

# *R*<sup>39<sup>th</sup></sup> BACEE Regional Banking Conference

RISKS AND OPPORTUNITIES IN THE CEE-CIS FINANCIAL SECTOR

**28-29 OCTOBER 2019, BUDAPEST**

Danubius Health Spa Resort Margitsziget

## PRELIMINARY PROGRAMME

*as of 12 September, 2019*

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## Day 1 28 October 2019 (Monday)

08:00-09:00 Registration

9:00 **Welcome speech** *by the organisers*

**Keynote opening speech** *by Mr. Balázs Garamvölgyi, Managing Director, Business Division, MFB Hungarian Development Bank*

**Keynote address** *by IIB, speaker to be confirmed*

### SESSION 1: HUNGARY – ECONOMIC AND BANKING OVERVIEW

**Hungarian banking sector update** *by Mr. Gergely Fábián, Executive Director, The Central Bank of Hungary*

**Hungary Bank CEO Roundtable**

11:05-11:35 Networking break with morning coffee

11:35 **SESSION 2: REGIONAL RISKS AND OPPORTUNITIES IN THE FINANCIAL SECTOR**

**CEE/SEE/CIS Economic Outlook in a Challenging International Environment (tbc)** *by Ms. Davidia Zucchelli, Senior Economist, Intesa Sanpaolo S.p.A, Milan*

**CE countries: Update on the banking sector (tbc)** *by Mr. Gunter Deuber, Senior Director, Head of Economics, FI/FX Research, Raiffeisen Bank International AG, Austria*

12:35-13:30 Lunch

13:30 **Keynote Speech - SWIFT GPI, a new era for tracked real-time cross-border payments** *by Mr. Olivier Denis, Senior Product Development Manager, Payment Solutions, EastNets*

### SESSION 3: THE REGULATORY ENVIRONMENT, BANKING UNION

**Presentation** *by Ms. Dóra Siklós, Senior Banking Expert, European Stability Mechanism*

**Other subjects to be covered in the session:**

Update on new EU directives and regulations

The state of the Banking Union

The EU Digital Single Market

New initiatives of the Basel Committee

GDPR anniversary snapshot: year 1 lessons learned, trends for year 2

IFRS update

How to meet TLAC and MREL requirements?

Regulatory sandboxes

**14:15 THEMATIC PRESENTATIONS**

**Country and Banking sector presentation: Serbia** by Mr. Vladimir Vasić, Secretary General, Association of Serbian Banks

**Presentation by Moody's**

**14:55 SESSION 4: SUSTAINABLE ECONOMY, GREEN FINANCE/ 1**

**BACEE's announcement about its tree planting/green policies**

**Green bonds - a European perspective** by Mr. Luca Bertalot, Secretary General, European Mortgage Federation - European Covered Bond Council (EMF-ECBC)

**Green Finance in the making** by IIB

15:35-15:55 Coffee break

**15:55 SESSION 4: SUSTAINABLE ECONOMY, GREEN FINANCE/ 2**

**Environmental, social and governance (ESG) criteria in CEE/CIS** by Mr. Ben Aris, Editor-in-chief, BNE

**Green Finance in the making** speakers to be confirmed

**16:35 SESSION 5: TENDENCIES IN CEE-CIS COUNTRY RISK /1**

Chaired by Mr. Vedran Jakšić, Senior Executive Director, Croatian Development Bank (HBOR) tbc.

**Country and banking sector presentations**

- **Croatia:** by Mr. Antun Burić, Head of Institutional Distribution, SEE, Erste Group Bank AG, Group Markets
- **Slovenia** by Mr. Kristijan Hvala, MsC, Head of Economics of Banking Operations, The Bank Association of Slovenia
- **Romania** by Dr. Andrei Radulescu, Director of Macroeconomic Research at Banca Transilvania and Researcher at the Institute for World Economy / Romanian Academy

08:15-08:45      Registration

**8:45**                      **SESSION 6: TRADE FINANCE – NEW TENDENCIES AND PRODUCTS. TRADE RELATED RISKS.**

**Keynote Speech** by EXIM Hungary

**A Correspondent Banking Solution with a FinTech's Approach** by Mr. Nicholas Damici, Relationship Manager, Institutional Banking, Banking Circle

**Export credit and political insurance, surety insurance, alternative insurance solutions from the London market** by Mr. Hynek Rasocha, Director RENOMIA Trade Credit, RENOMIA a.s.

**Other subjects to be covered in the session:**

Blockchain initiatives in Trade Finance

The One Belt One Road Initiative

Digitalisation of TF

Overcoming the barriers of supply chain finance (SCF)

**10:05**                      **THEMATIC PRESENTATION**

**Overview of banking sectors in Russia and the CIS countries** by Ms. Olga Ulyanova, Vice President – Senior Credit Officer, Moody's Investors Service

10:35-11:00      Coffee break

**11:00**                      **SESSION 7: INNOVATION IN THE BANKING SECTOR**

**Digitalisation in the Austrian Financial Market, the status quo, outlook and call for input** by Michael Hysek, Managing Director, Banking Supervision at Austrian Financial Market Authority

**Digital Banking Solutions** by ApPello

**Other subjects to be covered in the session:**

SME/ Business Banking and Digital Finance

«Machine Learning in Banking & Finance»

AI – practical use in the financial sector. AI-based advisory services, chatbots and other services, machine learning

eIDAS – the game changer in customer onboarding

Open banking, API – banking platforms

Digital Transformation in Financial Services

Implementing compliant and secure cloud solutions for banks

Generation X, Millennials, GenZ as banks' customers – different needs, expectations, banking habits

Consumer loans online - solutions

**11:50**                      **SESSION 8: COMPLIANCE AND COUNTERPARTY RISK 2019-2020**

**Hot topics for 2020 in AML/Compliance** by Mr. András Bácsfalvi, Head of Compliance & AML, MKB Bank Plc.

**Other subjects to be covered in the session:**

AML 5 and sanctions overview

New regulation affecting banks' compliance function

Innovation, AI in compliance – practical examples

IT-supported counterparty risk management solutions

Credit bureaus' growing role in the CEE/SEE region

**13:35**      **SESSION 9: REVOLUTIONARY CHANGES IN THE PAYMENTS INDUSTRY AND HOW BANKS COPE WITH THE CHALLENGES**

**Instant payments - fundamental changes on the European payments arena** by *Dr. József Czimer, Adviser to the CEO, Capsys Informatics*

**Other subjects to be covered in the session:**

Opportunities given by the implementation of instant payment infrastructure

Innovation in the payments services offered by banks – examples

ATMs and cards – new initiatives for a better customer journey

How to defend banks' payments franchise from bigtech/fintech challengers?

SCA under PSD 2 – problems and solutions. Partial delay of SCA.

Blockchain & Facebook Libra

**14 :30**      **SESSION 10: IT AND CYBER SECURITY IN BANKS**

**Cyber risks and our security at work and at home - social, operational, technological vulnerabilities (tbc)** by *Mr. David Torok, CTO, Zero IT Lab*

**Roundtable discussion on cyber threats and defense solutions**

*Participants :*

*Mr. Božidar Dajčman, Sector Director, Physical and Information Security Governance, Nova KBM, d.d.*

*Further participants to be confirmed*

**Other subjects to be covered in the session:**

The EU Cybersecurity Act (June, 2019)

3 Lines of defence applied to cybersecurity: who does what

Incident and crisis management framework for cybersecurity-events

Building a Security Operations Center in banks – a practical example

Data Loss prevention: trade off between protection of data and privacy of employees

**15:30**      **SESSION 11: TENDENCIES IN CEE-CIS COUNTRY RISK /2**

**Country and banking sector presentations**

- **Georgia** by *Mr. Otar Nadaraia, Chief Economist, TBC Bank, Georgia*
- **V4 countries**
- **Montenegro**

**16:15**      **SESSION 12: BANKS, INNOVATIVE SMEs AND FINTECHS**

**Developing a successful world-wide digital business (ifrsbox.com)** by *Ms. Silvia Mahútová, FCCA IFRS expert and owner of [www.ifrsbox.com](http://www.ifrsbox.com)*

**Introduction of innovative fintechs for the CEE region**

- **Alyne**
- **Evrotrust** by *Mrs. Tsanka Taneva, Business Development Manager, Evrotrust Technology*
- **Tresorit**

Fintech: challengers and/or partners for banks?

**16:45**      **End of the Conference**

