









































































## ДИНАМИКА ПОКАЗАТЕЛЕЙ РАЗВИТИЯ БАНКОВСКОГО СЕКТОРА УКРАИНЫ

Наименование показателя	Ед. изм.	01.06.19	01.10.19
Количество действующих кредитных организаций (КО)	ед.	76	76*
Количество КО с иностранным участием	ед.	21	21*
– в т.ч. со 100% долей иностранного капитала	ед.	18	18*
Количество филиалов действующих КО	ед.	8269**	8269**
Собственные средства (капитал) КО	млн. грн.	160 501,4	173 204,6*
Активы КО – всего	млн. грн.	1 880 446,6	1 894 006,0*
– ссудная задолженность – всего	млн. грн.	1 148 065,4	1 136 897,8*
– в т.ч. просроченная	млн. грн.	588 927,9	570 713,2*
– кредиты, предоставленные физическим лицам	млн. грн.	208 937,0	209 978,9*
– кредиты нефинансовым организациям	млн. грн.	908 257,5	884 064,8*
Пассивы КО – всего	млн. грн.	1 179 771,1	1 198 397,5*
Депозиты физических лиц	млн. грн.	532 910,7	535 578,0*
Привлеченные кредитными организациями ресурсы на межбанковском рынке	млн. грн.	27 012,6	27 608,0*
Финансовый результат банковского сектора	млн. грн.	23 427,5	36 727,3*
Минимальный размер капитала для действующих кредитных организаций	млн. грн.	200,0	200,0
Ставка рефинансирования (ключевая ставка) Национального банка	% годовых	17,5	16,5***
<b>Справочно:</b>			
Валовый внутренний продукт (в фактических ценах)	млн. грн.	1 735 528**	1 735 528**
Курс национальной валюты к доллару США		26,872573	25,020755*

\* 01.08.2019.

\*\* 01.07.2019.

\*\*\* 26.09.2019.

# АССОЦИАЦИЯ БАНКОВ ЧЕРНОГОРИИ

## FINTECHS AND BANKING

### DIGITALISATION, AND FINTECH IMPACT

At a time when banks are reviewing their outsourcing models and deciding to bring many capabilities back in-house, one type of outsourcing is becoming increasingly important: cooperation with fintechs.

1) Banks face increased competition from new market entrants, including digital banks and FinTechs. Leading banks are forced to respond.

2) Artificial intelligence and advanced analytics can play a key role in the prevention of cyber-attacks, reducing conduct risk and improving transaction monitoring to prevent financial crime.

3) The rapid advance of FinTech is driving structural changes in the financial sector. In such a fast-moving environment, overly prescriptive and precipitous regulation carries the risk of undesired outcomes.

Banks face increased competition from new market entrants, including digital banks and FinTechs. Leading banks are forced to respond, investing in technology to prevent customer leakage and preserve their value chain. Banks' investments in digital technologies are only effective when they engage with FinTechs, partners and peers.

The most important question facing the new European Commission's lack of digital sovereignty Europe. Control of the AI, Big Data and related technologies will determine the overall competitiveness Europe in the 21st century. But Europeans have to decide who will be the owner of the data required in order to achieve digital sovereignty and under what conditions to govern the collection and use.

We are all aware of PSD2 and new competitors. ECB try to make adequate plane. The system of the ECB, called «TARGET Instant Payment Settlement» (TIPS), will allow people and companies in Europe pay in euros for one second regardless of the working hours of their banks.

The system is considered to be a direct challenge to US companies such as PayPal, Google, Facebook and Amazon, China's Alibaba and Tencent, which currently have a dominant position in these services in Europe.

Generally, the bottom line is that banks need to realize that competitive threats are continuing to evolve and prepare to battle in the market place.

All these technologies can benefit both consumers and companies by enabling greater access to financial services, offering wider choice and increasing efficiency of operations. They can also contribute to bringing down national barriers and spurring competition in areas such as

- online banking, online payment and transfer services,
- peer-to-peer lending,
- personal investment advice and services.

Risks are shifting from unambiguous regulatory and compliance demands to ever-evolving risks that demand creative, holistic strategies.

Fintech market moves beyond lending 'Regtech' is a fast-growing area as MiFID draws close. There is demand for technologies that help banks verify customers and comply with new banking rules.

FinTech is a term used to describe technology-enabled innovation in financial services that could result in new business models, applications, processes or products and could have an associated material effect on financial markets and institutions and how financial services are provided. FinTech is the term used to describe the impact of new technologies on the financial services industry. It includes a variety of products, applications, processes and business models that have transformed the traditional way of providing banking and financial services.

FinTech also presents challenges such as cyber-related risks, data, consumer and investor protection issues and market integrity issues. The General Data Protection Regulation and the Anti-Money Laundering Directive provide fundamental safeguards for the protection of personal data and the integrity of the EU financial system against money laundering and terrorism finance.

The main obstacles to the adoption of digital technologies are the difficulty of adjusting the organization of the company and the need to recruit and retain highly skilled ICT staff. Regulation and legislation were not typically seen as a major obstacle, although some firms noted that, while not a hindrance, regulatory frameworks did need to evolve, noted by experience people as Catherine Elding and Richard Morris in text for EBF review. But we can read different point of view is «There is no doubt that every bank-fintech cooperation must fulfil the appropriate regulatory requirements, regardless of whether the product or service is aimed at customers or internal efficiency. However, the current bank processes for communicating and ensuring the fulfilment

of these requirements by fintechs are not fit for purpose; typically, fintechs are faced with hugely variable and complex questionnaires of existing rules». There are the risk assessment involves the completion of 18 questions which assess the specific nature of the cooperation across various risk categories such as service provision, IT security and business continuity.

Responses to the public consultation raise concerns that the use of such technologies may be prevented or constrained by the existing rules, for example in the following ways:

– blockchain-based applications may raise jurisdictional issues about the law applicable and liability issues;

– the legal validity and enforceability of smart contracts may need clarification;

– there are uncertainties surrounding the legal status of ICOs and the rules applicable to them.

Simon Kemp, a consultant employed in a marketing agency We Are Social, for year 2017 published a comprehensive report on the level of use of digital technologies, as well as the trends that accompany them:

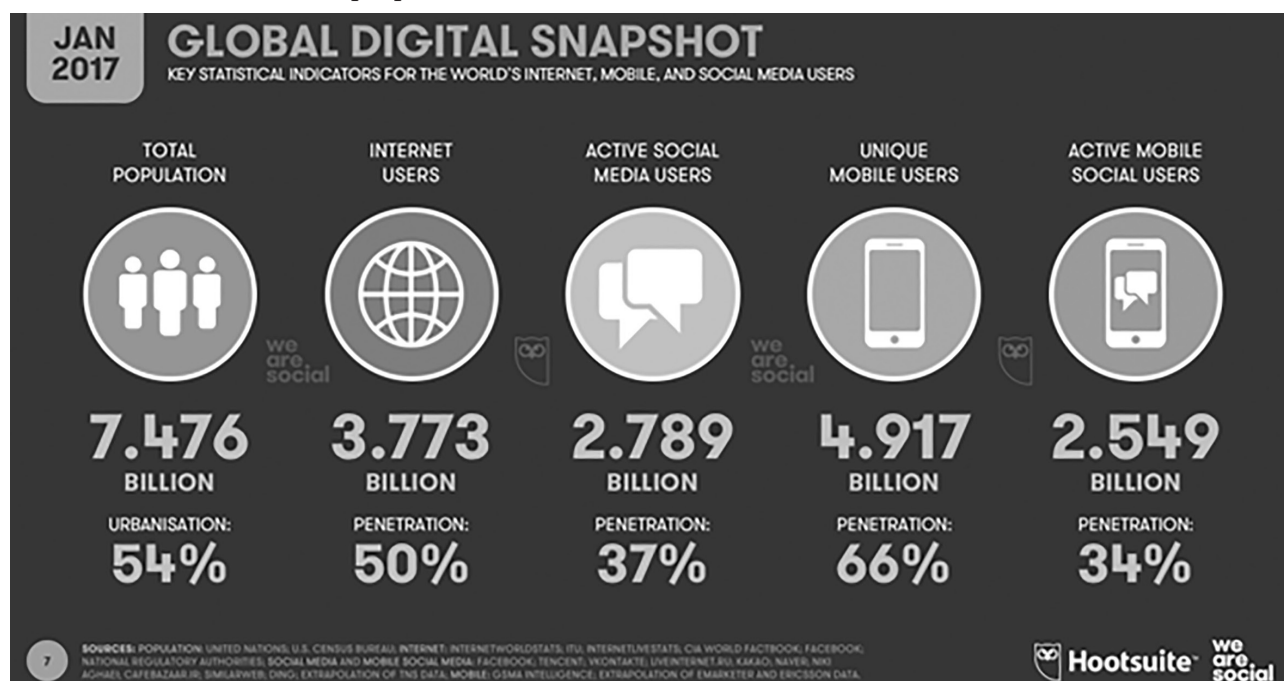
– More than half of people in the world (50.5%) use the Internet;

– Almost two-thirds of people in the world (66%) use a mobile phone; Of the total number of people in the world who use a mobile phone, more than half (55%) use «smart» phone;

– Half of the total traffic on the web (50%) comes from the mobile telephone;

– More than half of all mobile connections in the world as «broadband» (broadband);

– More than a third of people in the world (37%) use social media;



– More than a third of people in the world (34%) use social media on their mobile phone.

### Key figures in Europe

Bearing in mind the level of economic development, the use of digital technologies in Europe is expected at a significantly higher level compared to the world average.

– Three-quarters of people in Europe (76%) use the Internet, which is significantly higher than the world average (50.5%);

– Penetration of the mobile (the number of active SIM card out of the total population) is 131% in Europe, whereas the global average 108%;

– Almost half of the people in Europe uses social media (49%), which was significantly higher compared to the global average (37%);

– Social Media in Europe on the mobile phone used 40% of people, while the world average is 34%.

Dušan Tomić, Head of Department of Business Consulting in Serbia, Bosnia and Herzegovina and Montenegro Ernst & Young doo Beograd presented us what we need to Achieving digital maturity:

For adequate response to market challenges, processes and infrastructure must be developed for the whole organization. In other words, banks must become digitally mature. Digital maturity can be seen through five stages:

1. No action – no active investments;

2. Start – examining how digital technology can be despondent on business, creation of internal support

and development of business practices;

3. Transition - to investigate the use of new technologies and start digitizing some elements of business;

4. Maturation - optimization «middle» and «back-office» processes through new technology as part of a coherent digital investment plan;

5. The digital leader - integrated «front», «middle» and «back-office» activities are supported by the data passing through the functions and geographic locations.

In the aforementioned survey, only a few banks rated their organization phase 4 or 5, but more than 60% is intended to enter into one of these two phases by 2020. Digitization at the global level, but also in our country is gradually coming and permeates all areas of everyday business. To implement innovations and digitization become a reality at all levels, it is necessary to take the changing lifestyles of consumers, service employees in organizations, as well as their education. Digital business will require new skills and knowledge, which will require improving existing skills and introduce new and more agile ways of working. On that base, employees will be able to perform tasks that create added value for the bank and a higher quality of service.

An adequate plan and understanding of the market

Mr. Tomić said: «According to our experience, banks often included in programs of transformation ad hoc and reactive, without clearly defined goals and needs, and without a good understanding of the market and its readiness to accept innovation. Implementation of innovation must start from the top management, with clearly defined plan, goals and needs (in a short and long term). Banks must act now in order to prepare for a future where we will have a crucial role innovation and new technologies, building a flexible and prepared digital business models that will help them to respond to all the challenges that await them».

## ДИНАМИКА ПОКАЗАТЕЛЕЙ РАЗВИТИЯ БАНКОВСКОГО СЕКТОРА ЧЕРНОГОРИИ

тыс. евро

Наименование показателя	31.12.18	30.09.19
Количество действующих кредитных организаций (КО), ед.	15	13
Количество КО с иностранным участием, ед.	14	12
– в т.ч. со 100% долей иностранного капитала, ед.	6	6
Количество филиалов действующих КО, ед.	200	186
Собственные средства (капитал) КО	517.727	571.438
Активы КО – всего	4.412.006	4.308.054
– ссудная задолженность – всего	2.989.587	2.572.186
– кредиты, предоставленные физическим лицам	1.215.016	1.295.322
– кредиты нефинансовым организациям	1.014.816	1.061.191
Пассивы КО – всего	4.412.006	4.308.054
– депозиты физических лиц	1.308.699	1.215.485
Финансовый результат банковского сектора	29.826	30.260
Минимальный размер капитала для действующих кредитных организаций	5.000	5.000

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