment Card System” (NSPK)

The round table will focus on the relevant problems of the national payment system functioning in the current environment.

Against the changing landscape of the payment industry, it is important to define priorities of the development of existing instruments, in particular Mir card, Faster Payments System and electronic certificates. Market experts will discuss perspectives of card business, directions of improvement of payment services and implementation of new payment technologies. The organization of international settlements, including cross-border payments, expansion of the financial messaging system and opening correspondent accounts with foreign credit institutions will also become a significant issue.

Invited to participate:

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

***Oksana Rud**, Head of Division for Development of Budget Payments, Federal Treasury of the Russian Federation

***Andrey Makarov**, First Vice President for Digitalization and Innovation, PJSC “Credit Bank of Moscow”

***Konstantin Krasnoperov**, Chairman of the Board of Directors, Non-Credit Payment Institution “ELPLAT” LLC

***Denis Valvachev**, Director of Department for Mass Segment – Senior Vice President, PJSC “VTB Bank”

Dmitry Podolsky, CEO, JSC “MultiCarta” Ltd.

17:00—19:30 | **Sports program: minifootball tournament.**

20:00—23:00 | **Gala Dinner. Closing ceremony of the Forum at Crystal banquet hall.**

Day 4, September 24, 2022

Departure day

The Forum Organizing Committee reserves the right to make changes to the Forum's program with regard to the circumstances. The organizers will do all their best to make these changes as small as possible.

Information about the XIX International Banking Forum “Banks of Russia – XXI Century”, Kazan, 21-24 September 2022.

Chat bot



Organizing Committee's contacts:

8(495) 785-29-93, 785-29-88,

event@asros.ru

asros.ru