



Micro, small and medium-sized entrepreneurs access to credit. State of play and perspectives

3 July 2019

Banker's Club, Smolna 6, Warsaw



POLISH BANK ASSOCIATION

Organiser

Agenda

Reception: 9.00 – 9.50

10:00 Greetings and introduction

Introduction:

- **Krzysztof Pietraszkiewicz**, President of the Polish Bank Association, Board Member of the European Banking Federation

Opening speeches:

- **Anna Trzecińska**, Vice President of Narodowy Bank Polski
- **Jadwiga Emilewicz**, Minister of Entrepreneurship and Technology

10:45 Session 1: Access to credit. Myths and facts

10.45-11.15: Presentation of reports:

- SMEs evaluation of access to banking services in Poland: **Jan Garlicki**, General Director, CBM Indicator
- Access to credit in Poland according to OECD Scoreboard on Financing SMEs and Entrepreneurs: **Miriam Koreen**, Senior Counsellor, SME and Entrepreneurship Division, OECD Centre for Entrepreneurship, SMEs, Regions and Cities

11.15-12.15: Discussion panel:

- **Magdalena Zmitrowicz**, President of the SME Council of the Polish Bank Association, Vice President of the Management Board supervising the SME Banking Division, Bank Pekao SA
- **Mariusz Cholewa**, President of Management Board of Biuro Informacji Kredytowej S.A., Vice President of Management Board of the Association of Consumer Credit Information Suppliers (ACCIS)
- **Andrzej Chmielecki**, Vice President of the Management Board of SGB Bank SA
- **Miriam Koreen**, Senior Counsellor, SME and Entrepreneurship Division, OECD Centre for Entrepreneurship, SMEs, Regions and Cities
- **Leszek Juchniewicz**, Chief Economist, Pracodawcy RP

Moderation: **Włodzimierz Kiciński**, Vice President of the Polish Bank Association, Executive Committee Member of the European Banking Federation

12.15-12.30 Coffee break

12.30 Session 2: New regulations and access to credit for entrepreneurs

12.30-12.45: Presentation:

- **Rafał Zalewski**, Director of Commercial and Specialist Banking Department, Komisja Nadzoru Finansowego (Polish Financial Supervision Authority)

12.45-13.35: Discussion panel:

- **Cezary Kaźmierczak**, President of the Union of Entrepreneurs and Employers
- **Józef Myrczek**, President of the Management Board of Silesia Bank – Śląski Bank Spółdzielczy w Katowicach
- **Krzysztof Kalicki**, President of the Management Board of Deutsche Bank Polska SA, Member of the Board of the Polish Bank Association
- **Tomasz Gibas**, Chief Economist, European Commission Representation in Poland

- **Krzysztof Budzich**, Director of the Financial Stability Unit, Financial Market Development Department, Ministry of Finance

Moderation: **Jerzy Bańka**, Vice President of the Polish Bank Association

13.35: Session 3: Modern technologies, digitalisation and cashless payments in support of access to finance

13.35-13.50: Introduction:

- **Zbigniew Wiśniewski**, Vice President of the Polska Bezgotówkowa Foundation

13.50-14.50: Discussion panel:

- **Bartosz Kublik**, Chairman of the Cooperative Banking Section of the Polish Bank Association, President of the Management Board of Bank Spółdzielczy w Ostrowi Mazowieckiej
- **Rafał Sukiennik**, Director of the Department of Digital Development, Ministry of Investment and Economic Development
- **Jacek Czech**, Director for Development, National Chamber of Commerce
- **Wojciech Widenka**, Senior Central Product Owner, Agile Centre, ING Bank Śląski SA

Moderation: **Paweł Widawski**, Vice President of the Polska Bezgotówkowa Foundation

14.50-15.30: Lunch

15.30: Session 4: Public support for access to credit

15.30-15.45: Presentation:

- **Jacek Barylski**, Director of Guarantee Department, Ministry of Finance

15.45-16.45: Discussion panel:

- **Pier Luigi Gilibert**, Chief Executive, European Investment Fund
- **Krzysztof Leń**, President of Krajowe Stowarzyszenie Funduszy Poręczeńiowych (Association of Guarantee Funds), President of Fundusz Rozwoju i Promocji Województwa Wielkopolskiego (Wielkopolskie Promotion and Development Fund)
- **Włodzimierz Kocoń**, Vice President of the Management Board of Bank Gospodarstwa Krajowego
- **Krzysztof Kokot**, Vice President of the Management Board of Bank Polskiej Spółdzielczości SA
- **Sławomir Pyciński**, Vice President of Związek Rzemiosła Polskiego
- **Anna Podgórska**, Director of SME Department, PKO Bank Polski SA

Moderation: **Arkadiusz Lewicki**, Director of the National Contact Point for Financial Instruments of the European Union Programmes

16.45: Summary and closing remarks

- **Krzysztof Pietraszkiewicz**, President of the Polish Bank Association, Board Member of the European Banking Federation

Technical Notes:

- The conference will be broadcasted online
- The conference will be simultaneously translated (Polish & English)



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