

## SPI Romania 2008 proposed projects

### PUBLIC-PRIVATE FINANCIAL SECTOR MODERNIZATION MATRIX

		<b>ECB CRITERIA</b>			
<b>ABI CRITERIA</b>	<b>Asymmetric information</b>	<b>Completeness of the market</b>	<b>Increased opportunities to engage in financial transactions</b>	<b>Reduced transaction costs</b>	<b>Increased competition</b>
<b>Business development</b>		1. Increasing bank lending under PPPs 2. Promoting refinancing through securitization 3. Green Banking	1. Development of Interbank Direct Debit 2. Standardization of the contractual framework for repo and derivative transactions 3. Securing down payments made by individuals for real estate projects 4. Facilitating structural lending 5. Supporting thermal rehabilitation of houses 6. Developing lending to municipalities		
<b>Industry competitiveness</b>	1. Database for risk rating the corporate clients 2. Centralized database for AML purposes		Improving access to and availability of the basic banking products and services	1. The banks' future contributions to RDGF 2. Improving account stopping regulation 3. Reducing the paper-based documents	Improving the payments framework
<b>Industry reputation</b>		1. Expanding Banking Mediator 2. Bank Code of Conduct 3. Ombudsman knowledge transfer	1. Standardizing the minimal information for basic bank products and services 2. Standardizing the advice on selected bank products and services 3. Enhancing Corporate Social Responsibility in the Banking Industry	Improving the quality of the education and professional training in the banking field	1. Enhancing financial consumer's protection 2. Responsible borrowing
	<b>2</b>	<b>6</b>	<b>10</b>	<b>4</b>	<b>3</b>