



ASSOCIATION
OF BANKS
OF RUSSIA

XXII International Banking
Forum

XXII International Banking Forum Program
BANKING SYSTEM AND FINANCIAL MARKET AMIDST GLOBAL TRANSFORMATIONS:
DEVELOPMENT STRATEGIES
24-27 September 2025, Sochi
Pullman Sochi Centre 5*

24 September 2025

9.00

Forum registration start

09.30 – 12.30
Sochi Sea Port

Sailing regatta 1st race (prior registration required)

10.30 – 11.00

Coffee break

11.00 – 13.00
Platan Hall

Association of Banks of Russia Council Meeting (invitation only)

13.00 – 16.00
Sochi Sea Port

Sailing regatta 2nd race (prior registration required)

16.45 – 18.30
Platan Hall

Session “Platform Economy: A Perspective from the Financial Sector”

Discussion topics:

- Digital platforms law: what’s next?
- Financial services on e-commerce marketplaces: development in the platform economy;
- Pricing, discounts and cashbacks affecting client behavior;
- Synergy of digital platforms and banks: future visions, growth and cooperation models;
- Regulating digital platforms and exploring the necessity of regulatory arbitrage.

Moderator: **Mr. Denis Lipaev**, Acting President, Association of Banks of Russia

Invited speakers:

Mr. Igor Alutin, Managing Director of the Finuslugi Project, Moscow Exchange

Mr. Georgiy Gorshkov, Chairman of the Board, WILDBERRIES BANK Co.Ltd.; Head of Fintech, Wildberries & Russ

19.30 Pullman Lobby Bar	Mr. Alexey Guznov, State Secretary – Deputy Governor, Bank of Russia Mr. Karen Kazarian, Head of Analytics, NGO “Digital Economy” Ms. Svetlana Karetskaya, Director of the Department for Economics and Finance, Ministry of Digital Development, Communications and Mass Media of the Russian Federation Mr. Ilya Kretov, Head of E-Commerce, TBank Mr. Vladislav Sklyanov, Financial Director, Yandex Market Cocktail reception
25 September 2025	
10.00 – 11.30 Platan Hall	Foresight Session “Future of the Russian Financial Market” Discussion topics: current state and future of Russia’s financial market Moderator: Mr. Alexey Guznov, State Secretary – Deputy Governor, Bank of Russia Invited speakers: Mr. Alexander Aksakov, Senior Vice President – Director, Bank DOM.RF Mr. Konstantin Vyshkovsky, Deputy Chairman – Member of the Management Board, Head of Internal Control, "VEB.RF" Mr. Dmitry Dubynin, CEO, NSPK Mr. Nikolai Zhuravlev, Deputy Speaker of the Federation Council Mr. Ivan Chebeskov, Deputy Minister of Finance of the Russian Federation Mr. Sergey Shvetsov, Chairman of the Supervisory Board, Moscow Exchange
10.00 – 11.30 Camellia Hall	Round Table “Ecosystems, Bancassurance and Affiliate Sales: A Quest for Balance” Discussion topics: • Regulatory requirements vs. business interests – searching for balance; • Engagement with “super partners”: sophisticated products vs. template solutions; • Product revolution in bancassurance: unit-linked insurance, credit life insurance and voluntary health insurance. Moderator: Mr. Andrey Yazykov, First Deputy CEO, Yugoria Insurance Group Invited speakers: Mr. Mikhail Avtukhov, Deputy Chairman of the Management Board and Head of the Corporate Investment Unit, Sovcombank Mr. Philipp Gabunia, Deputy Governor, Bank of Russia

Mr. Evgeny Gurevich, CEO, Kapital Life Insurance LLC
Mr. Dmitry Kalinichev, Vice President – Director at the Sales Department, Bank DOM.RF
Mr. Viktor Klimov, Financial Ombudsman, The Financial Ombudsman Service
Ms. Olga Sergeeva, Head of the Financial Markets Control Department, Federal Antimonopoly Service of the Russian Federation
Mr. Sergey Khudyakov, CEO, Mains Insurance Brokers & Consulting
Mr. Gleb Yakovlev, Vice President, Russian Insurance Union

11.30 – 12.00

Coffee break

12.00 – 14.00
Platan Hall

Plenary Session “The Economy Amidst Global Transformations”

Discussion topics:

- Economic development trajectory: financial and economic policy as drivers of structural transformation and technological leadership;
- New paradigm for national regulation: balancing state priorities and business interests;
- Finance in the digital era: developing high-tech business and strengthening the country's competitiveness;
- Banks and development institutions: improving tools for state support and coordination in financing economic growth;
- Financial stability in business: how to restructure and transform in the face of global challenges.

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

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

Invited speakers:

Mr. Vladimir Verkhoshinskiy, CEO, Alfa-Bank
Mr. Andrey Kostin, President – Chairman of the Board, VTB Bank
Ms. Elvira Nabiullina, Governor, Bank of Russia
Mr. Ivan Chebeskov, Deputy Minister of Finance of the Russian Federation

14.00 – 15.15

Lunch

14.00– 15.15
Primula Hall

Business lunch with Bank Tochka “Yes to Business! Maintaining Customer-Centricity Without Losing Profits” (invitation only)

We all want customers to choose us not because of discounts, but because they genuinely like the product, the service, and our approach. However, in pursuit of loyalty, a bank often loses profitability and ends up earning less than it could. At this business lunch hosted by Bank Tochka, we will discuss how to build a customer-centric approach that works for both people and

profit — without unnecessary compromises between customer focus and financial results. Let's say yes to business!

15.15 – 16.45
Platan Hall

Round Table “Advantages and Risks of High-Tech”

Discussion topics:

- Application of AI in finance: main trends, risks and prospects;
- Generative AI in financial institutions: key implementation challenges and case studies.

Moderator: Ms. Natalya Kaspersky, President of InfoWatch Group

Invited speakers:

Mr. Andrey Grunin, Deputy Director of AI Institute, Moscow State University

Mr. Alexander Dolbnev, Director for AI Development, Yandex

Ms. Svetlana Karetskaya, Director of the Department for Economics and Finance, Ministry of Digital Development, Communications and Mass Media of the Russian Federation

Mr. Maxim Krukalis, Acting Deputy CEO, Director of the Operational and Technological Department, NSPK

Ms. Larisa Mitrinskaya, Director of Strategic Development, ANO Digital Economy

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

15.15 – 16.45
Camellia Hall

Round Table “Banks and SMEs: Solutions and New Capital Markets”

Discussion topics:

- Solutions for SMEs outside of strategically important industries;
- New IPO opportunities for SMEs;
- Alternative financing: real opportunities for small businesses and investment platforms;
- Digital financial assets for SMEs.

Moderator: Mr. Anton Kuprinov, CEO, Moscow Small Business Lending Promotion Fund

Invited speakers:

Mr. Vsevolod Antonovsky, Deputy Chairman of the Management Board, SME Bank

Ms. Elvira Glukhova, Founder, FlagmanCrowd Lending Platform

Ms. Irina Zhimerina, Senior Vice President – Head of SME Lending, Bank PSB

Ms. Elena Kuritsina, Senior Managing Director for Issuers and Government Relations, Moscow Exchange

Mr. Mikhail Mamuta, Head of the Service for Consumer Protection and Financial Inclusion, Bank of Russia

Mr. Pavel Samiev, Chairman of the Financial Markets Committee, “OPORA RUSSIA”

Mr. Sergey Smirnov, Deputy Chairman of the Board for Audit, Analytics and Finance, Center-invest Bank

Mr. Andrey Sokolov, Chief Managing Director, SberFactoring

16.45 – 17.00

Coffee break

17.00 – 18.30
Platan Hall

Round Table “A New Assessment of Banks' Economic Health: Market's Reaction and Regulator's Response”

Discussion topics:

- Capital adequacy ratios – a superficial analysis no longer enough;
- High-risk assets and the obstacles to aligning them with risk-weighted assets (RWAs) or IFRS stages;
- Market position: accounting for weaknesses without excessive penalties;
- Stress resilience: how stress test results impact the final bank ratings;
- A new methodology: identifying opportunities within the constraints.

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

Invited speakers:

Mr. Yan Basak, Managing Director of the Integrated Risk Management Department, Sberbank

Ms. Elena Bukina, Head of Internal Audit, Absolut Bank

Mr. Vladimir Gusakov, CEO, Analytical Credit Rating Agency (ACRA)

Ms. Olga Kazakova, Deputy Head of Department for Integrated Risk Management, Gazprombank

Mr. Ivan Larionov, Senior Vice President – Director, Bank DOM.RF

Mr. Aleksandr Lunev, Head of the Service for Ongoing Banking Supervision, Bank of Russia

Mr. Maxim Lyubomudrov, Director of the Department for Supervision over Systemically Important Credit Institutions, Bank of Russia

Ms. Galina Khaustova, President, Tambovcreditprombank

17.00 – 18.30
Camellia Hall

Round Table “Socially Responsible Banking”

Discussion topics:

- Banking business development on principles of socially responsible banking;
- Standard of social capital in business;
- Financing of social projects;
- Reporting in responsible banking.

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

19.30 Morskoy Restaurant	Invited speakers: Mr. Mikhail Avtukhov, Deputy Chairman of the Management Board and Head of the Corporate Investment Unit, Sovcombank Mr. Igor Alutin, Managing Director of the Finuslugi Project, Moscow Exchange Ms. Asiyat Bagatyrova, CEO, Autonomous NGO “Public Capital” Ms. Anna Lavrentyeva, Senior Vice President, Novikombank Ms. Marina Sloutskaya, Vice President – Director for Sustainable Development, Bank DOM.RF Mr. Sergey Smirnov, Deputy Chairman of the Board for Audit, Analytics and Finance, Center-invest Bank Mr. Timur Shinaliev, Deputy Head of the Federal Tax Service Offsite dinner
	26 September 2025
7.00 – 8.30 8.30 – 9.45 Primula Hall 10.00 – 12.00 Platan Hall	Morning run Business Breakfast with Bank PSB “Making Waves. Women in the Financial Industry: Influence, Career, Investments” (invitations only) Session “Digital Transformation: Vectors and Priorities” Discussion topics: • Q1-Q3 2025 highlights; • Top 3 product hypotheses for digital financial assets in 2026; • Current regulatory challenges for digital financial assets: implementing the Bank of Russia roadmap and introducing tax incentives; • A tokenized reality: digital transformation benefits (liquidity & accessibility), related government objectives (control, taxation, transparency). Moderator: Ms. Elena Sheikina, CEO, NBFC “Mobile card” LTD, United Center for Recording Transfers of Interactive Bets Invited speakers: Mr. Mikhail Avtukhov, Deputy Chairman of the Management Board and Head of the Corporate Investment Unit, Sovcombank Mr. Dmitry Aksakov, Executive Director for Corporate Business, VEB.RF. Ms. Olga Goncharova, Head of the Expert Center for Digital Financial Assets and Digital Currencies, Association of Banks of Russia Mr. Alexander Danilov, Director of the Department of Banking Regulation

and Analytics, Bank of Russia

Mr. Andrey Mikhailishin, CEO, BRICS Pay

Mr. Alexey Koshke, Head of Investments, Bank Tochka

12.00 – 12.30

Coffee break

12.30 – 13.45
Platan Hall

Round Table “Banks and Telecoms Against Digital Predators”

Discussion topics:

- Measures against fraud: challenges and vulnerabilities;
- New vectors of fraud attacks;
- The second package of legislative initiatives to combat fraud ("Anti-Fraud 2.0");
- Using AI to protect clients;
- Cross-industry collaboration: development and challenges.

Moderator: Mr. Dmitry Revyakin, Vice President, Head of Division for Safeguarding Corporate Interests at the Security Department, VTB Bank

Invited speakers:

Mr. Petr Alferov, Director for Anti-Fraud and Revenue Assurance, Vimpelcom

Mr. Sergey Boyarsky, Chairman of the State Duma Committee on Information Policy, Information Technologies and Communications

Mr. Sergey Veligodskiy, Director of the Counter Fraud Department, Sberbank

Mr. Sergey Erokhin, Deputy Head of Division for Combating the Illegal Use of Information Technologies, Ministry of Internal Affairs of the Russian Federation

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

Mr. Danil Filippov, Deputy Head of the Investigative Department, Ministry of Internal Affairs of the Russian Federation

Mr. Sergey Khrenov, Director of the Department for Antifraud and Revenue Loss Prevention, MegaFon

12.30 – 13.45
Camellia Hall

Round Table “Compliance is a Business’s Best Friend: Thinking One Step Ahead”

Discussion topics:

- New challenges and threats;
- Digital compliance tools for risk prevention;
- Managing compliance risks: adherence to regulatory and internal requirements;
- Interbank information exchange.

Moderator: Ms. Irina Kononenko, Head of Compliance, Alfa-Bank

Invited speakers:

Ms. Galina Bobrysheva, Deputy Director of the Federal Financial Monitoring Service

Ms. Irina Grekova, Managing Director for Compliance and Business Ethics, Moscow Exchange

Ms. Larisa Zalomikhina, Vice President & Compliance Director, Sberbank

Ms. Galina Kuznetsova, Head of Compliance, TBank

Mr. Grigoriy Maltsev, Head of Workstream for Business Risks, Bank Tochka

Mr. Bogdan Shablya, Head of the Financial Monitoring and Foreign Exchange Control Service, Bank of Russia

13.45 – 15.00

Lunch

13.45 – 15.00
Primula Hall

**Business lunch with Bank GPB “Subordinated Instruments”
(invitation only)**

15.00 – 16.30
Platan Hall

Round Table “Regulating Risks. Risk Management: Practices and Responsibilities”

Discussion topics:

- New aspects of regulation, challenges and solutions;
- Credit risks and concentration risks;
- Risk-sensitive thresholds and proportional regulation.

Moderator: Mr. Denis Lipaev, Acting President, Association of Banks of Russia

Invited speakers:

Mr. Sergey Volchek, Head of Integrated Risk Management Directorate, Alfa-Bank

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

Ms. Vera Zamigulova, Director of the Risk Management Department, Realist Bank

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, Analytical Credit Rating Agency (ACRA)

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

Mr. Evgeny Senkovsky, CEO, Balance Platform

15.00 – 16.30
Camellia Hall

Round Table “Current Issues in Overdue Debt Recovery”

Discussion topics:

- Implementing the Concept for Improving and Developing Russia’s Debt

Enforcement System through 2030;

- Oversight of credit institutions by the Federal Bailiff Service of Russia: checking compliance with debt collection requirements;
- Combating malicious debt settlement providers.

Moderator: Mr. Andrey Chumakov, President, National Association of Professional Collection Agencies

Invited speakers:

Mr. Konstantin Bakharev, First Deputy Chairman of the State Duma Committee on Financial Market

Mr. Vladimir Vedernikov, Director of the Department of State Policy in the Field of Compulsory Enforcement, Ministry of Justice of the Russian Federation

Ms. Elena Zarubina, Head of Division for Financial Settlement, VTB Bank

Mr. Oleg Ivanov, Head of Division, ALFA-BANK, Associate Professor, Chair of Banking Law, Kutafin Moscow State Law University

Mr. Denis Kuznetsov, Director for Retail Recovery and Settlement at the Department for Non-Performing Assets, Sberbank

Mr. Mikhail Mamuta, Head of the Service for Consumer Protection and Financial Inclusion, Bank of Russia

Mr. Rustem Miftakhutdinov, Member of the Supervisory Board, Debt Restructuring Fund

Mr. Igor Savenko, Deputy Director of the Federal Bailiffs Service – Deputy Chief Bailiff of the Russian Federation

Mr. Danil Filippov, Deputy Head of the Investigative Department, Ministry of Internal Affairs of the Russian Federation

16.00 – 16.30
Pullman Lobby

Autograph session with Russian football stars Mr. Denis Glushakov and Mr. Dmitry Sychev

17.00 – 19.00
Slava Metreveli
Stadium

Mini-football match (featuring Russian football stars Mr. Denis Glushakov and Mr. Dmitry Sychev)

20.00
Platan Hall

Gala dinner

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 Relations Division Contacts:

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Official Forum webpage and registration: <https://asros.ru/en/events/forum-2025/>