

R^{39th} **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 19 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 Mr. Nikolay Kosov, Chairperson of the Management Board, IIB*

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

Moderator: *Dr. Pál Simák, Chairman and CEO, CIB Bank Zrt.*

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 (tbc) by Dr. Deborah Leboullenger, Economic Adviser, 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

Green Finance in the making by Mr. Seyhan Pencabligil, CEO and Board Member, Banka Kombetare Tregtare, Tirana (tbc)

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

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

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

Day 2 29 October 2019 (Tuesday)

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 Mr. 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*

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

