

# 39<sup>th</sup> BACEE

## Regional Banking Conference

RISKS AND OPPORTUNITIES IN THE CEE-CIS FINANCIAL SECTOR

**28-29 OCTOBER 2019, BUDAPEST**

Danubius Health Spa Resort Margitsziget

[www.baceeconference.com](http://www.baceeconference.com)

## PROGRAMME

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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.

#### Participants:

Dr. Ádám Balog, President and CEO, MKB Bank Zrt.

Mr. Ferenc Kementzey, Deputy CEO, Raiffeisen Bank Zrt.

Mr. Kevin A. Murray, CEO for Central Europe and Country Head for Hungary, Citibank

Mr. László Wolf, Deputy CEO, OTP Bank Nyrt.

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

11:35 **Using AI to build a risk-based approach to AML** by Mr. Paul Clandillon, Financial Crime Domain Expert Cloud & Cognitive Computing, IBM

### SESSION 2: REGIONAL RISKS AND OPPORTUNITIES IN THE FINANCIAL SECTOR /1

**Trade wars and other risks in global economy** by Mr. Peter Rosenstreich, Head of Market Strategy, Swissquote Bank SA

**CEE Banking: Opportunities, uncertainties and risks in times of an economic downswing** by Mr. Gunter Deuber, Senior Director, Head of Economics, FI/FX Research, Raiffeisen Bank International AG, Vienna

**Signing Ceremony: Co-operation agreement between the Macedonian Banking Association and BACEE**

**Greetings by Moody's Investors Service**

12:50-13:50 Lunch sponsored by Moody's Investors Service

13:50 **SESSION 2: REGIONAL RISKS AND OPPORTUNITIES IN THE FINANCIAL SECTOR /2**

#### Banking in CEE/SEE countries – Challenges and prospects

by Ms. Davidia Zucchelli, Senior Economist, Intesa Sanpaolo S.p.A, Milan

#### THEMATIC PRESENTATIONS

**SWIFT GPI, a new era for tracked real-time cross-border payments** by Mr. Olivier Denis, Senior Consultant, Payment and Compliance, EastNets

**AI in Collection** by Mr. Gábor Györfi, Sales Director, Loxon

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

15:15 **SESSION 3: SUSTAINABLE ECONOMY, GREEN FINANCE/ 1**

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

**Energy Efficient Mortgages** by Ms. Maria Afsar, Project Officer, European Mortgage Federation - European Covered Bond Council (EMF-ECBC)

15:45-16:10 Coffee break

16:10 **SESSION 3 SUSTAINABLE ECONOMY, GREEN FINANCE/ 2**

**Covered bonds' expansion into CEE markets** by Mr. Martin Rast, Senior Credit Officer, Moody's Investors Service

**Multilateral Development Banks and Green Finance Practices** by Ms. Anna Lvova, Head of International Relations and Communications, Head of Sustainability, International Investment Bank

16:50 **SESSION 4: THE REGULATORY ENVIRONMENT, BANKING UNION**

**Completing Banking Union – What can it offer us?** by Ms. Dóra Siklós, Senior Banking Expert, European Stability Mechanism

17:10 **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 Mr. Aurel Bernat, Director General, BT Asset Management SAI



**Day 2 29 October 2019 (Tuesday)**

08:15-08:45 Registration

08:45 **Keynote address** by Mr. Vladimir Liventsev, Executive Deputy Chairman of the Board, IBEC

**THEMATIC PRESENTATIONS**

09:05 **EXIM's global outlook** by Mr. István Attila Szabó, Deputy CEO, 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.

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

10:25-10:50 Coffee break

<b>10:50</b>	<p><b>SESSION 6: INNOVATION IN THE BANKING SECTOR</b></p> <p><b>Digitalisation in the Austrian financial market: status quo, outlook and implications for the FMA</b> by Mr. Michael Hysek, Managing Director, Banking Supervision at Austrian Financial Market Authority</p> <p><b>Tokenization and new business cases for banks</b> by Mr. Māris Čakste, Director of Sales, MeaWallet</p> <p><b>Digital Lending Solutions</b> by Ms. Krisztina Borsi, Business analyst, ApPello</p>
<b>11:50</b>	<p><b>SESSION 7: COMPLIANCE AND COUNTERPARTY RISK 2019-2020 moderated by Ms. Marta Swiatkiewicz-Tanska, IBM Financial Crimes Insight, CEE Leader</b></p> <p><b>Compliance and third-party risk - applying a risk based approach</b> by Mr. Piero Molinario, Senior Advisor, K2 Intelligence</p> <p><b>Financial and non-financial risk in modern banking</b> by Mr. Matus Levocky, LL.M.oec, Compliance advisor and Mr. Martin Pohanka – Associate Director, Bureau van Dijk, a Moody's Analytics Company</p> <p><b>Hot topics for 2020 in AML/Compliance</b> by Mr. András Bácsfalvi, Head of Compliance &amp; AML, MKB Bank Plc.</p>
<b>12:50-13:50</b>	Lunch
<b>13:50</b>	<p><b>THEMATIC PRESENTATION</b></p> <p><b>How the protection of mobile apps will increase their customer experience</b> by Mr. Jacques Caers, Head of Sales – Financial markets, Guardsquare</p>
<b>14:10</b>	<p><b>SESSION 8: REVOLUTIONARY CHANGES IN THE PAYMENTS INDUSTRY AND HOW BANKS COPE WITH THE CHALLENGES</b></p> <p><b>Instant payments - fundamental changes on the European payments arena</b> by Dr. József Czimer, Adviser to the CEO, Capsys Informatics</p>
<b>14 :30</b>	<p><b>SESSION 9: IT AND CYBER SECURITY IN BANKS</b></p> <p><b>Cyber risks and our security at work and at home - social, operational, technological vulnerabilities</b> by Mr. David Török, CTO, Zero IT Lab</p> <p><b>Roundtable discussion on cyber threats and defense solutions</b>  <b>Moderator:</b> Ms. Gabriella Biró, Head of IT Supervision, The Central Bank of Hungary  <b>Participants:</b>  Mr. Božidar Dajčman, Sector Director, Physical and Information Security Governance, Nova KBM, d.d.  Mr. György Pávlicz, Information Risk Officer, K&amp;H Bank Zrt.  Mr. Szabolcs Hallai, CISA/CISM/CDPO, IT Business Consulting Hungary  Mr. László Dellei, CEO, Kerubiel Ltd.</p>
<b>15:30</b>	<p><b>SESSION 10: TENDENCIES IN CEE-CIS COUNTRY RISK /2</b></p> <p><b>Country and banking sector presentation</b></p> <ul style="list-style-type: none"> <li>• <b>The Macro-Financial Overview, Georgia</b> by Mr. Otar Nadaraia, Chief Economist, TBC Bank, Georgia</li> </ul>
<b>15:50</b>	<p><b>SESSION 11: BANKS, INNOVATIVE SMEs AND FINTECHS</b></p> <p><b>Introduction of innovative fintechs for the CEE region</b></p> <ul style="list-style-type: none"> <li>• <b>Non real time customer onboarding process</b> by Mrs. Tsanka Taneva, Business Development Manager, Evrotrust Technology</li> <li>• <b>Tresorit</b> by Mr. Szilveszter Szebeni, CIO, Tresorit</li> </ul>
<b>16:20</b>	<b>End of the Conference</b>