

08:00-09:00 **Welcome Coffee & Registration – Exhibition Area**

09:00-09:10 **Welcome Address: Brian Cantwell, Editor, Leasing Life**

SESSION ONE | Lending Market Today – Challenges and Opportunities

09:10-09:15 **Chairperson: Lindsay Town, Chief Executive, IAA Advisory**



09:15-09:35 **KEYNOTE: The State of the Market 10 years on From the Financial Crash
Key learnings and Future Outlook**



- Have we learned any lessons from the last financial crisis?
- Brexit – the elephant in the room
- Exploring the challenges the economy is facing

The Rt Hon, Lord Alistair Darling, Former Chancellor of the Exchequer

09:35-09:55 **Market Trends and the Rising Competition in the UK Lending Market**

- How have new entrants affected the UK lending market?
- Evaluating how traditional and new players can work together successfully
- Forecasting growth and direction in the lending market



Richard Jones, Chairman, Finance & Leasing Association; Managing Director, Black Horse, Lloyds Banking Group



09:55-10:15 **What Does the Future Hold for Traditional Banks?
Forks in the Road - Future Market Choices**

- Reviewing regulatory pressures and how regulation is shaping the broker dynamic
- Investigating the potential impact of government intervention, such as GDPR
- Commercial lending market, size, diversity and accessibility



Graham Toy, CEO, NACFB



10:15-10:35 **The Rise of Digital SME Lending:
How New Tech Tools can Transform the Customer Relationship**

- Examining innovative digital experiences that are transforming the financial services industry
- How can we use technology to deepen the customer relationship
- Effective strategies and new tactics to support SMEs



Nathan Snell, Chief Innovation Officer, nCino



10:35-11:05 Speaker Discussion and Audience Q&A



Moderated by Lindsay Town, Chief Executive, IAA Advisory

Speakers joining:

The Rt Hon, Lord Alistair Darling, Former Chancellor of the Exchequer

Richard Jones, Chairman, Finance & Leasing Association; Managing Director, Black Horse, Lloyds Banking Group

Graham Toy, CEO, NACFB

Nathan Snell, Chief Innovation Officer, nCino



11:05-11:35 **Networking Coffee Break – Exhibition Area**

SESSION TWO | Industry Disruptors and Rise of FinTech

11:35-11:40 **Chairperson: Jo Davis**, Partner, Head of Asset & Consumer Finance, **Locke Lord LLP**



11:40-12:00 **A Challenger Bank that's Genuinely Challenging: How we Profitably Grew our Loan Book from £0-£1bn in 27 Months**

- Striking the right balance between automation and face-to-face interaction
- An entrepreneurial approach: learning to co-exist and co-operate with other challengers in the industry
- New technologies: how we're leveraging AI and machine learning to unlock the potential in bespoke SME lending



Cristina Alba-Ochoa, Chief Financial Officer, **OakNorth Bank**



12:00-12:20 **Achieving Growth of SME Banking by Harnessing Digital Customer Data**

- The challenges and opportunities created by increasing data use in SME banking
- How can data improve decision making and risk management whilst improving value for customers?
- Best practice and lessons learned in data usage



Marc Gaudart, Strategic Advisor, **Validis**



12:20-12:40 **The Evolving Industry of UK SME Lending - Challenger Banks, P2P Lending and Crowdfunding**

- New customer-focused lending experience
- New entrants: learning to co-exist and co-operate in the alternative finance ecosystem
- Accessing investment opportunities through the digital marketplace in the future



Nathan Mollett, Director of Asset Finance, **Metro Bank**



12:40-13:10 Speaker Discussion and Audience Q&A



Moderated by Jo Davis, Partner, Head of Asset & Consumer Finance, Locke Lord LLP

Speakers joining:



Keith Softly, Head of Fixed Assets - Product, **Lloyds Banking Group**

Nathan Mollett, Director of Asset Finance, **Metro Bank**

Cristina Alba-Ochoa, Chief Financial Officer, **OakNorth Bank**

Marc Gaudart, Strategic Advisor, **Validis**



13:10-14:10 **Networking Lunch – Exhibition Area**

SESSION THREE | New Evolving Business Models to Customer Approach

14:10-14:15 **Chairperson: Simon Goldie, Head of Asset Finance, Finance & Leasing Association**



14:15-14:35 **Setting Standards for Good Conduct and the Role of Self-Regulation in the Regulatory Framework**

- The role of voluntary standards and making them work
- How voluntary standards and regulation are impacting and shaping the lender dynamic today and may do in the coming years
- How might the regulatory landscape change in light of new and emerging risks?



Dave Pickering, Chief Executive, Lending Standards Board



14:35-14:55 **Successful Customer Journeys – How to Get Happier Customers**

- Customer journey strategies – transparency, trust and compliance
- Building the relationship with the customer
- Most common mistakes – do's and don'ts of the customer journey



Gary Wilkinson, CEO and Co-Founder, Redwood Bank



14:55-15:15 **The Role of Technology in the Industry and how it will Transform our Business**

- The potential impacts of Brexit on Irish SMEs
- Developing technology to achieve business goals and meet customer expectations
- Next steps – customer adoption and behaviours, maximising big data



Kieran Marshall, Head of Asset Based Lending, AIB



15:15-15:50 Speaker Discussion and Audience Q&A



*Moderated by **Simon Goldie, Head of Asset Finance, Finance & Leasing Association***



Speakers joining:



Kieran Marshall, Head of Asset Based Lending, AIB



Jon Maycock, Managing Director, Asset Finance, Hampshire Trust Bank



Dave Pickering, Chief Executive, Lending Standards Board



Elliot Storey, Director, Partnerships, Orchard Platform



Gary Wilkinson, CEO and Co-Founder, Redwood Bank



15:50-16:20 **Networking Coffee Break – Exhibition Area**

SESSION FOUR | Geopolitical Factors Shaping the UK Lending Market

16:20-16:25 **Chairperson: Tarun Mistry, Director, T. Mistry & Associates Limited**

16:25-16:45 **Geopolitical Factors Shaping the Lending Market**

- We are not alone- the behaviour of European and international banks and the impact on the lending market post Brexit
- The changing financial boundaries in the digital age
- How the format of regulation can drive strategic behaviour



John Phillipou, CEO, PEAC Finance



16:45-17:30 **Closing Expert Discussion:
The Future UK Economic Landscape and Impact on the Lending Market**

A peer-review and critique of the lending market. Hear speakers discuss an industry roadmap gained from the day's presentations. Panelists will consist of experts from across the industry to discuss key take-away points from the hottest issues at hand and debate these with the audience.

Discussion points will include:

- Key market trends identified from today's talks
- Best practices to meet customer demands
- What will the lending market look like over the next decade?
- Planning the next steps for your strategy and looking towards the future
- Exploring challenges and opportunities for British and Continental European lending market
- What does Brexit hold for Europe and the UK?



*Moderated by **Tarun Mistry, Director, T. Mistry & Associates Limited***

Speakers joining:



John Phillipou, CEO, PEAC Finance



Tom Blomfield, CEO and Co-Founder, Monzo Bank



Graham Toy, CEO, NACFB



Gary Wilkinson, CEO and Co-Founder, Redwood Bank



Ricky Knox, CEO and Founder, Tandem Bank



17:30-17:35 **Closing Remarks: Brian Cantwell, Editor, Leasing Life**



17:35 **Close of Conference**

17:35 **Drinks Reception & Gala Awards Dinner sponsored by Alfa**

