

# Prospects for development of digital financial assets transforming banking

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# Tasks solved by transformation through DFA

(digital financial assets) Solving a number of fundamental problems (with terms)



## TRANSPARENCY

- Conflict of interests
- Open community protocols
- Reporting
- Useful decentralization



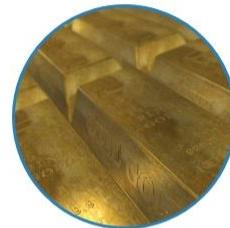
## INTERACTION

- Liquidity
- Optimization
- Empowerment
- International interaction



## CONTROL

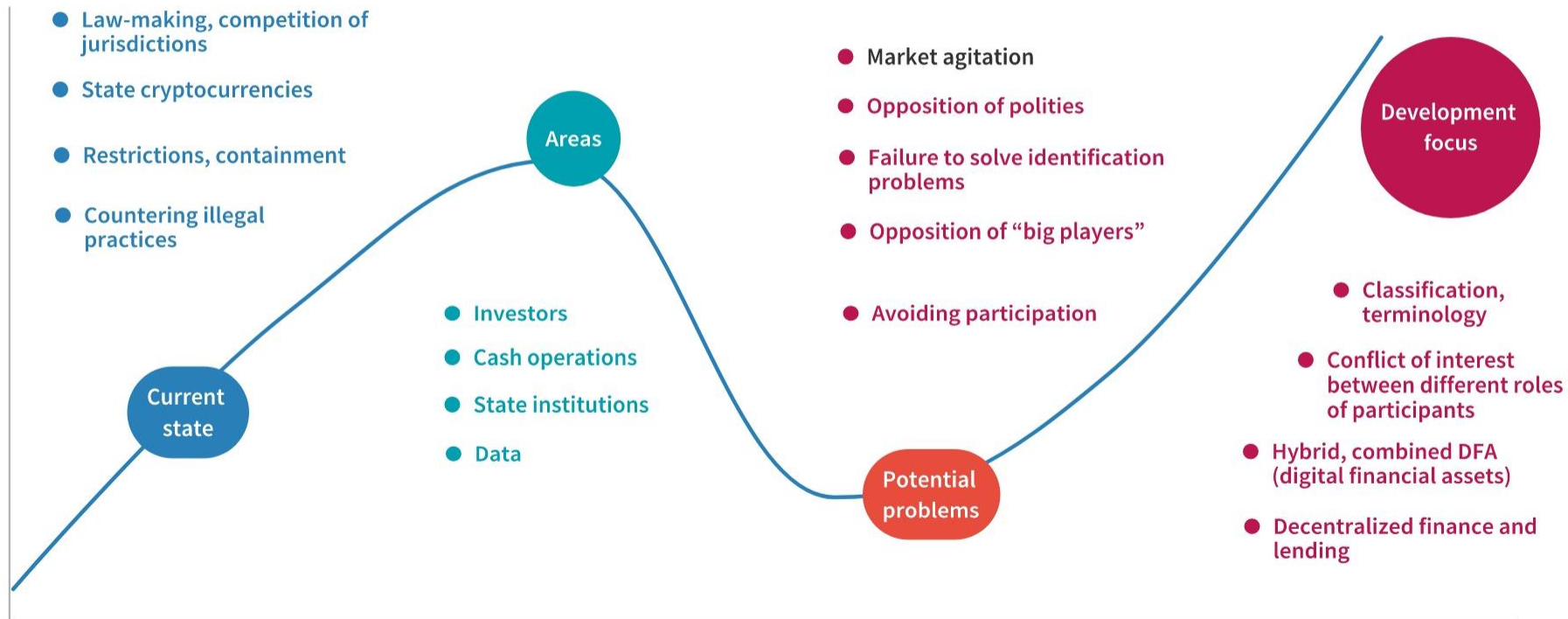
- Investor (client, partner) protection
- Issuance control
- Control and leveling of intermediaries
- Control of financial transactions



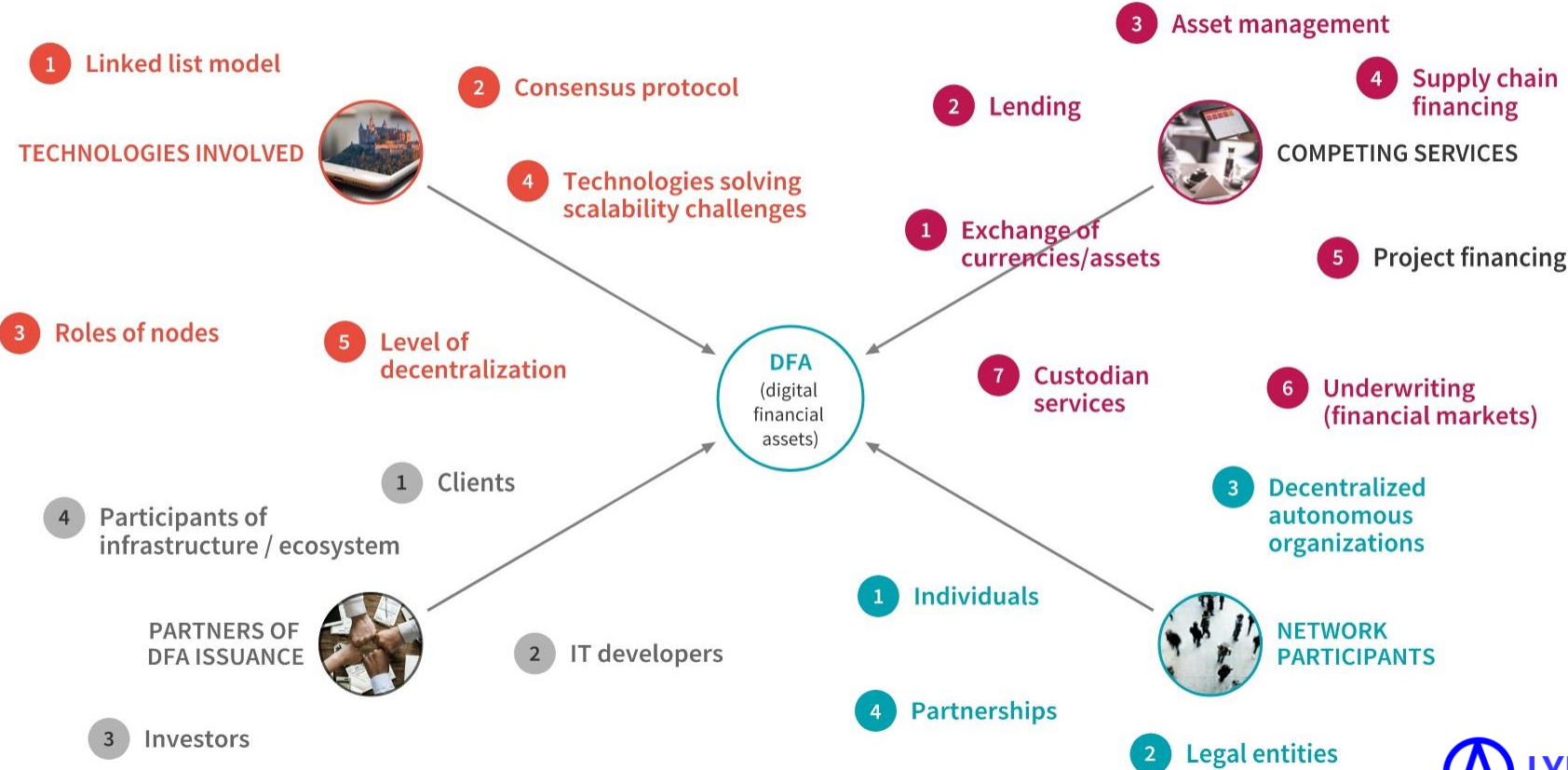
## SECURITY

- Confidentiality
- Accounting for rights
- Tethered with real assets

# Development of legislation



# Classification of DFAs, transforming banking



# Areas of transformation

## Banking services

- Decentralized finance
- Payments, custodian services
- Supply chain financing
- Wealth management

## Investments

- Underwriting
- Tokenization of assets
- Project financing
- Financial products (structuring)

## Client relations

- Identification (KYC)/Anonymity
- Digital asset management
- De-risking
- Corporate actions

## Efficiency and control

- Accounting and reporting
- Risk management, internal control
- Project management
- Talent/team management

# Processes for review and changes



# Constructive transformation approach

using digital financial assets

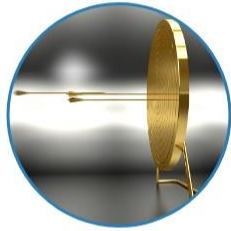


# Benefits of transformation (impact of internal processes)



## Process enhancement

- Agile project and personnel management
- Increasing labor productivity
- Reducing conflicts
- Transaction cost cutting
- Improving communications



## Cost optimization

- Personnel
- Property, realty
- Taxes
- Downtime and lost time costs
- Transportation expenses
- Intermediaries (internal)



## Efficient control

- Flexible control and monitoring systems
- Monitoring of achievements
- Reporting, new types and formats
- Project approach
- Reducing incidents affecting continuity

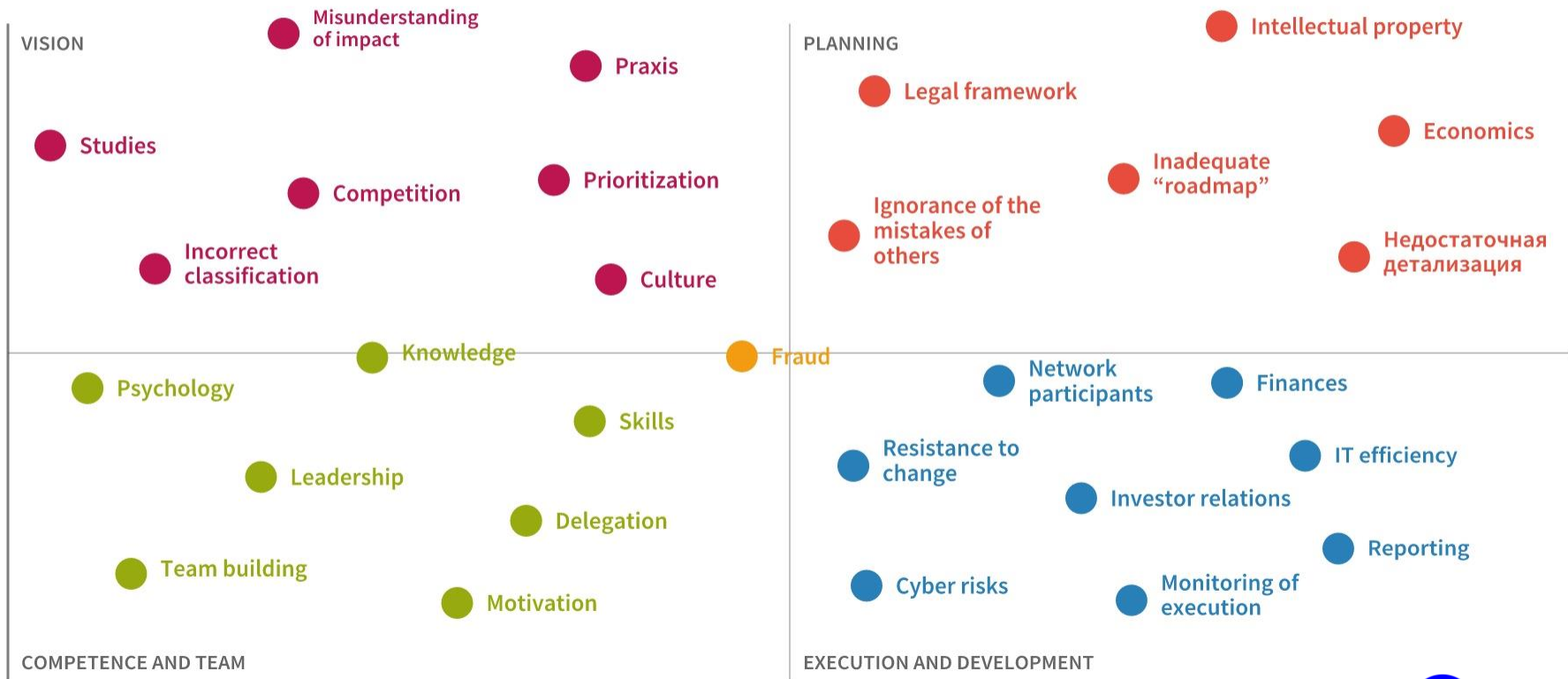


## Additional advantages

- Benefits from geographical distribution of processes
- Advantages of automation
- New markets
- Disengagement, less regulation



# Potential errors (risks) of transformation through DFAs

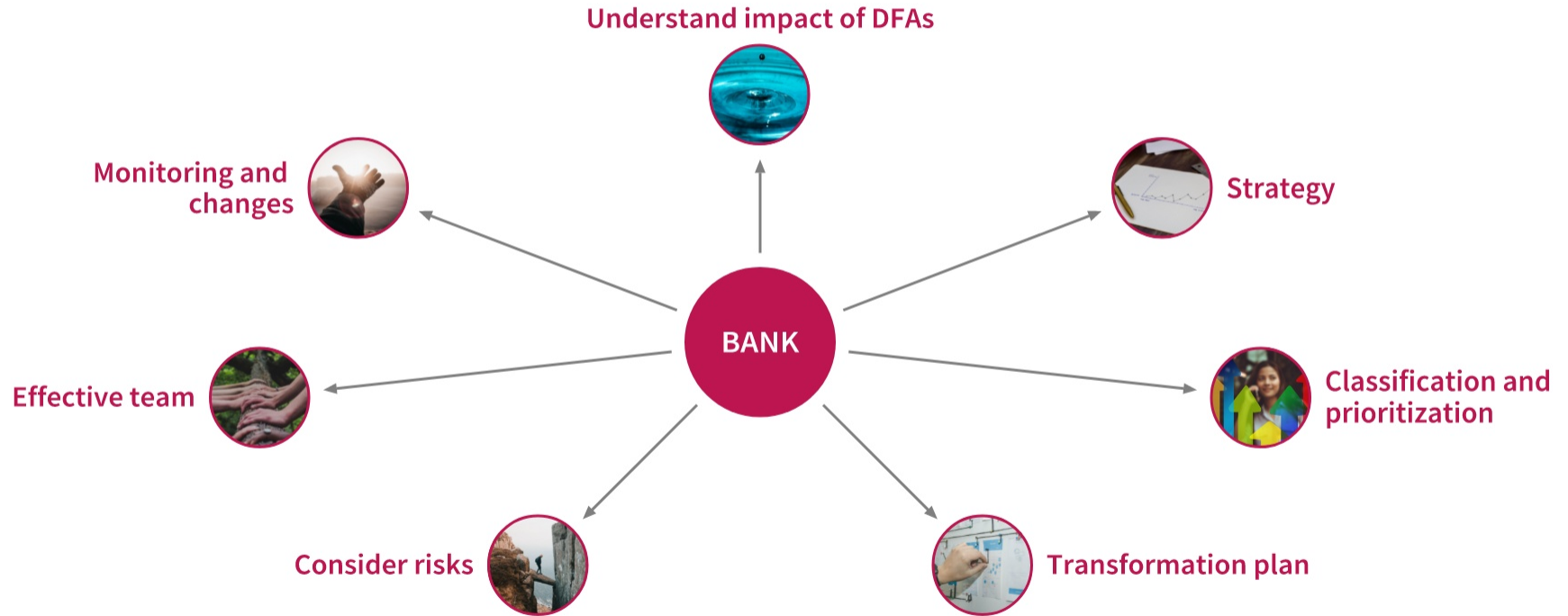


# Necessary competencies derived from traditional professions



- Technology
- Finances
- Project management
- Change management

# Recommendations



# CONTACTS

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