

International public award in finance *“FINANCIAL AND BANKING ELITE* *OF EURASIA”*



By announcing the competition, **the tasks** of the Founders of the Award are as follows:

- international coverage of the best achievements in the field of financial and banking activities in the Eurasian space;
- popularization of the activity of the leaders of the financial and banking industry of the Eurasian states, companies and individuals who approve high standards of professionalism and have perfect reputation in the business community;
- provision of affordable and obvious for potential customers the choice of reliable financial partners in the Eurasian space.

Candidates of winning 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, stock market, audit and consulting services.

Individuals who have made outstanding achievements in these areas of activity can also take part in the competition. Professional activities of nominees should be licensed and organized in full compliance with the requirements of legislative acts that satisfy the requirements of national banks.

The Organizing Committee selects nominees for the Award on the basis of the nominee's correspondence to one or more criteria in each of the nominations, in so doing, the same criteria for comparison can be ranked by quantitative or qualitative characteristics.

The organizers are sure that the Award will be an authoritative industry prize, and the victory in the competition will enhance the positive reputation of the laureates, strengthen the trust in them and products and services they offer.

Application forms for participation are taken from February 19 to November 1, 2018
(The application should be completed in Russian or English).

The official Award Ceremony would be attended by representatives of business, political and cultural circles, national governments and banks, heads of trade unions and associations, representatives of leading mass media of the countries of Eurasia.

Wrap-up of the competition will be held on November 30, 2018 in Moscow.

The completed application form should be sent by e-mail:

office@fbacs.com, bev@fbacs.com

Telephones of the Organizing Committee: +7 (495) 663-02-19, +7 (495) 663-02-08

This year the winners will be determined in three categories:

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 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:

- 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.
- 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.
- 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.
- An outstanding contribution to the formation of banking professional communities, including those aimed at protecting industry interests.
- Creation of unique programs of social responsibility and environmental issues that positively affects the image of the banking sector.
- Leading role in the generation of news and trends that have received worldwide recognition and determined a positive interest in the banking community.
- 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.
- Strengthening the international positions of the national banking system.

- 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.
- An exceptional contribution to international banking cooperation, development and strengthening of international banking associations.
- 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).
- 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).
- Combined achievements in these areas.
- 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:

- A sustainable improvement of the indicators of banking activity in the period not less than 3 years preceding the year of the nomination.
- Absence of reclamations to the main activities that had received publicity during the year preceding the nomination.
- Place in the top third of any of the international or country ratings.
- Mandatory implementation of capital adequacy ratios and bank liquidity ratios
- 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:

$$C1 \times C2 \times (1 + C3/10) \times (1 + C4/10) \dots$$

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.

- 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).