



ASSOCIATION  
OF BANKS  
OF RUSSIA



XX International Banking  
Forum

## Forum program

Sochi, 27-30 September 2023  
Pullman Sochi Centre 5\*

### FINANCIAL MARKETS DURING STRUCTURAL SHIFTS AND SHOCKS: RUSSIA AND INTERNATIONAL PRACTICES

#### 27 September 2023

From 9.00	<b>Registration of the Forum's participants</b>
10.30-12.30	<b>Association of Banks of Russia Council Meeting</b>
12.30-15.30	<b>Sailing regatta for the Forum's participants (prior registration required)</b>
16.00-18.00	<b>Session "Cybersecurity in New Conditions: Protected AI and Quantum Technologies"</b> <b>Moderator: *Mr. Artem Kalashnikov</b> , Managing Director at the Center for Information Security of Subsidiary and Dependent Entities, JSC "Gazprombank"
	<b>Discussion topics:</b> <ul style="list-style-type: none"><li>• AI in banking: practice and prospects of its use;</li><li>• AI impact on increasing cybersecurity. AI resilience against cyber threats;</li><li>• Open source software for developing AI systems, its advantages and risks;</li><li>• Practice and prospects of pilot projects of quantum technologies at corporations and financial institutions;</li><li>• Main tracks of upscaling the use of quantum technologies for ensuring cybersecurity for business;</li><li>• Staff training in the fields of AI, machine learning, and quantum technologies.</li></ul>

**Invited to participate:**

\***Mr. Artem Gutnik**, Head of Information Security, JSC “NSPK”

\***Mr. Anton Guglya**, Head of QApp, Russian Quantum Center

\***Mr. Igor Ashmanov**, President, JSC “Kribrum”

\***Mr. Andrey Dukhvalov**, Strategy Architect, Director of the Advanced Technologies Department, Kaspersky Lab

\***Mr. Konstantin Pantserev**, Doctor of Political Science, Professor, St Petersburg University

19.30 **Forum opening ceremony. Welcome cocktail**

**28 September 2023. Forum business program**

7.00-8.30 **Morning exercise and morning run with two-time Olympic champion & World champion Ms. Svetlana Masterkova**

10.00-12.00 **Session 1**

**“Technological Transformation: Where Will the Digital Hurricane Carry Banks?”**

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

**Discussion topics:**

- Big Data’s impact on the economy and society;
- Will total AI control of production and consumption be beneficial?
- Applying AI technologies to banking: achievements, issues, and risks;
- AI systems’ role in supervision and regulation;
- Prospects and expectations of using AI in legislation.

**Invited to participate:**

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

\***Ms. Svetlana Alekseeva**, Deputy Head of the Federal Service for Veterinary and Phytosanitary Supervision of Russia

\***Ms. Maria Shevchenko**, Chair of the Board of Directors, JSC “QIWI Bank”

\***Ms. Ekaterina Sopenko**, Director for Large Business Engagement, Webinar Group

\***Mr. Vadim Kulik**, Deputy President and Chairman, PJSC “VTB Bank”

\***Mr. Alexander Chernoshchekin**, Senior Vice President – Head of SME, PJSC “Promsvyazbank”

12.00-12.30 **Coffee break**

12.30-13.45 **Round Table 1 “Adjustment of Competition in the Banking Sector as a Basis of a Successful Transformation of the Economy”**

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

**Discussion topics:**

- Changes in the competition landscape and their impacts on banks and their clients;
- Risks of the sector’s consolidation around the government and stimulation of private banking development;
- New development models for regional banks: the “umbrella” and “alliance” mechanisms;
- Providing access to new technologies to small and medium banks;
- Necessary regulatory measures for a balanced development of the sector.

**Invited to participate:**

\*Ms. Olga Polyakova, Deputy Governor, Bank of Russia

\*Ms. Olga Sergeeva, Head of Department for Control over Financial Markets, Federal Antimonopoly Service of Russia

\*Mr. Vladimir Troyanovsky, Deputy CEO, JSC “NSPK”

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

\*Mr. Mikhail Dralin, Chairman of the Board, PJSC “Kuznetsky Bank”

12.30-13.45

**Round Table 2 “ESG banking: Investing into the Future”**

**Moderator:** \*Mr. Alexander Dolganov, Deputy Chairman of the Executive Board, PJSC CB “Center-invest”

**Discussion topics:**

- Current tasks of developing ESG banking in Russia;
- Advantages of ESG banking and transformation incentives;
- Investing into the future: development of green finance;
- Barriers and prospects of developing non-financial reporting;
- Consideration of ESG risks and data accessibility;
- ESG and digitalization;
- ESG banking for SMEs;
- ESG banking in the national climate agenda;
- ESG banking as a means to maintain international dialogue.

**Invited to participate:**

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

\*Mr. Anton Drozdov, Deputy Chairman, PJSC “Promsvyazbank”

\*Ms. Lidia Simonova, Chair of the Executive Board, PJSC CB “Center-invest”

\*Mr. Alexey Yurtaev, Minister of Economy of Krasnodar Krai

\*Ms. Elena Kuritsyna, Director of the Corporate Affairs Department, Bank of Russia

**\*Mr. Dmitry Aksakov**, Head of ESG Banking, VEB.RF

**\*Ms. Evgeniya Libefort**, Head of ESG Banking, DOM.RF

13.45-15.00 **Lunch**

13.45-15.00 **Business lunch with Clouds Technologies LLC (invitation only). “Statistics on Cloud Maturity of Financial Services: Comprehensive Analysis of the Russian Market & Potential of Change”**

**Discussion topics:**

- Findings of a study on cloud maturity in the financial sector and needs assessment;
- Working solutions for manageability and economic efficiency;
- Regulating innovations and managing their costs;
- Necessary ingredients for a harmonious business development.

15.00-16.15 **Round Table 3 “IT Outsourcing in the Banking Sector: Obstacles and Opportunities”**

**Moderator:** **\*Ms. Natalya Kaspersky**, President of InfoWatch Group, Chair of the Board at Association of Software Developers “Domestic Software”

**Discussion topics:**

- Legal regulation of outsourcing: main limitations and necessary changes;
- Infrastructure used and practical approaches to IT outsourcing for banks;
- Providing cybersecurity “in the cloud”: how to safeguard information;
- IT outsourcing’s opportunities for developing business processes as exemplified by success stories;
- Cutting costs vs maintaining business manageability – the impacts of IT outsourcing on a financial institution;
- Models of providing IT outsourcing services: specifics of the procedure and participants’ roles.

**Invited to participate:**

**\*Mr. Vadim Uvarov**, Director of the Information Security Department, Bank of Russia

**\*Mr. Alexander von Rosen**, Member of the Board & Chief Technology Officer, NBFC “Mobile card” LTD, United Center for Recording Transfers of Interactive Bets

**\*Mr. Arthur Zubanov**, Chief Technology Director for Automated Banking Systems, IAS DigiTal

**\*Mr. Andrey Dmitriev**, Managing Director – Head of the CIB Client Transformation Unit, Sberbank of Russia

**\*Mr. Alexander Dolbnev**, Director for Financial Sector Relations, Yandex.Cloud

**\*Ms. Elizaveta Lauts**, Head of the Research Center for Legal Studies in Banking at MSU Faculty of Law, Associate Professor at Corporate Law Department, Lomonosov Moscow State University

**\*Ms. Anna Belitskaya**, Doctor of Law, Professor at Corporate Law Department, Lomonosov Moscow State University

**\*Mr. Ruslan Tsoy**, Head of Financial Sector Direction, LLC “Clouds Technologies”

**Mr. Sergey Demidov**, Director of the Department for Operational Risks, Information Security, and Business Continuity, Moscow Exchange

15.00-16.15

#### **Round Table 4 “Electronic Money: An Old New Phenomenon”**

**Moderator:** **\*Ms. Maria Shevchenko**, Chair of the Board of Directors, JSC “QIWI Bank”

#### **Discussion topics:**

- What lies behind electronic wallets?
- How do clients see this instrument, and why are credit institutions currently continuing to develop their products based on electronic wallets?
- Disadvantages of this payment instrument - fiction or reality? Urgent steps to improve the electronic money institution.
- Current problems of using electronic money and development of the market of electronic money:
- Arbitration issues between the practical activities of a regular bank and a predominantly payments-oriented bank, tariff regulation;
- Raising the competitiveness of electronic money, including by providing an opportunity of crediting interest on the balance.
- Determining the necessity of raising limits on transactions with electronic money;
- Countering clients' unfair practices while conducting p2p transactions

#### **Invited to participate:**

**\*Ms. Elena Sheikina**, CEO, NBFC “Mobile card” LTD, United Center for Recording Transfers of Interactive Bets

**\*Mr. Migel Markaryants**, Senior Vice President – Head of Retail Business, PJSC “Promsvyazbank”

**\*Mr. Ivan Semagin**, Director for Government Relations, Yandex Financial Services

**\*Mr. Rustem Zakirzyanov**, Director for Development for Russia and CIS countries, Chinese payment company Helipay

**Ms. Tatiana Shabanova**, Chair of the Board, NPO “YooMoney” LLC

16.15-16.45

**Coffee break**

16.45-18.00 **Round Table 5 “Mortgage: How to Strike a Balance Between Banks’ Risks and Construction Growth”**

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

**Discussion topics:**

- Housing loans and the mortgage market can and must grow without endangering the financial system’s stability. Is the market ripe to be the leader of change, or should the regulator’s actions mainly spur new transformations?
- The Bank of Russia is developing and implementing new regulations and instruments to make the costs and conditions of financial products more transparent and clearer for consumers, yet more complicated for the market’s participants. Will such modifications lead to the stated goals? Will the new regulatory framework hamper construction growth?
- Limiting construction growth will influence related production, such as the production of construction and finishing materials. What measures can be taken to prevent a domino effect from the Bank of Russia’s policy of introducing stricter requirements for banks participating in mortgage programs?

**Invited to participate:**

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

\***Mr. Sergey Kolganov**, Deputy Head of Service for Consumer Protection and Accessibility of Financial Services, Bank of Russia

\***Mr. Nikolay Zaymentsev**, Deputy Head of Strategic Development and Digital Transformation Division, Federal Service for State Registration, Cadastre and Cartography (Rosreestr)

\***Mr. Ivan Larionov**, Director, DOM.RF

\***Mr. Migel Markaryants**, Senior Vice President – Head of Retail Business, PJSC “Promsvyazbank”

\***Mr. Stefan Yasnogorodsky**, Head of Real Estate Coverage, PJSC “Sovcombank”

\***Mr. Sergey Babin**, Head of the Division for Mortgage Lending, PJSC “VTB Bank”

**Mr. Kirill Khrapov**, Commercial Director, PJSC Samolet Group

**Mr. Nikita Stasishin**, Deputy Minister of Construction, Housing and Utilities of the Russian Federation

16.45-18.00 **Round Table 6 “Bancassurance: Striking a Balance Between Consumer Value and Fee and Commission Income”**

**Moderator:** \***Mr. Viktor Dubrovin**, Vice President, All-Russia Insurance Union



**Discussion topics:**

- How to maintain sales of bancassurance products and comply with the regulator's demands;
- High saturation of the bancassurance market and how to enter it;
- Sector's prospects and product transformations.

**Invited to participate:**

\***Ms. Olga Sergeeva**, Head of Department for Control over Financial Markets, Federal Antimonopoly Service of Russia

\***Mr. Nikita Teplov**, Deputy Director of the Insurance Market Department, Bank of Russia

\***Mr. Evgeny Gurevich**, CEO, "Kapital Life Insurance" LLC

\***Mr. Evgeny Shcheklanov**, Managing Director, SberLife Insurance

\***Mr. Oleg Khanin**, CEO, Insurance Technologies Union

19.00-00.00

**Offsite dinner****29 September 2023. Forum business program**

8.30-9.45

**Business breakfast with REGION Group (invitation only). "The Long-term Savings Program for Individuals and Type 3 Individual Investment Accounts: How to Reach Success?"**

The new program of long-term savings is a product characterized by many advantages, including tax deduction, co-financing, and government guarantees, and supposed to encourage individuals to make long-term investments. The business breakfast's participants will discuss the steps that the government and market players should take to meet the needs of prospective investors, the possible shifts in balance between banking and financial instruments in the savings structure, the impact of the long-term saving program and Type 3 individual investment accounts on the liabilities management strategies of banks, as well as study the most promising investment strategies and instruments for attracting long-term funds.

10.00-12.00

**Session 2. "Financial Sector in the New Conditions: Tasks, Risks, and Prospects"**

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

**Discussion topics:**

- Sanction shocks and their impact on the financial sector's development;
- Measures taken by the Government and the Bank of Russia to maintain the stability of the financial sector;
- Assessment of the current situation in the financial sector;
- Development of approaches to financial risk assessment;

- Measures to support economic transformation;
- Financing and crediting the economy: potential, risks and limitations.

#### **Invited to participate:**

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

\***Mr. Nikolay Zhuravlev**, Deputy Chairman, Federation Council of the Federal Assembly of the Russian Federation

\***Mr. Alexey Moiseev**, Deputy Minister, Ministry of Finance of the Russian Federation

\***Mr. Andrey Kostin**, President – Chairman of the Board, PJSC “VTB Bank”

\***Mr. Vladimir Komlev**, Director General, JSC “NSPK”

\***Mr. Vladimir Verkhoshinsky**, Chief Managing Director, JSC “ALFA-BANK”

\***Mr. Dmitry Zauers**, Deputy Chairman of the Board, “Gazprombank” (JSC)

12.00-12.30

#### **Coffee break**

12.30-13.45

#### **Round Table 7 “Digital Ruble: Future or Reality?”**

**Moderator:** \***Mr. Georgy Luntovskiy**, President, Association of Banks of Russia

#### **Discussion topics:**

- Stages of developing the digital ruble platform and new opportunities for citizens, business, and government;
- Is there any potential for payments development in Russia left, or have we already outdone ourselves in the payment industry?
- Prospects of breaks-throughs in payments and Russia’s payments landscape in the future.

#### **Invited to participate:**

\***Ms. Maria Voloshina**, Head of the Accounting Regulation Department, Bank of Russia

\***Mr. Vladimir Dvoynishnikov**, Head of Division for Accounting Regulation at Credit Institutions at the Accounting Regulation Department, Bank of Russia

\***Andrey Ponomarev**, Economic Advisor, Center for Digital Ruble Operations, Bank of Russia

\***Mr. Valery Vaisberg**, Head of Research, REGION Group

\***Mr. Alexander Chernoshchekin**, Senior Vice President – Head of SME, PJSC “Promsvyazbank”

\***Mr. Yuri Bogdanov**, Deputy Chairman of the Executive Board, Head of Innovations, PJSC CB “Center-invest”

\***Mr. Pavel Salugin**, Vice President, JSC “Gazprombank”

\***Ms. Olga Makhova**, Chief of Innovation and Data Management, PJSC “Rosbank”

**Mr. Denis Dodon**, Head of Innovations, JSC “Alfa-Bank”



- 12.30-13.45 **Round Table 8 “SME Lending: Support Programs, Development, and Obstacles”**  
**Moderator:** \***Mr. Anton Kuprinov**, CEO, Moscow Small Business Lending Promotion Fund  
 \***Mr. Pavel Samiev**, Chairman of the Financial Market Committee, NP OPORA Russia
- Discussion topics:**
- Preferential lending programs, refinancing, guarantees: efficiency of SME support measures;
  - Root causes of SME exponential growth;
  - Alternative financing instruments: leasing, factoring, and crowdfunding.
- Invited to participate:**  
 \***Mr. Alexander Isaevich**, Director General, Federal Corporation for the Development of Small and Medium-Sized Enterprises (JSC "Corporation “SME”)  
 \***Mr. Mikhail Mamuta**, Head of Service for Consumer Protection and Accessibility of Financial Services, Bank of Russia  
 \***Ms. Anna Lavrentyeva**, Senior Vice President, Joint-Stock Commercial Bank “NOVIKOMBANK”  
 \***Mr. Konstantin Basmanov**, Deputy Chairman of the Board, PJSC “Promsvyazbank”
- 13.45-15.00 **Lunch**
- 13.45-15.00 **Business lunch with DOM.RF (invitations only). “Pre-judicial Settlement of Debt: Mechanisms and Practice”**
- 15.00-16.15 **Round Table 9 “Transforming Regulation as an Important Factor of the Economy’s Recovery and Growth”**  
**Moderator:** \***Mr. Alexey Voylukov**, Vice President, Association of Banks of Russia
- Discussion topics:**
- Concentration risks and risk-sharing instruments within and beyond the banking system;
  - Outsourcing of risk and assets assessment;
  - Digitalization of regulation and modeling.

**Invited to participate:**

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

**\*Ms. Maria Voloshina**, Head of the Accounting Regulation Department, Bank of Russia

**\*Mr. Yuri Korsun**, Deputy Chairman – Member of the Board, VEB.RF

**\*Ms. Tatiana Naumlinskaya**, Chief Financial Officer, PJSC “Promsvyazbank”

**\*Ms. Elena Bukina**, Head of Internal Audit, PJSC Commercial Bank “Absolut Bank”

**Mr. Alexander Molodtsov**, Director of the Department of Labor Productivity and Investment Protection and Promotion, Ministry of Economic Development of the Russian Federation

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

15.00-16.15

**Round Table 10 “Digital Platforms as Drivers of Innovation Activities”**

**Moderator:** **\*Mr. Stanislav Korop**, Director of the Financial Technology Department, Bank of Russia

**Discussion topics:**

- Evolution of traditional banking: can any bank become a digital platform?
- Platform-based business in search for efficient approaches to regulation;
- Digital platforms and current challenges: skills drain, limited access to technologies, decreasing purchasing power;
- Latest trends in the development of digital platforms;
- Specific risks of digital platform users.

**Invited to participate:**

**\*Mr. Alexander Isaevich**, Director General,

**\*Mr. Dmitry Kharitonov**, Acting CEO, T1 Group

**\*Mr. Svyatoslav Ageev**, Head of Government Products and Services, PJSC “VTB Bank”

**Ms. Irina Shilyaeva**, CEO, “Central Trade System” LLC

16.30-19.00

**Sports program: futsal competition featuring Russian football stars Mr. Evgeniy Aldonin and Mr. Dmitry Bulykin**

20.00

**Gala dinner. Forum closing ceremony**

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

**Organizing Committee's Contact Details:****Tel.:** 8 (495) 785-29-93,785-29-88**Email:** [event@asros.ru](mailto:event@asros.ru)[asros.ru](http://asros.ru)