



**APPROVED BY**  
The General Members' Meeting of FBA EAC  
February 28, 2017

**PROVISION**  
**of the international public award in the area of finance**  
**« FINANCIAL AND BANKING ELITE OF EURASIA »**

This provision defines the goals, objectives, procedure of organization and taking stock of the International public award in finance **“FINANCIAL AND BANKING ELITE OF EURASIA”** (further – Award).

**1. General Provisions**

1.1 The Award in the field of finance is an authoritative sectoral reward, reflecting of professional recognition of laureates in the field of banking, insurance, investment business, asset management, leasing, factoring, audit and consulting services.

1.2 Under the Statute, the Award is granted on results of a calendar year (quinquennium, decade) and brought together winners and leaders of national and sectoral rankings of Eurasian countries, laureates of the special sectoral and inter-sectoral competitions and awards in the field of international finance, relating to the attribution the honorary title of Laureate of International Award in the field of finance.

1.3 The Award encourages the commitment of companies and participants of financial markets to leading in the professional field, stimulates the efforts of professional community, and contributes to the high standards of business ethics.

1.4 The Award is a good example of the real feedback between the financial market and society.

1.5 The official award ceremony is carried out each year with representatives of business, political and cultural circles, National governments, national banks, heads of branch unions and associations, representatives of leading media of Eurasia.

**2. Goals and objectives**

2.1 Awarding the highest international professional award of the best organizations, experts and specialists of state and private financial management sector of Eurasia.

2.2 Extensive coverage and ensuring the international information support of the best achievements in the field of banking, insurance, investment business, asset management, leasing, factoring, audit and consulting services in the Eurasian area.

2.3 Public recognition of the Laureates - reflection of positive examples of their high professional competence and liability.

2.4 Popularizing the leaders of financial and banking sector of Eurasian states, companies and persons.

2.5 The provision of affordable and visible choices of reliable and financial partners to potential customers in Eurasia.

### 3. Establishing the Award

3.1 The Award does not have the status of a legal entity, has an open form of the establishment and is awarded on the initiative of Financial and Banking Association of Euro-Asian Cooperation, International Banking Council and with the support of information portal Finance Time and also with the direct participation of financial and banking associations of Europe and Asia, National rating agencies.

### 4. The Organizing Committee of the Award

4.1 The organizing committee of the Award is the supreme collegial body of the decision-making for the Award. Adoption of Laureates is carried out by secret ballot on the candidates submitted by the Secretariat to the organizing committee of the Award.

4.2 The members of the organizing committee shall be composed of the heads and experts of public and professional associations, rating agencies, audit companies approving Laureates in specific subgroups.

4.3 The organizing committee makes the selection of candidates in Laureates of the Award from among national and sectoral rankings, laureates of the special sectoral and intersectoral competitions and awards in the field of finance during the past year (or the selected accounting period) prior to the next Ceremony Award.

### 5. The Secretariat of the Organizing Committee of the Award

5.1 Functions of the Secretariat are reserved for the founder of the Award – Financial and banking Association of Euro-Asian Cooperation.

5.2 The Secretariat undertakes preparatory and organizational activities to conduct the Ceremony Award and also carries out practical activities for its preparation.

5.3 A Calendar of preparation and conducting of the Award is approved annually by The Secretariat of the organizing committee until 1 March of the current year.

5.4 The Secretariat of the Organizing Committee is responsible for the coordinating of financial and legal relationship between counterparts.

### 6. The procedure for determining the Laureates of the Award

6.1 Contenders for the Award may become the participants of the financial market, enterprises and organizations of all forms of ownership, with the main type of statutory activities in the field of banking, insurance, pension, investment business, asset management, leasing, factoring, audit and consulting services that are engaged in activities in full compliance with the legislation of their countries, licensed in accordance with the requirements of national legislations, and also persons which have proved in these spheres.

6.2 The Secretariat of the Organizing Committee annually formulates and structures a list of nominations and sub-groups under which will be conducted the selection of nominees and adoption of the Laureates for accounting period. After the official publication of this List starts accepting applications for participation in the Award.

6.3 A nominee fills in the questionnaire on the information portal of the organizer. The Secretariat of the organizing committee verifies the questionnaire for the reliability of data.

6.4 The organizing committee assesses nominees and defines laureates of the Award by secret ballot. The nominee with the highest number of votes is considered to be a laureate.

6.5 The organizing committee selects nominees for the Award of any combination of above criteria for each nomination based on which is built a public rating.

6.6 Availability of sectoral and inter-sectoral awards, prizes and competitions, quality certificate, diplomas, thanks and other regalia is an important additional criterion for the selection of nominees.

6.7 The Secretariat of the organizing committee specifies the date of announcement of the results and the awarding ceremony.

6.8 The results of the Award are published on the websites and information portals of the organizer and sponsors, the information portal Finance Times, sites of financial and banking associations in Europe and Asia.

## 7. Awards and regalia

7.1 Laureates of the Award are awarded:

- The Diploma on Awarding « FINANCIAL AND BANKING ELITE OF EURASIA»;
- The Name Honorary Prize « FINANCIAL AND BANKING ELITE OF EURASIA».

## 8. Funding

8.1 The costs of preparing and carrying out the activities related to the awards ceremony are financed from resources of the founders, registration fees of participants, sponsors and other legal sources.

## 9. The advertising campaign of the Award (Ceremony)

9.1 Aspects of the advertising campaign of the Award, its budget and the target direction are determined independently by the Secretariat of the Organizing Committee of the Award.

*Annex 1*

## **GENERAL TERMS OF PARTICIPATION**

### **1. General terms**

- 1.1 For the nomination to the Award are considered the applications from organizations or personalities, representing the organizations.
- 1.2 Location of the organization – Eurasia.
- 1.3 Language – Russian/English.
- 1.4 The number of Nominees in Nominations is unlimited.
- 1.5 One organization, a team or a person can be nominated at the same time in different Nominations.
- 1.6 The number of persons from one organization in different Nominations is not regulated.
- 1.7 For each Nomination can be defined the particular conditions of participation.
- 1.8 The application form should be sent timely in the Secretariat of the organizing committee of the Award, contain all necessary information about the Nominee and a contract person.
- 1.9 The Secretariat of the organizing committee of the Award is not pressing a Nominee the financial requirements to participate in the nomination process for the Award, but all expenses related to the nomination, participation in the award ceremony, Gala-dinner, including a residence, the arrival and departure of the nominee are financed from a company of the Nominee and/or the Nominee.
- 1.10 To participate in each subsequent stage of selection are allowed the Nominees who have successfully passed the previous stage.

### **2. Duties and Responsibilities of the Nominee**

- 2.1 Nominees, contained in the list of Finalists (Short List), should arrive at the Award Ceremony.
- 2.2 Nominees are bound by the Regulations and Conditions of participation at every stage.
- 2.3 Nominees are required to report only reliable information.
- 2.4 The nominee is not financially responsible in its refusal from the participation, for being late to the award ceremony and Gala-dinner and other violations of Regulations and Conditions of participation.
- 2.5 Nominees (including support groups, other representatives), contained in the list of Finalists (Short List), should pay for their participation at the Award Ceremony and Gala-dinner.

### **3. Rights of the Nominee**

- 4.1 At any time any Nominee has the right to refuse from their participation in writing form in the Secretariat of the organizing committee of the Award.
- 4.2 After a written statement of refusal to participate, the application of the nominee is cancelled.

4.3 The Finalist has the right to invite their representative(s), a support group at the Award Ceremony and Gala-dinner.

*Annex 2*

## **THE PROVISION OF THE ORGANIZING COMMITTEE OF THE AWARD**

### **1. General terms**

1.1 The organizing committee of the Award (further - Organizing Committee) is the supreme collegial body that emerge on a voluntary basis of recognized experts of international financial and banking community, the heads of the financial and banking associations in Europe and Asia, representatives of leading business media in Eurasia.

1.2 The number of members of the organizing committee is limited by 9 representatives.

1.3 The organizing committee is created for selecting the winner.

1.4 The coordination of the organizing committee carries out the Secretariat of the organizing committee of the Award.

1.5 The participation in the organizing committee the representative of sponsors is not regulated.

1.6 All expenses related to the participation in the work, a residence, the arrival and departure, the organizing committee are implemented on their own.

1.7 The voluntary replacement of a member of the organizing committee is possible at any stage.

1.8 The Secretariat of the organizing committee of the Award finds the replacement this member.

### **2. Duties and Responsibilities of a member of the Organizing Committee**

2.1 A member of the Organizing Committee is bound by the Regulations and Conditions.

2.2 A member of the Organizing Committee should be impartial and objective for the grading and in the voting.

2.3 A member of the Organizing Committee is not financially responsible in its refusal from the participation in the work, for being late to the award ceremony and other violations of Regulations and Conditions of participation.

2.4 For infractions of the regulations a member of the Organizing Committee could be deleted of its composition at any stage after the written notification of the Secretariat of the organizing committee of the Award.

### **3. Rights of the members of the Organizing Committee**

3.1 At any time any member of the Organizing Committee has the right to refuse from their participation in writing form in the Secretariat of the organizing committee of the Award.

3.2 After a written statement of refusal to participate evaluations of the member of the Organizing Committee are void.

3.3 The Organizing Committee may exclude from and/or include in the composition of the Organizing Committee a new member by simple majority.

3.4 The Organizing Committee may disqualify any Nominee at any stage of the competition by simple majority due to violation of the Rules and Conditions of participation.

#### 4. The working procedures of the Organizing Committee

4.1 Each member of the Organizing Committee receives previously all the necessary Regulations of the work, where specified a time frame of stages, scorecards, criteria and recommendations and other regulatory documents.

4.2 Each member of the Organizing Committee is obliged to assess the nominees for the Award and inform in writing in the Secretariat of the Organizing Committee the results of evaluations for each applicant at each stage.

4.3 Each member of the Organizing Committee expresses the point on each Nominee.

4.4 The Secretariat of the organizing committee carries out the counting of results of the vote and preparation of the final protocol of voting.

4.5 Each member of the Organizing Committee is obliged to confirm in writing loyalty of the date in the report within a specified time.

4.6 The vote and evaluation is open for members of the Organizing Committee and close for the public except for open competitions.

4.7 In case of disputes on voting may be a revote.

4.8 On the basis of results of the vote the Organizing Committee defines the Finalists (Short List) in each category, and then among the Finalists, determines the best – the winners of the Award.

4.9 Each member of the Organizing Committee is obliged to participate in the Award Ceremony.

*Annex 3*

### **THE PROVISION OF THE SECRETARIAT OF THE ORGANIZING COMMITTEE OF THE AWARD**

#### 1. General terms

1.1 Functions of the Secretariat of the Organizing Committee of the Award (further – Secretariat) are reserved for the founder of the Award – Financial and banking Association of Euro-Asian Cooperation.

1.2 The Secretariat carries out the practical activities to prepare the Competition and undertakes preparatory and organizational activities to conduct the Ceremony Award.

1.3 The Secretariat of the organizing committee is responsible for the coordinating of financial and legal relationship between counterparts.

1.4 The Secretariat carries out its work in accordance with the Regulations and Conditions of participation.

1.5 Decisions, taken by the Secretariat in accordance with its authority, are binding on all nominees.

#### 2. Functions of the Secretariat

2.1 These functions are:

- ✓ the announcement of the beginning and timing of the competition;
- ✓ the creation of the Organizing Committee of the Award;
- ✓ the definition of nominations;



- ✓ the definition of evaluation criteria in nominations;
- ✓ the definition of conditions for the participation in nominations;
- ✓ the development of Regulations and Conditions;
- ✓ pre-selection of applications for the participation;
- ✓ the design of the Award's layout;
- ✓ coordinating among the Organizing Committee of the Award;
- ✓ the holding of the organizational work to the Award Ceremony.

### 3. Rights of the Secretariat

#### 3.1 The Secretariat has the right:

- ✓ to verify the veracity of the information provided by nominees;
- ✓ on the basis of non-conformity with the requirements to the nominee, specified in the conditions of participation, to refuse an applicant;
- ✓ to disqualify nominees for violation the Rules and for non-conformity with the requirements of conditions for the participation and also for providing the false declaration;
- ✓ to exclude from members of the Organizing Committee.

### 4. The responsibility of the Secretariat

#### 4.1 The Secretariat is obliged to:

- ✓ create the equal conditions for all nominees;
- ✓ ensure the objectivity in evaluation;
- ✓ ensure the public interest and information support of the Award;
- ✓ ensure the preservation of the confidential data;
- ✓ control the observance of Regulations;
- ✓ ensure the financing of the Award;
- ✓ ensure the holding of the Award Ceremony.

### 5. Responsibility of the Secretariat

#### 5.1 The Secretariat is responsible for:

- ✓ appropriate implementation of the functions and responsibilities;
- ✓ a violation of these Regulations and Rules.

#### 5.2 The Secretariat is not responsible for:

- ✓ the contents of sent applications;
- ✓ violating of Regulations and Rules by nominees;
- ✓ force majeure.

### *Annex 4*

## OPERATING PROCEDURES OF

Organizing Committee and Secretariat of the Organizing Committee of the Award  
for 2018

### **Zero phase of work**

until 01.02 2018 – the formation of the Organizing Committee of the Award (rotation of members)

### **First stage**

from 19.02.2018 to 01.11.2018 – the transmission of application forms from nominees to the Organizing Committee, checking them for compliance with the terms of participation in the nominations, requesting additional materials from nominees if necessary;  
until 12.11.2018 - reception by the Secretariat of the Organizing Committee of the Prize from the Organizing Committee of challenges and disqualifications of nominees

### **Second stage**

until 19.11.2018– the formation the list of Finalists (Short List).  
until 23.11.2018 – the voting on the list of Finalists in each nomination, determining the winners.  
until 28.11. 2018– the signing of the final protocol and sealing envelopes.

### **Third stage – The Award Ceremony – November 30, 2018**

*Annex 5*

## NOMINATIONS 2018

### 1. **BANKER OF THE YEAR** - for personal contribution to the development of banking business

This is a personal award for personal contribution to the development of the banking business or other course of action that has had a significant positive impact on the banking sector, including regulatory, political and technological support to the banking industry.

Applications are accepted both from a third party, without the knowledge of the candidate, and from the candidate himself. In making the decision, the Organizing Committee In making the decision, the Organizing Committee will use sources of public recognition, presentation (in the format of an essay) of third parties, a reasoned self-presentation of the nominee. The criteria of the nomination can be applied in isolation since the nomination is aimed to recognize outstanding individual merits to the banking community including in specialized application areas that have had a significant impact on the development of the industry. The presence of a complex of merits, meet some criteria of the nomination, is an advantage but not a determining factor in the competitive rating. Taking into account the specifics of the nomination, the candidates, whose contributions do not meet any of the formal criteria but whose contribution to the banking sector is evident, publicly, can be considered among the applicants. Definition of the nominee is carried out on the basis of averaging of individual rating points awarded individually for the entire list of nominees by each of the members of the Organizing Committee of the competition. In case of equality of the averaged top ratings, a joint vote is held on the priority of the rating position.

When determining the rating place, the commission members take into account:

- compliance with the official criteria;
- the complexity of merits to the banking community (multicriteria);



- the power of influence on the positivity of the industry development in comparison with other candidates;
- proofability and the level of publicity of merit.

### **Evaluation criteria in the nomination:**

1. The existence of recognized outstanding achievements and results of work in the relevant areas, depending on the personal contribution of the nominated and/or the team under the leadership of him.
2. Ensuring the highest quality of the organization's work with customers both in a particular company and in the banking business as a whole, creating technical solutions that radically change the quality of customer service and products.
3. Initiation, development, implementation of political decisions that positively affect the stability of the banking industry, the conditions for its development, the functioning of professional and corporate industry associations.
4. An outstanding contribution to the formation of banking professional communities, including those aimed at protecting industry interests.
5. Creation of unique programs of social responsibility and environmental issues that positively affects the image of the banking sector.
6. Leading role in the generation of news and trends that have received worldwide recognition and determined a positive interest in the banking community.
7. Realization of significant projects in the field of bank staff transformation, development of its competencies. It is obligatory to provide evidence of planning, execution and control, distinction or uniqueness of the project in relation to other similar.
8. Strengthening the international positions of the national banking system.
9. Outstanding achievements in the areas of banking and related areas for a long period (at least 3 years prior to the nomination) and associated with the anniversary date of the nominee (or the anniversary of the work in a particular direction) in the year of nomination.
10. An exceptional contribution to international banking cooperation, development and strengthening of international banking associations.
11. Outstanding technological achievements that increase the effectiveness of the banking sector, both in a specific organization and affecting the industry as a whole (take into account the prevalence of technology in credit institutions or related industries that affect banking activities, including technical innovations in accounting, control and regulation of banking activities).
12. Other merits to the banking industry, which determined its positive development and received public recognition (a detailed justification of the contribution and evidence of its materiality is given in advance).
13. Combined achievements in these areas.
14. Personal merits of specific specialists / managers who have ensured victory in the nomination of the standard of stability (the presentation is formed simultaneously with the application for participation in the nomination "The Standard of Stability", the prize is awarded out of competition, no more than 2 people from the credit organization can be represented).

2. **STANDARD OF STABILITY** – bank leader on sustainable development, stability, holder of international and country ratings

This nomination involves only banks that are leaders in sustainable development, stability, holders of top international and country ratings, etc. Applications can be received from the credit organization itself, public associations, consumers of banking products / services, client companies, banking supervision and regulation bodies, public administration structures, professional banking associations. All candidates submit data on available rating estimates (at least one); when summing up the results of the competition only the assessments that are available for all candidates are taken into account; in the absence of coincidence of ratings in the final calculation are not taken into account.

**Evaluation criteria in the nomination:**

1. A sustainable improvement of the indicators of banking activity in the period not less than 3 years preceding the year of the nomination.
2. Absence of reclamations to the main activities that had received publicity during the year preceding the nomination.
3. Place in the top third of any of the international or country ratings.
4. Mandatory implementation of capital adequacy ratios and bank liquidity ratios
5. Compliance with nine mandatory banking ratios (in accordance with the requirements of national regulators), and the bank's compliance with the first four ratios (N1-N4) on capital adequacy and liquidity is mandatory.

The following ratios are taken into account:

- The bank equity capital adequacy ratio (N1);
- The instant liquidity ratio (N2);
- The current liquidity ratio (N3);
- The bank long-term liquidity ratio (N4)
- Maximum risk per borrower or group of related borrowers (N6)
- Maximum big credit risk (N7)
- The aggregate amount of credits and loans, extended to the bank's shareholders (partners) (N9.1)
- The aggregate amount of credits and loans extended to insiders (N10.1)
- The ratio of the bank's equity capital used for the purchase of stakes (shares) in other legal entities (N12)

To determine the place in the ranking, the average score is calculated by the following formula:

$$\frac{C1 \times C2 \times (1 + C3/10) \times (1 + C4/10) \dots}{25},$$

where

C1 - the amount of compliance with the requirements of the ratios for the year preceding the nomination (it cannot be less than four in view of the mandatory first four ratios); 1 - compliance with the ratio, 0 - non-compliance with the ratio;  
C2 - positive development (average for the last 3 years, preceding the nomination compared to the previous period, with 1 - positive development, 0 - its absence);

C3, C4, etc. - presence in the top third of world/country ratings provided that the rating agents for all participants coincide; in the case of simultaneous finding of one estimated index in the top third of the world and country rating, these indicators are counted twice (C1 and C2 for their owners, and for other participants, the corresponding coefficient is reset).  
25 - norming constant.

6. Unanimous approval of the candidate bank by the members of the commission on the basis of existing public information and information from a trustworthy source.

3. **TRIUMPH OF TECHNOLOGY** - leader in the implementation of modern IT technologies Unconditional technological achievement in financial and banking and related industries, including in the humanitarian field, in part affecting the financial and banking community. Applications can be received from the candidates themselves, upon presentation of representative, state and non-state bodies, associations, and also be offered by the members of the Competition Committee on the basis of their professional judgment.

**Evaluation criteria in the nomination:**

- the relevance of a project by market participants (conjuncture and competition), or the undoubted public benefit of the project, which strengthens the positions of the financial and banking community or clients of the bank;
- the influence of technology on the development of the banking sector and the changing role of banks in the economy;
- the security, environmental friendliness and humanitarian significance of the project
- level of "seamlessness" of integration, interaction with other automated systems of organizations on the territory of Eurasia;
- development of cross-platform solutions, reduction of dependence on suppliers of proprietary software;
- development of mobile apps and client services;
- information security of technologies;
- increase the financial literacy of the population and the formation of a pool of competent users;
- signs of novelty, intellectual capitalization of the organization, prospects for the development of ideas for subsequent investments;
- replicability and scalability of technological solutions;
- the role of technology in overcoming the existing stereotypes of work, stimulating the development of the labor resources of the organization;
- ergonomics of new technological solutions, availability of training programs for personnel and customers, the effectiveness of the assimilation of material by users of the system.
- positive impact of technology on the labor market (redistribution of labor resources for more efficient use of human potential, creation of new and remote jobs, increase of labor mobility, increase of digital literacy of the population).

*Annex № 6*

**SAMPLE OF THE APPLICATION**

**(THIS APPLICATION IS ISSUED ON THE FORM OF THE BANK / ORGANIZATION)**



**To Organizing Committee  
of the international public Award in the area of finance  
« FINANCIAL AND BANKING ELITE OF EURASIA»**

**Application**

The international public Award in the area of finance

**« FINANCIAL AND BANKING ELITE OF EURASIA»**

**2018**

FULL NAME OF THE BANK  
/ORHANIZATION \_\_\_\_\_

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FULL NAME OF THE HEAD

POSITION \_\_\_\_\_

NOMINATION \_\_\_\_\_

ACHIEVING per year, submitted to the Organizing Committee for consideration (*information is provided in free form, contains no more 2 pages of printed text*)

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ADRESS \_\_\_\_\_

FULL NAME OF THE COORDINATOR \_\_\_\_\_

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CONTACT

PHONE

NUMBER

ADDITIONAL INFORMATION

\_\_\_\_\_  
**Signature of the responsible person**

