



RUSSIAN FEDERATION

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On conducting an experiment on the establishment of a special special tax regulation in order to create the necessary conditions for partnership financing activities in certain constituent entities of the Russian Federation and on amendments to certain legislative acts of the Russian Federation

Approved by the State Duma
Approved by the Federation
Councils

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Article 1: General provisions

1. To conduct an experiment to establish special regulation in order to create the necessary conditions for the implementation of partnership financing activities (hereinafter - the experiment).

2. The objectives of the experiment are:

1) Determining the effectiveness of special regulation for the provision of financial services in the experimental territory provided for in paragraph 3 of this article and assessing the feasibility

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implementation of special regulation in the legislation of the Russian Federation;

2) preparation of proposals for amendments to the legislation of the Russian Federation in terms of creating the necessary conditions for the implementation of partnership financing activities.

3. The experiment is conducted in the territories of the Republic of Bashkortostan, the Republic of Dagestan, the Republic of Tatarstan (Tatarstan), and the Chechem Republic.

4. The experiment runs from September 1, 2023 to September 1, 2025 (the term of the experiment).

5. Participants of the experiment are legal entities registered in accordance with the legislation of the Russian Federation, included in the register of participants of the experiment in accordance with Article 4 of this Federal Law.

Article 2. **Partnership financing activities**

1. Partnership financing activities for the purposes of this Federal Law shall be recognized as transactions (operations) by the participants of the experiment, which meet the requirements stipulated in parts 2 and 3 of this Article and provide for:

1) attraction of monetary funds and (or) other property of individuals and legal entities in the form of a loan, by placing bonds, accepting property into trust management and (or) accepting a contribution (share) to the authorized (share, stock, unit) capital of the participant of the experiment;

2) provision of funds in the form of loans to individuals and legal entities;

3) financing of individuals and legal entities by means of purchase and sale of goods (including real estate) on terms of installment (deferment) of payment for goods with consideration of remuneration for provision of installment (deferment) of payment for goods;

4) financing of individuals and legal entities by providing property under a financial lease (leasing) agreement, making a contribution (share) to the authorized (share, stock, unit) capital of legal entities, carrying out joint activities under a simple partnership agreement, investment partnership;

5) issuing sureties for third parties.

2. Experimental participants may not establish remuneration in the form of a percentage rate when making transactions (operations) in the course of partnership financing activities. However, it is permitted to establish remuneration in the form of

a variable value, the value of which changes depending on the results of the specified transactions (operations).

3. The participants of the experiment in carrying out partnership financing activities may not finance activities related to the production of tobacco and alcoholic beverages, weapons, ammunition, trade in such goods, as well as gambling.

4. Participants of the experiment shall be obliged to comply with other requirements to **t h e** terms and conditions of transactions (operations) in the course of partnership financing activities provided for by the regulations of the Central Bank of the Russian Federation (Bank of Russia) and be guided by the recommendations of the expert council formed in accordance with Article 12 of this Federal Law. The Bank of Russia shall have the right to establish requirements to the conditions of execution of transactions in carrying out activities on partnership funding.

5. Participants experiment have the right activity combine on partnership financing with the implementation of other types of activities, subject to compliance with the requirements established by Article 3 of this Federal Law and other federal laws.

6. Transactions (operations) stipulated by paragraphs 2 - 4 of Article 1 of this Article shall be made by the participant of the experiment at the expense of

own funds and (or) funds raised in accordance with paragraph 1, part 1, item 1 of this Article.

7. The performance by a participant of the experiment, which is a credit organization or a non-credit financial organization, of transactions (operations) provided for by paragraph 3 of Part 1 of this Article shall not constitute a violation of the restrictions established in respect of trading activities by federal laws.

8. An individual who has concluded with a participant of the experiment, which is a credit organization, a contract of sale and purchase of residential premises with deferred (installment) payment in accordance with paragraph 3 of part 1 of this article, may direct the funds (part of the funds) of the maternity (family) capital to pay (repay) obligations under the contract of sale and purchase of residential premises with deferred (installment) payment in the manner and on the terms provided for by the Federal Law of December 29, 2006 *No 256-FZ* "On additional measures of state support for families with maternity (family) capital". In this case, when submitting an application for disposal of funds (part of funds) of the maternity (family) capital, the norms of part 6' of article 7 of the Federal Law of December 29, 2006 *No. 256-FZ* are applied.

"On Additional Measures of State Support for Families Having
of children."

9.²An individual who has concluded with a participant of the experiment, which is a credit organization, a contract of sale and purchase of residential premises with deferred (installment) payment in accordance with paragraph 3 of part 1 of this article, has the right to receive state support for the payment (repayment) of such obligations in the manner and on the terms provided for by Federal Law dated July 3, 2019 K 157-FZ "On measures of state support for families with children, in terms of repayment of obligations under housing mortgage loans (credits) and on amendments to Article 13 xm

10. The pilot participant shall not have the right to refuse to provide financial services to individuals or legal entities when carrying out partnership financing activities on the grounds of social, racial, national, linguistic or religious affiliation.

Article 3: Requirements for the activities of the pilot participant

1. If the participant of the experiment carries out other activities not related to the partnership financing activities, the participant of the experiment shall ensure separate accounting of the property attracted and placed by the participant of the experiment while carrying out the partnership financing activities and other property,

attracted and placed by the p i l o t participant in the course of other activities, as well as the property of the pilot participant. Accounting peculiarities for participants of the experiment who are credit organizations and non-credit financial organizations in connection with their partnership financing activities shall be established by the Bank of Russia, for other organizations which are participants of the experiment - by the federal executive body which performs the functions of developing state policy and regulatory and legal regulation in the field of accounting and accounting reporting.

2. The minimum amount of own funds (net assets) of the participant of the experiment, which is not a credit organization or non-credit financial organization, shall be set for the term of the experiment in the following amount: from September 1, 2023 - in the amount of 10 million rubles; from January 1, 2024 - 15 million rubles.

The amount of own funds (net assets) of the participant of the experiment, which is not a credit organization or a non-credit financial organization, is determined in accordance with the procedure for determining the amount of own funds (net assets) **established** for organizations by the federal executive body authorized by the Government of the Russian Federation.

3. Contribution to the authorized (share, unit) capital of the participant of the experiment of borrowed funds and pledged property is not allowed. Payment of the authorized (share, unit) capital of the participant of the experiment at its increase by offsetting claims to the participant of the experiment is **not allowed**, except for **monetary** claims for payment of declared dividends in monetary form. The value of property in non-monetary form, sent to pay for shares (stakes in the authorized capital) of the participant of the experiment, may not exceed 20 percent of the price of placement of shares (stakes in the authorized capital) of the participant of the experiment.

4. When carrying out partnership financing activities, a n experiment participant shall ensure that the client is informed of the fact that information about the experiment participant has been entered into the register of experiment participants.

5. Participant experiment obliged inform Bank of Russia
Bank of Russia

on changes in the information contained in the register of participants of the experiment, in the manner and within the terms established by a regulatory act of the Bank of Russia.

6. Participants of the experiment are obliged to submit to credit bureaus information on transactions (operations) specified in paragraphs 2 - 4 of part 1 of article 2 of this Federal Law in accordance with

with the requirements established by parts 3¹ and 5 of Article 5 of the Federal Law dated December 30, 2004 N 218-FZ "On Credit Histories".

7. Participants of the experiment, which are not referred by the Federal Law of August 7, 2001 N- 115-FZ "On Combating Legalization (Laundering) of Proceeds of Crime and the Financing of Terrorism" to the persons obliged to comply with the requirements of the said Federal Law, when carrying out activities on partnership financing must comply with the requirements established by Article 7¹ of the said Federal Law and regulatory legal acts of the Russian Federation adopted in accordance with it in respect of **ИНЫХ ЛИЦ.**

8. Participants of the experiment who are, in accordance with Article 5 of Federal Law No. 115-FZ of August 7, 2001 "Organizations conducting transactions with cash or other property when carrying out partnership financing activities shall enjoy the rights and bear all the obligations imposed on them in accordance with the above Federal Law and regulatory legal acts of the Russian Federation and regulatory acts of the Bank of Russia adopted in accordance with it.

9. The federal executive authority performing functions on counteraction to legalization (laundering) of proceeds of crime, financing of terrorism, extremist activity and financing of proliferation of weapons of mass destruction (hereinafter referred to as the authorized body) shall have the right to request from the participants of the experiment specified in part 7 of this Article and receive from them information on transactions (operations) made by them while carrying out partnership financing activities, on their nature and purposes. Participants of the experiment specified in part 7 of this Article shall be obliged to provide the authorized body at its request with information on transactions (operations), their nature and purposes, made by them in the course of partnership financing activities. Procedure of interaction of the authorized body with participants of the experiment specified in article 7 of this article

7 of this of this article, when making requests и making

information on such requests shall be determined by the authorized body in coordination with the Bank of Russia.

10. The Bank of Russia may establish additional requirements for the activities of an experimental participant, including norms, the procedure for their calculation and their values, and additional requirements for the procedure for determining the amount of own funds (net assets),

risk coefficients for certain types of assets, the maximum amount of remuneration of the pilot participant and (or) other payments (including for the benefit of third parties) charged when carrying out partnership financing activities, the maximum values of funds raised and placed when carrying out partnership financing activities, the requirements for the organization of the risk management and internal control system of the pilot participant, the list of information to be disclosed on the official website of the pilot participant in the and telecommunication network "Internet", as well as the procedure and terms of disclosure of such information.

Article 4: Acquisition of the status of an experiment participant

1. A legal entity acquires the status of a participant of the experiment from the date of entering information about it in the register of participants of the experiment and loses the status of a participant of the experiment from the date of exclusion of the specified information from this register.

2. A credit organization, a non-credit financial organization engaged in the types of activities specified in the Federal Law *No. 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)"* dated July 10, 2002, a consumer cooperative, a socially useful fund, an autonomous organization, and a non-credit financial organization may acquire the status of a participant of the experiment.

a non-commercial organization, a business entity or a partnership that is a resident of the Russian Federation, if the location of the relevant legal entity and (or) its branch is in the territory of the experiment provided for by Part 3 of Article 1 of this Federal Law. The said requirement shall not apply to a credit organization having an internal structural subdivision opened in accordance with the legislation of the Russian Federation in the territory of the experiment to carry out partnership financing activities. For the purposes of this Article the term "resident" shall be used in the meaning established by the Federal Law dated December 10, 2003 N 173-FZ "On Currency Regulation and Currency Control".

3. The Bank of Russia decides to enter information about a legal entity into the register of experiment participants on the basis of an application and documents attached thereto, the list of which and the requirements for which are established by the Bank of Russia. The Bank of Russia shall make a decision to enter information about a legal entity into the register of experiment participants within thirty business days from the date of receipt of an application and attached documents from the legal entity.

4. Constituent documents of a non-commercial organization submitted to the Bank of Russia in accordance with this Article shall, at the time of submission and throughout the period of the non-commercial organization's activity as a participant in the experiment, contain a provision that partnership financing activities are one of the types of activities carried out by the non-commercial organization, as well as information that income received from partnership financing activities shall be directed by the non-commercial organization to

Article S. Maintenance of a **roster of pilot participants**

1. The Bank of Russia shall enter information on a legal entity into the register of participants in the experiment, refuse to enter information on a legal entity into the said register and exclude information on a legal entity from the said register.

2. The Bank of Russia establishes the procedure for keeping a register of participants in the experiment.

3. The Bank of Russia establishes the list of information contained in the register of experiment participants, including information to be placed on the official website of the Bank of Russia in the information and analytical website of the Bank of Russia

the Internet telecommunication network, as well as the terms of posting of said information.

4. The Bank of Russia shall provide any person with an extract from the register of participants of the experiment or information on the absence of information on a legal entity in the said register via information resources posted on the official website of the Bank of Russia in the information and telecommunications network "Internet", the unified portal of state and municipal services, in accordance with the procedure and within the time limits established by the Bank of Russia. The form of an extract from the register of participants of the experiment and requirements to the said extract shall be established by the Bank of Russia.

Article 6: Refusal to include information on a legal entity in the register of participants in the experiment

1. The Bank of Russia refuses to enter details of a legal entity in the register of participants in an experiment if there is at least one of the following grounds:

1) non-compliance of the documents submitted to the Bank of Russia for entering information about a legal entity in the register of experiment participants with the requirements established by the Bank of Russia;

2) submission of an incomplete set of documents required for entering information about a legal entity in the register of participants

or submission of documents containing unreliable information;

3) Exclusion of information about a legal entity from the register of experiment participants on one of the grounds provided for in part 1 and paragraphs 1 and 2 of part 2 of article 7 of this Federal Law;

4) non-compliance of a legal entity intending to acquire the status of an experiment participant with the requirements of this Federal Law and regulations of the Bank of Russia adopted in accordance with this Federal Law;

5) non-compliance of the sole executive body of a legal entity that is not a credit organization or a non-credit financial organization and intends to acquire the status of an experiment participant with the requirements established by Article 8 of this Federal Law;

6) non-compliance shareholder (participant) legal entity, legal

which is not a credit organization, non-credit financial organization and intends to acquire the status of a participant of the experiment, a person exercising control over such shareholder (participant), a person exercising functions of the sole executive body of such shareholder (participant) or a person exercising control over such shareholder (participant),

which are legal entities, to the requirements established by Article 9 of this Federal Law;

7) The presence of a legal entity, a person performing the functions of the sole executive body of such a legal entity, and (or) a shareholder (participant) of such a legal entity on the list of organizations and individuals with respect to which there is information about their involvement in extremist activity or terrorism, or on the lists of organizations and individuals associated with extremist activities or terrorism, compiled within the framework of the exercise of the powers provided for by Chapter VII of the UN Charter by the UN Security Council or bodies specially established by decisions of the UN Security Council.

2. A decision to refuse to enter information about a legal entity in the register of experimental participants shall be taken by the Bank of Russia within thirty working days from the date of receipt of the application and attached documents from the legal entity and shall contain a reasoned justification for the refusal, specifying all grounds for the refusal. The Bank of Russia shall notify the legal entity of the decision to refuse to enter information about the legal entity.

about the legal entity to the register of experiment participants in accordance with the procedure and within the terms established by the Bank of Russia.

3. A refusal to enter details of a legal entity in the register of participants in an experiment may be appealed against in court.

4. A refusal to include information on a legal entity in the register of experiment participants shall not be an obstacle for resubmission of an application to include information on a legal entity in the register of experiment participants and the documents attached thereto. The resubmission of the said application and documents and making a decision thereon shall be carried out in accordance with the procedure prescribed by Article 4 of this Federal Law and regulatory acts of the Bank of Russia adopted in accordance therewith.

Article 7: Deletion of information about a legal entity from the register of participants in the experiment

1. The Bank of Russia has the right to exclude information on a legal entity from the register of participants in an experiment on at least one of the following grounds:

1) repeated violation by a participant of the experiment of the requirements of this Federal Law, other federal laws and (or) regulations and other acts of the Bank of Russia;

2) violation by the participant of the experiment of the requirements of paragraphs 2 and 3 of Article 2 of this Federal Law;

3) Repeated violation by the participant of the experiment, which is not a credit organization or non-credit financial organization, of the requirements for the minimum amount of own funds (net assets), established by Article 3, paragraph 2 of this Federal Law;

4) reduction by the participant of the experiment of the amount of own funds (net assets) below the minimum amount of own funds (net assets), established by Article 3, paragraph 2 of this Federal Law, for at least one hundred and eighty calendar days;

5) repeated failure by a participant of the experiment to comply with the Bank of Russia's instructions sent in accordance with paragraph 5, part 4, Article 10 of this Federal Law;

6) Repeated violation by the participant of the experiment, specified in part 7 of article 3 of this Federal Law, of the requirements established by article 7' of the Federal Law No 115-FZ of August 7, 2001 "On counteracting legalization (withdrawal) of proceeds of crime and financing of terrorism", and (or) repeated violation of the requirements of normative legal acts.

of the Russian Federation issued in accordance with the said Federal Law;

7) Repeated violation by the participant of the experiment, specified in paragraph 8 of Article 3 of this Federal Law, of the requirements established by Article 6, Article 7 (with the exception of paragraph 3), Articles 7² , 7³ and 7', paragraphs 1, 2, 5 - 7, paragraph one of paragraph 8 of Article 7⁷ , paragraph one of paragraph 8 of Article 7 , paragraph the second paragraph 2 of paragraph 2 of Article 7 of⁸ of the Federal Law dated August 7, 2001 N- 115-FZ "On Combating the Legalization (Laundering) of Proceeds of Crime and the Financing of Terrorism", and (or) repeated violation of the requirements of regulatory legal acts of the Russian Federation and regulations of the Bank of Russia issued in accordance with this Federal Law;

8) repeated submission by the participant of the experiment of materially unreliable reporting data contained in the reports, the form, terms and procedure for compiling and submitting which are established in accordance with part 2 of article 11 of this Federal Law. The procedure for determining and criteria of materiality of unreliable reporting data shall be established by the Bank of Russia;

9) Failure by the participant of the experiment within six months of any of the operations stipulated by part 1 of article 2 of this Federal Law;

10) non-compliance of the sole executive body of the participant of the experiment that is not a credit organization or non-credit organization with the following requirements

financial organization, to the requirements established by Article 8 of this Federal Law;

11) non-compliance of a shareholder (participant) of an experiment participant that is not a credit organization or non-credit financial organization, a person exercising control over such shareholder (participant), a person exercising functions of the sole executive body of such shareholder (participant), a person exercising control over such shareholder (participant) that are legal entities, with the requirements established by Article 9 of this Federal Law.

2. The Bank of Russia excludes information on a legal entity from the register of participants in an experiment if there is at least one of the following grounds:

1) making an entry in the Unified State Register of Legal Entities on the termination of the legal entity - participant of the experiment (except for termination in connection with its reorganization in the form of transformation);

2) The presence of a legal entity - participant of the experiment, a person performing the functions of the sole executive body of such a legal entity, and (or) a shareholder (participant) of such a legal entity in the list of organizations and individuals in respect of

The United Nations Security Council or bodies specially established by decisions of the UN Security Council, in the exercise of its authority under Chapter VII of the UN Charter, **lists of** organizations and individuals associated with terrorist organizations and terrorists or with the proliferation of weapons of mass destruction, or **lists of** organizations and individuals associated with terrorist organizations and terrorists or with the proliferation of weapons of mass destruction;

3) receipt by the Bank of Russia of an application of a participant of the experiment referred to in paragraph 3 of this Article, if the participant of the experiment has no obligations arising in connection with the execution of transactions (operations) in the course of its partnership financing activities.

3. The Bank of Russia shall exclude information about a legal entity from the register of participants in an experiment if the participant in the experiment submits a corresponding application in accordance with the procedure and within the time limits established by the Bank of Russia. In case the Bank of Russia receives an application from a participant of the experiment to exclude information about it from the register of participants of the experiment, together with the said application the Bank of Russia must be provided with documents and information confirming the existence or absence of the following

obligations incurred in connection with transactions (operations) in the course of its partnership financing activities.

4. From the moment an experimental participant submits an application to the Bank of Russia to exclude information about it from the register of experimental participants and until the Bank of Russia makes a decision on the said application, an experimental participant may not raise money and (or) other property from individuals, including individual entrepreneurs who are not its founders (participants, shareholders), and legal entities that are not credit organizations when carrying out partnership financing activities.

5. The Bank of Russia refuses to exclude information on a legal entity from the register of participants in an experiment when an application is submitted by a participant in the experiment in the event that:

1) presence of one of the grounds for exclusion of information about the participant of the experiment from the register of participants of the experiment, provided for by part 1 and paragraphs 1 and 2 of part 2 of this article;

2) the experiment participant has obligations under transactions (operations) of the experiment participant provided for by Article 2 of this Federal Law;

3) failure to provide documents and information confirming the existence or absence of obligations of the experiment participant under the transactions (operations) of the experiment participant stipulated by Article 2 of this Federal Law.

6. Within fifteen business days from the date of exclusion of information about the participant of the experiment from the register of participants of the experiment in cases provided for by paragraph 1 and paragraphs 1 and 2 of Part 2 of this Article, such legal entity shall be obliged to submit to the Bank of Russia documents and information confirming the existence or absence of obligations of such legal entity on transactions (operations) of the participant of the experiment provided for by paragraph 1 of Part 1 of Article 2 of this Federal Law.

7. Exclusion of information about a legal entity from the register of participants of the experiment on other grounds, except for the grounds provided for in parts 1 and 2 of this Article, shall not be allowed.

8. Information on the exclusion of a legal entity from the register of pilot participants shall be posted in customer service locations and on the Bank of Russia's official website on the Internet until the end of the pilot.

9. The exclusion of information on a legal entity from the register of participants in an experiment may be appealed against in court.

10. A legal entity shall be deemed excluded from the register of experiment participants from the date of making the corresponding entry in the register of experiment participants.

11. In case of exclusion of information about a legal entity from the register of participants of the experiment on one of the grounds stipulated in part 1 and paragraphs 1 and 2 of part 2 of this Article, all contracts previously concluded by such legal entity in the framework of implementation of partnership financing activities shall remain in force.

Article 8: Requirements to the management bodies of the expert participant

1. A person performing the functions of the sole executive body of an experimental participant that is not a credit organization or a non-credit financial organization must meet the requirements for a person performing the functions of the sole executive body of a microcredit company in accordance with part 1 and paragraph 1 of part 2 of article 4¹ of the Federal Law No. 151-FZ "On Microfinance Activities and Microfinance Organizations" dated July 2, 2010, taking into account the specifics established by part 2 of this article. A person performing the functions of the sole executive body of an experimental participant,

who is not a credit organization or a non-credit financial institution must comply with these requirements throughout the period of performing the functions of the specified position.

2. A person who has at least two years of experience in managing a legal entity intending to acquire the status of a participant in the experiment shall be recognized for the purposes of this Federal Law as meeting the qualification requirements in terms of management experience.

Article 9: Requirements to shareholders (participants) of the experimental participant

Shareholders (participants) of the participant of the experiment, which is not a credit organization or non-credit financial organization, owning more than 10 percent of shares (stakes) of the participant of the experiment, shareholders (participants) of the participant of the experiment, which is not a credit organization or non-credit financial organization, owning 10 and less percent of shares (stakes) of the participant of the experiment and being a part of a group of persons determined in accordance with the Federal Law of July 26, 2006 N 135-FZ "On Protection of Competition", owning more than 10 percent of shares (stakes) of the participant of the experiment.

(participants) who are legal entities may not be persons specified in paragraphs 2, 3, 5 and 6 of Part 1 of Article 4³ of Federal Law *No. 151-FZ* of July 2, 2010 "On Microfinance Activities and Microfinance Organizations".

Article 10. **Regulation, control and supervision of the activities of participants in the experimentaiton**

1. The Bank of Russia shall regulate the activities of the experiment participants, as well as control and supervision over compliance by the experiment participants with the requirements of this Federal Law and regulatory acts of the Bank of Russia issued in accordance therewith.

2. The Bank of Russia establishes the procedure for informing the clients of a participant in an experiment about the activities carried out by it. The Bank of Russia may establish a list of information to be disclosed at customer service locations, as well as the procedure and deadlines for its disclosure.

3. The Bank of Russia performs the following functions:

1) maintains a register of experiment participants in accordance with the procedure determined by the legislation of the Russian Federation;

2) receives from the participants of the experiment the necessary information on their activities, as well as accounting (financial) statements (in accordance with the procedure established by this Federal Law),

monitors and supervises compliance by the participants of the experiment in their activities on partnership financing with the requirements of this Federal Law, other federal laws and other regulatory legal acts, and regulations of the Bank of Russia.

4. With respect to a participant of the experiment, the Bank of Russia:

1) requests from state statistics bodies, state control and supervision bodies and receives from them information on financial and economic activities of the participant of the experiment;

2) requests and receives information about the participant of the experiment from the unified state register of legal entities through the unified system of interdepartmental electronic interaction;

3) verify the compliance of the experiment participant's activities with the requirements of this Federal Law, other federal laws and other regulatory legal acts, control and supervision of compliance with which is within the competence of the Bank of Russia, regulatory acts of the Bank of Russia in accordance with the procedure established by the Bank of Russia;

4) Requires the pilot participant's governing bodies to eliminate the identified violations;

5) sends mandatory orders to the participant of the experiment, including orders to eliminate the identified violations, orders to restrict the activities of the participant of the experiment, orders to replace the person performing the functions of the sole executive body;

6) requests from the participant of the experiment the documents necessary to resolve issues referred to the competence of the Bank of Russia;

7) excludes information about the participant of the experiment from the register of participants of the experiment in cases provided for by this Federal Law;

8) performs other functions in accordance with this Federal Law.

5. Instructions and requests of the Bank of Russia shall be sent by mail, facsimile or delivery to the addressee or in the form of electronic documents signed with an enhanced qualified electronic signature in accordance with the procedure established by the Bank of Russia.

6. Control (supervision) in the sphere of combating legalization (laundering) of proceeds of crime, financing of terrorism and financing of proliferation of weapons of mass destruction.

The Bank of Russia carries out the destruction of the experiment participants in accordance with the procedure established by the Bank of Russia.

7. In case of violation by the participant of the experiment specified in paragraph 7 of Article 3 of this Federal Law of the Federal Law of August 7, 2001, N- 115-FZ "On Counteraction to Legalization (Laundering) of Proceeds of Crime and Financing of Terrorism", the Bank of Russia shall have the right to demand from the participant of the experiment to eliminate the revealed violations, to charge the participant of the experiment a fine in the amount of up to 1 percent of the amount of own funds (net assets) of the participant of the experiment, or to restrict the participant of the experiment from committing any violations of the Federal Law of August 7, 2001, N- 115-FZ "On Counteraction to Legalization (Laundering) of Proceeds of Crime and Financing of Terrorism". In case the participant of the experiment, specified in part 7 of Article 3 of this Federal Law, fails to comply with the Bank of Russia's order to eliminate violations of the Federal Law of August 7, 2001, N- 115-FZ, within the term established by the Bank of Russia.

"The Bank of Russia has the right to impose a fine of up to 5 percent of the pilot participant's own funds (net assets).

Article 11. Documents, reports and other information of the pilot participant

1. Participants of the experiment, being credit organizations and non-credit financial organizations, shall be obliged to submit to the Bank of Russia accounting (financial) statements, as well as to prepare and submit documents and other information provided for by this Federal Law, other federal laws and regulatory acts of the Bank of Russia. Other organizations participating in the experiment shall be obliged to submit accounting (financial) statements to the Bank of Russia only if they are exempted from submitting a mandatory copy thereof in accordance with Article 18 of Federal Law *N 402-FZ* dated December 6, 2011 "On Accounting", as well as to prepare and submit documents and other information stipulated by this Federal Law, other federal laws and regulations of the Bank of Russia.

2. The form, terms, procedure for the compilation and submission by experimental participants of documents, reports (except for accounting (financial) statements) and other information required for supervising their activities shall be established by the Bank of Russia.

3. The specifics of the procedure for the preparation of accounting (financial) statements by experimental participants when carrying out partnership financing activities for credit organizations and non-credit financial organizations are established by regulations of the Bank of Russia.

Article 12. Expert Council

1. For the purposes of scientific, methodological, analytical and expert support of the experiment, an expert council shall be formed under the Government of the Russian Federation.

2. The Regulations on the Expert Council and its composition shall be approved by the Government of the Russian Federation in consultation with the Bank of Russia.

3. The Expert Council participates in the discussion of draft federal laws on the regulation of partnership financing activities in the Russian Federation, and also submits proposals to the Government of the Russian Federation on improving the mechanisms of the experiment. The Expert Council may develop recommendations on the implementation of partnership financing activities by participants in the experiment.

4. The Expert Council evaluates the efficiency and effectiveness of the experiment according to the criteria established by the Government of the Russian Federation, prepares and submits the following documents

proposals to the Government of the Russian Federation on the expediency of introducing amendments to the legislation of the Russian Federation.

5. Based on the results of consideration of the proposals of the expert council specified in parts 3 and (or) 4 of this Article, the Government of the Russian Federation shall take one of the following decisions:

- 1) On improving the mechanisms of experimentation;
- 2) the advisability of introducing amendments to the legislation of the Russian Federation;
- 3) on the inexpediency of introducing amendments to the legislation of the Russian Federation.

**Article 13. On Amending the Federal Law
"On Banks and Banking Activities"**

Part six of Article 5 of the Federal Law "On Banks and Banking Activity" (as amended by the Federal Law dated February 3, 1996) NO. 17-FZ) (Vedomosti of the Congress of People's Deputies of the RSFSR and the Supreme Soviet of the RSFSR RSFSR, 1990, N 27, Art. 357; Sobranie legislation Russian Federation, 1996, N- 6, Art. 492; 1998, No. 31, Art. 3829; 2003, N- 52, Art. 5037; 2009, No 48, Art. 5731; 2011, N 7, Art. 905; N 27, Art. 3873; 2014, N- 40, Art. 5317; 2016, N- 1, Art. 23; N- 26, Art. 3860; 2017, N- 31, Art. 4761; 2019, N- 30, Art. 4151; 2022, No 29, Art. 5297; 2023, No 1, Art. 54) to be supplemented w i t h t h e following sentence: "The said restrictions shall not apply also to the commission by a credit organization - the

participant of the experiment conducted in accordance with the Federal Law "On Conducting an Experiment to Establish Special Regulation for the Purpose of Creating the Necessary Conditions for Partnership Financing Activities in Certain Constituent Entities of the Russian Federation and on Amending Certain Legislative Acts of the Russian Federation", transactions (operations) provided for by paragraph 3, part 1, Article 2 of the Said Federal Law."

**Article 14. On the Introduction of Amendments to the Federal Law
"On Credence Stories."**

To introduce to the Federal Law of December 30, 2004 N 218-FZ "On credit credit histories" (Collected legislation Russian Federation, 2005, N- 1, Art. 44; № 30, Art. 3121; 2013, N 30, Art. 4084; N 51, Art. 6683; 2014, N- 26, Art. 3395; 2015, № 27, Art. 3945; 2016, *Neo* 26, Art. 3880; *N* 27, Art. 4164; 2018, *Neo* 1, Art. 65; *N*- 32, Art. 5120; 2019, *N*- 31, Art. 4418; 2020, *N*- 31, Art. 5061; Rossiyskaya Gazeta, 2023, July 13) the following changes:

1) Paragraph 4 of Article 3 after the words "operator of the investment platform," add the words "participant of the experiment conducted in accordance with the Federal Law "On Conducting an Experiment to Establish Special Regulation for the Purpose of Creating a

necessary conditions for the implementation of partnership financing activities in certain constituent entities of the Russian Federation and on amendments to certain legislative acts of the Russian Federation",";

2) in part 3¹ of Article 5, replace the words "and operators of investment platforms" with the words ", operators of investment platforms, participants in an experiment conducted in accordance with the Federal Law "On Conducting an Experiment to Establish Special Regulation for the Purpose of Creating the Necessary Conditions for Partnership Financing Activities in Certain Constituent Entities of the Russian Federation and on Amending Certain Legislative Acts of the Russian Federation".

**Article 15. On Amendments to the Federal Law
"On credit cooperation"**

Article 6 of the Federal Law of July 18, 2009 No 190-FZ

"On credit Cooperation" (Collected legislation Russian Federation, 2009, No. 29, Art. 3627; 2011, No. 49, Art. 7040; 2013, No. 30, Art. 4084; No. 51, Art. 6695; 2015, N 27, Art. 4001; 2020, No. 29, Art. 4506; 2021, N 27, Art. 5171) shall be amended by adding part 1' to read as follows:

"1¹ . The restrictions established by paragraph 7 of part 1 of this article shall not apply to the fulfillment by a credit cooperative - participant of the experiment conducted in accordance with the Federal

the law "On Conducting an Experiment to Establish Special Regulation for the Purpose of Creating the Necessary Conditions for Partnership Financing Activities in Certain Constituent Entities of the Russian Federation and on Amendments to Certain Legislative Acts of the Russian Federation", transactions (operations) envisaged by clause 3, part 1, article 2 of the said Federal Law."

Article 16. On the Introduction of Amendments to the Federal Law "On Microfinance Activities and Microfinance Organizations".

In paragraph 3, part 2, article 12 of the Federal Law of July 2, 2010 N 151-FZ " On microfinance activities and microfinance organizations" (Collected Legislation of the Russian Federation, 2010, N 27, art. 3435; 2016, N 1, art. 27; No 27,

Art. 4163; 2018, *Neo53*, Art. 8440, 8463, 8480; 2019, No. 31, Art. 4430; 2020, N 29,

Art. 4506; N 31, Art. 5065) the word "documents;" replace with the words "documents. These restrictions do not apply to the performance by a microfinance company participating in an experiment conducted in accordance with the Federal Law "On Conducting an Experiment to Establish Special Regulation for the Purpose of Creating the Necessary Conditions for Partnership Financing Activities in Certain Constituent Entities of the Russian Federation".

and on Amendments to Certain Legislative Acts of the Russian Federation", transactions (operations) envisaged by paragraph 3, paragraph 1, Article 2 of the said Federal Law;".

**Article 17. On Amendments to the Federal Law
"On Vicenin of Amendments to Certain Legislative
Acts of the Russian Federation".**

In Article 6 of the Federal Law of July 14, 2022 *N- 319-FZ*

"On Amendments to Certain Legislative Acts of the Russian Federation"
(Collection of Legislation of the Russian Federation, 2022,

No. 29, Art. 5286; No. 52, Art. 9349) after the words "placement is allowed" add the words "on the terms of payment by foreign bonds or cash with the targeted use of raised cash for the acquisition of foreign bonds, and", the words "On Banks and Banking Activities", as well as" to replace the words with the words

"On Banks and Banking Activities" in terms of the amount of the nominal value of one bond of a subordinated bonded loan, as well as", add the following sentence:

"It is allowed to place bonds specified in this article, which are securities intended for qualified investors, in favor of holders of foreign bonds who are not qualified investors."

Article 18. Entry into force of the present
Federal law

Present Federal law shall come into force from
1 September 1, 2023.



resident
of the Russian Federation V. Putin

Moscow, Kremlin
August 4, 2023
NO. 417-FZ