

2024.05.23 Банкстеры осваивают Монголию. [rs](#)

Интересно в контексте Монгольского урана (пока еще) темпы захода на территорию глобальных банкстеров - из новостей подвиг нужен).

вот свежее:

AND Solutions Powers Mongolia's First Credit Scoring System: Fintech Score

April 25, 2024



AND Solutions, a leader in AI-powered credit rating solutions, is proud to announce a groundbreaking development in Mongolia's financial sector. We've leveraged our cutting-edge AI and machine learning technology to empower **BurenScore LLC**, enabling them to introduce **Fintech Score**, the country's first open credit scoring system for credit institutions.

Fintech Score: Revolutionizing Loan Decisions with AI

Prior to Fintech Score, obtaining loans in Mongolia could be a slow and non-transparent process. At AND Solutions, we are passionate about creating innovative solutions that transform the financial landscape. Fintech Score, powered by AND Solutions' AI and machine learning technology, disrupts this system. Here's how:

- **AI-Driven Credit Analysis:** Fintech Score analyzes a customer's credit history and other relevant data points according to Mongolian law.
- **Credit Score Generation:** This analysis generates a credit score ranging from 300 to 999, with higher scores indicating lower credit risk.
- **Faster Loan Approvals:** Lenders can make faster and more informed decisions based on a borrower's creditworthiness.

Here are some key features of our [credit scoring solution](#):

- **Data Richness:** We incorporate a diverse range of data sources to create a holistic view of a borrower's financial health. This goes beyond traditional credit history, potentially including alternative data sources permitted by Mongolian law. (You can link "alternative data sources" to the provided URL <https://andsolutions.net/credit-scoring/> for readers who want to learn more).
- **Advanced Analytics:** Our cutting-edge AI and machine learning models continuously learn and evolve, ensuring the accuracy and reliability of credit score predictions.
- **Customization:** We understand that each market has unique needs. Our credit scoring solution can be customized to meet the specific requirements of Mongolian financial institutions and regulatory frameworks.

Benefits for Borrowers and Lenders:

- **Faster Loan Process:** Borrowers experience a streamlined application process with quicker loan decisions.
- **Improved Access to Credit:** Borrowers with strong credit history can access better loan terms and interest rates.
- **Reduced Risk for Lenders:** More informed lending decisions based on accurate credit risk assessments minimize defaults.
- **Financial Inclusion:** Fintech Score fosters a more inclusive financial system, potentially opening doors to new

3.11 CREDIT DATABASE

The purpose of the credit database is to ensure the stability of the financial sector by reducing the amount of credit risk, accumulated non-performing loans, debts, and receivables of financial intermediary organizations and improving the financial discipline of borrowers.

Within the framework of this goal, by order of the President of the Bank of Mongolia, the Bank of Mongolia has been operating a credit database since January 1, 1997. During this period, a total of about 600 public and private user organizations specified in the Law on Credit Information connected to the credit database. A total of about 2.8 million credit information was registered in duplicate numbers.

As part of measures to ensure the implementation of the Law on Credit Information and the "Loan Loss Rate Reduction Strategy" approved by the Resolution No. 21 of 2020 of the General Assembly of the Bank of Mongolia, a special license to operate credit information services was issued by the order of the President of the Bank of Mongolia on October 7, 2021, "Buren Score ZMS" LLC and "Titan CRA ZMS" LLC, and during the reporting period, the work had started to prepare for the start of activities of a licensed entity, and to ensure the legal framework regulating the policy and activities of credit information operations.

По вложениям в бонды - Китайцам почему то не доверяют, европейцам еще меньше... хотя тут сложно - BIS это BIS.

36. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

Recurring fair value measurements are those that the accounting standards require or permit in the statement of financial position at the end of each reporting period. The level in the fair value hierarchy into which recurring fair value measurements are categorized as at 31 December 2022 are, as follows:

<i>In millions of Mongolian Tugriks</i>	31 December 2022			
	Level 1	Level 2	Level 3	
ASSETS AT FAIR VALUE				
Financial assets and Gold Bullion and Precious Metals at fair value				
- RAMP Investment Account Assets	1,097,562	-	-	1,097,562
- Bonds issued by Bank for International Settlements	777,799	-	-	777,799
- BIS Investments	174,283	-	-	174,283
- US treasury bills	141,914	-	-	141,914
- China government bonds	95,817	-	-	95,817
- EBRD Bonds	6,735	-	-	6,735
- ADB bonds	6,211	-	-	6,211
- Other equity investments	-	-	6,533	6,533
- Repurchase receivables	94,864	-	-	94,864
- Gold Bullion and Precious Metals at fair value	1,321,887	-	-	1,321,887
- Loans to local banks	-	193,889	-	193,889
- Derivative financial asset	-	114,739	-	114,739
- Receivables related to promissory notes	-	-	41,366	41,366
- Government securities	-	38,646	-	38,646
Non-financial assets				
- Premises and equipment	-	-	89,152	89,152
- Treasury fund	-	-	1,091,554	1,091,554
TOTAL ASSETS WITH RECURRING FAIR VALUE MEASUREMENTS	3,717,072	347,274	1,228,605	5,292,951
LIABILITIES CARRIED AT FAIR VALUE				
Financial liabilities				
- Derivative financial liabilities	-	(940,851)	-	(940,851)
TOTAL LIABILITIES WITH RECURRING FAIR VALUE MEASUREMENTS	-	(940,851)	-	(940,851)

36. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONTINUED)

The level in the fair value hierarchy into which the recurring fair value measurements are categorized at December 2021 are, as follows:

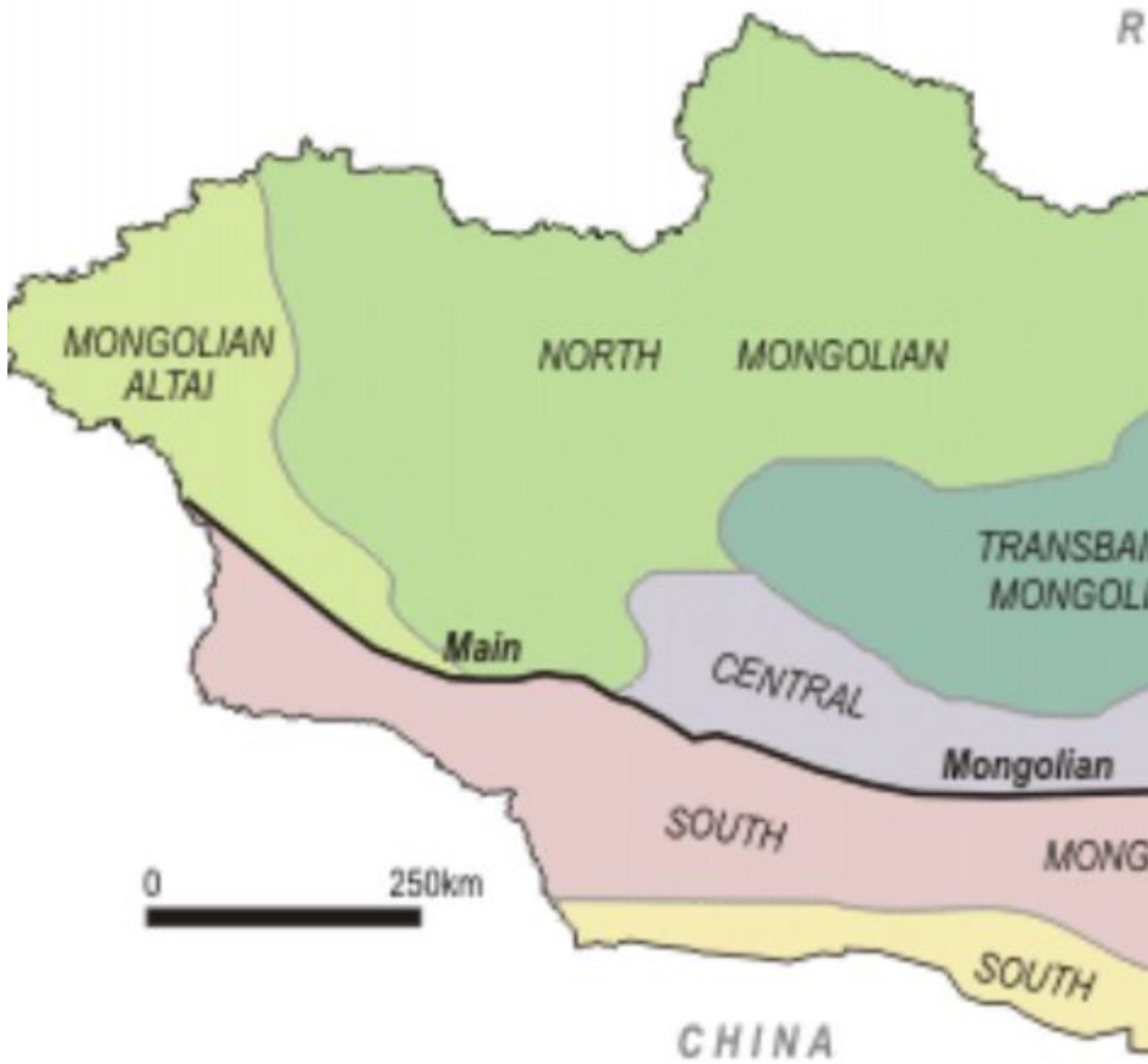
<i>In millions of Mongolian Tugriks</i>	31 December 2021		
	Level 1	Level 2	Level 3
ASSETS AT FAIR VALUE			
Financial assets and Gold bullion and precious metals at fair value			
- Bonds issued by Bank for International Settlements	1,647,228	-	-
- RAMP Investment Account Assets	928,574	-	-
- US treasury bills	244,529	-	-
- BIS Investments	146,463	-	-
- IBRD Bonds	52,694	-	-
- KfW bonds	30,085	-	-
- China government bonds	22,670	-	-
- European Investment Bank bond	8,570	-	-
- Other equity investments	-	-	6,533
- Gold Bullion and Precious Metals at fair value	1,594,676	-	-
- Government securities	-	231,778	-
- Promissory notes	-	-	224,487
- Derivative financial assets	-	-	77,103
Non-financial assets			
- Buildings and premises	-	-	89,070
- Treasury fund	-	-	1,115,085

И да, тут главное не нолики конечно, а бигсоцперсбиодата по итогам всех внедрений.

Многие недооценивают "скоринговые агентства", но там данные не обязательно только в b2c модели крутятся, но и в более общ.

Ну и судя по другим флажкам - "шелковый путь" будет освоен и там не все так однозначно.

Возможно телодвижения на перспективу - размягчение почвы вокруг урана местного



Ну и так для информации



В Монголии пока не смогут возобновить использование карт "Мир" из-за угрозы санкций

Председатель Монголбанка Бядрангийн Лхагвасурэн отметил, что возвращение безналичной оплаты товаров и услуг для российских граждан обсуждается давно

УЛАН-БАТОР, 9 апреля. /ТАСС/. Монголия из-за угрозы санкций пока не имеет возможности возобновить безналичную оплату товаров и услуг с использованием карты "Мир". Об этом корреспонденту ТАСС сообщил председатель Монголбанка Бядрангийн Лхагвасурэн.

"Возобновление безналичной оплаты товаров и услуг российскими гражданами в Монголии с использованием карт "Мир" обсуждается давно. Но пока такой возможности монгольские банки предоставить не могут из-за угрозы санкций", - сказал глава Центробанка Монголии.

В последний раз этот вопрос обсуждался в октябре 2023 года на очередном заседании в Улан-Баторе межправительственной российско-монгольской комиссии по торгово-экономическому и научно-техническому сотрудничеству.

Также в феврале 2023 года на монголо-российском туристическом форуме представитель Министерства окружающей среды и туризма Монголии обещал, что российские карты платежной системы "Мир" в скором времени можно будет использовать для оплаты в стране. **T**

3,5 миллиона жителей. Кстати небольшой размер популяции может быть определенным залогом стабильности и через финансов

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