



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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The conference is co-organised by the National Contact Point for Financial Instruments of the EU Programmes are co-financed from the state budget resources under the multiannual programme "Poland's participation in the Programme for the Competitiveness of Enterprises and small and medium-sized enterprises as well as in the Financial Instruments of the EU Programmes supporting the competitiveness of enterprises", by the Minister in charge of economy, which are being forwarded by the Polish Agency for Enterprise Development.



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