European Leasing & Consumer Credit Industry

ANNUAL CONVENTIONS 15 & 16/10/26

2026//SOFIA

Achieving resilient growth in European leasing, automotive rental, and specialised consumer credit



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organised by Leaseurope eurofinas

2026 // SOFIA

The European Leasing, Automotive Rental & Consumer Credit Industry Annual Conventions

With over 400 senior participants from across Europe and beyond, the Conventions are widely recognised as the preeminent yearly gathering for the European leasing, automotive rental and consumer credit communities. They are held in parallel, at the same location, offering a unique meeting platform for leading business players active across these sectors.

Organised ***by the industry for the industry*** at European level, the event provides optimal balance between thought provoking content and unmatched networking opportunities.

// ORGANISERS

The Annual Convention of the European Leasing and Automotive Rental Industries is organised by *Leaseurope*, the European Federation of Leasing Company Associations, representing the leasing, long term and short term automotive rental industries in Europe. More information at **www.leaseurope.org**

The Annual Convention of the European Consumer Credit Industry is organised by *Eurofinas*, the European Federation of Finance House Associations, representing consumer credit providers in Europe. More information at **www.eurofinas.org**

// FULL PROGRAMME

Delegates will have the opportunity to choose from a wide range of topical issues over 2 days of interactive and parallel sessions involving business leaders, industry experts and regulators. See inside for more information on the programme.

// AGENDA

The 2026 edition takes place on 15 & 16 October in Sofia, Bulgaria, at the Grand Hotel Millennium Sofia. In addition to a rich programme, the Conventions boast many networking activities, including a cocktail & standing dinner reception, refreshment breaks, a networking lunch and a farewell drink.

// WATCH FOR

The **Opening Plenary** will set the scene for the Conventions, exploring the forces redefining Europe's economic outlook and the implications for the asset finance industry, investment and sustainable growth. Moderated by Edward Peck, the session features keynote insights from Dr. Asle Toje, Deputy Leader of the Norwegian Nobel Committee.

For the first time, leasing and consumer-finance professionals have worked side by side in the **2026 Future Group programme**, one of the sector's leading platforms for recognising Europe's most promising young talent. They will present their ideas on how to tackle pressing questions facing the leasing industry by developing innovative solutions in what has become a permanent feature at the Convention as a showcase for emerging industry leaders.

Do not miss out on our **Closing Plenary**. As AI moves into large-scale deployment, it is reshaping financial services and creating new opportunities for efficiency, decision-making and customer value. The closing plenary will explore what it takes to turn AI potential into practical, trusted results, led by Thibault Lassignardie, Managing Director & Partner at Boston Consulting Group.

Our esteemed panels of **top executives** will offer insights on the valuable lessons they've acquired during periods of uncertainty, the prevailing market conditions, and their primary focal points.

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NETWORKING PROGRAMME

The Leaseurope and Eurofinas Annual Conventions provide a unique opportunity for high-level networking with industry leaders and senior colleagues from across Europe and beyond. In addition to the sessions, there will be plenty of time to network at the cocktail & standing dinner reception, refreshment breaks, networking lunch and at the farewell drink.



// COCKTAIL & STANDING DINNER RECEPTION

MEETING POINT > 19.30
HOTEL RECEPTION AT THE GROUND FLOOR - PANORAMIC ELEVATOR

THURSDAY 15 OCTOBER

19.30 > 23.00

Ozone Skybar & Lounge,
Grand Hotel Millennium Sofia

Join friends and colleagues for an unforgettable evening at Ozone Skybar & Lounge, enjoying dinner, drinks and spectacular panoramic views across Sofia and the Vitosha Mountain, high above the city at the Grand Hotel Millennium Sofia.



// REFRESHMENT BREAKS & NETWORKING LUNCHES

THURSDAY 15 OCTOBER
FRIDAY 16 OCTOBER

Exhibitors' Foyer (Convention center floor 2),
Grand Hotel Millennium Sofia

The refreshment breaks both on Thursday and Friday will offer an informal platform for more exchanges. The networking lunch on Friday will provide an opportunity to connect with your colleagues from across Europe.



// FAREWELL DRINK

FRIDAY 16 OCTOBER

15.00 > 16.15

Vienna Restaurant (floor 3),
Grand Hotel Millennium Sofia

Enjoy a last opportunity to meet and discuss with your peers before heading home or enjoying the weekend in Bulgaria's capital.

CONVENTIONS PROGRAMME

WEDNESDAY 14 OCTOBER

15.00 > 17.00 **CONVENTIONS REGISTRATION & WELCOME DESK AT HOTEL RECEPTION** — HR

THURSDAY 15 OCTOBER

8.30 > 18.00 **CONVENTIONS REGISTRATION & WELCOME DESK IN THE EXHIBITORS' FOYER IN THE CONVENTION CENTER** — EF

10.00 > 11.00 **WELCOME REFRESHMENTS IN THE EXHIBITORS' FOYER IN THE CONVENTION CENTER** — EF

11.00 > 12.30 **WELCOME & OPENING PLENARY** — BI BII BIII

Welcome on behalf of Leaseurope, Eurofinas and the National Associations by Atanas Botev, Executive Director, UBB Interlease and **Vladislav Damaskinov**, Director, Moto Pfohe Leasing.

Europe's economic and geopolitical landscape is shifting at extraordinary speed: trade fragmentation, industrial-policy competition, an uneven green transition, and persistent uncertainty over investment and consumer confidence. Our opening keynote sets the stage for the Convention with an encompassing view of the forces shaping Europe's economic future, and what they mean for the industries that finance the assets, vehicles and investments at the heart of everyday life.

Q&A moderated by Edward Peck, Founder, Asset Finance Connect including the views of Mihail Komitsky, Managing Director, OTP Leasing

// **Dr. Asle Toje**, Deputy Leader, Norwegian Nobel Committee

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12.30 > 14.00 **NETWORKING LUNCH IN THE EXHIBITORS' FOYER** — EF

HR Hotel Reception (ground floor) EF Exhibitors' Foyer (floor 2) BI Millennium Ballroom I BII Millennium Ballroom II BIII Millennium Ballroom III

Registration/Welcome Networking Joint Leaseurope / Eurofinas

ⓘ **Dress code:** Business attire recommended for all sessions.

14.00 > 15.30 CONCURRENT SESSIONS

Leasing and Rental in Europe and Beyond: State of Play and Outlook

BI BII

Welcome on behalf of Leaseurope
Stefan Davidsson
President, Leaseurope & Executive Vice President, DNB Finans

As Europe navigates a more contested global economic order, leasing and rental finding themselves in a pivotal position, financing the investment the continent needs to stay prosperous and competitive.

This session asks how the industry can unlock that investment and build confidence among corporates, SMEs and consumers to accelerate a realistic, sustainable transition, without waiting for perfect conditions that may never arrive.

Panel and Q&A moderated by Peter-Jan Bentein
Secretary General, Leasing Nederland (NVL)

// **Tim Albertsen**
Board member, Autorola Group & former CEO, Ayvens

// **Atanas Botev**
Executive Director, UBB Interlease

// **Joeri Dockx**
CEO, Dockx Rental

// **Neil Pein**
CEO, BNP Paribas Leasing Solutions

// **Lara Yocarini**
CEO, DLL Group

Consumer Credit: State of Play and Outlook

BIII

Welcome on behalf of Eurofinas
Martin Aalders
President, Eurofinas & Chairman, VFN

Leaders from across consumer finance and their key partners share their read on the market and the road ahead, with a clear focus on protecting and widening access to credit.

The panel examines how regulatory modernisation, data and product innovation can serve consumers better, including the most vulnerable, and how the industry ensures no household is priced out of the green transition.

Panel and Q&A moderated by Knut Overnes
Managing Director, Finansieringsselskapenes Forening

// **Charlotte Dennery**
Chair of the Board of Directors, BNP Paribas Personal Finance & Chair, ASF

// **François Drion**
CEO of AGOS

// **Robert Erkers**
CEO, Toyota Financial Services Sweden

// **Charlotte Stril**
Chief Growth Officer, Quicksign

15.30 > 16.00 REFRESHMENTS IN THE EXHIBITORS' FOYER

EF

16.00 > 17.30 CONCURRENT SESSIONS

Enabling Sustainable and Affordable Mobility

BI BII

Corporate fleets drive around 60 % of new car sales in Europe and nearly all van, bus and truck purchases, yet electrification carries real financial risk: uncertain residual values, rising acquisition costs and fragmented regulation. Meanwhile transport poverty is making the cost of mobility a social question, not just a commercial one.

This panel brings together leaders from automotive leasing, rental and consumer finance to ask what product innovation, regulatory reform and finance-policy collaboration it will take to keep Europe moving, and who should act first.

Panel and Q&A moderated by Bas Kurstjens
Mobility Editor, 'De Tijd' Mediafin

// **Bart Beckers**
CCO & Deputy CEO, Arval BNP Paribas Group

// **Kjel Klaver**
Brand Manager Nordics, Santander Consumer Bank

// **Andreas Sauer**
EU Policy Director, BMW Group

// **Khaled Shahbo**
Senior Vice President for Europe, Enterprise Mobility

The Regulatory Landscape for Leasing: Prudential, Securitisation and Sustainability

BIII

From capital requirements to access to funding and sustainability obligations, regulation continues to shape the future of leasing. This session will examine the latest developments in the prudential treatment of leasing, securitisation and sustainability, and what they mean for the industry.

Panel and Q&A moderated by Yves-Marie Legrand
Managing Director, Finansieringsselskapenes Forening

// **Rafael Alarcón Abeti**
Senior Director, Financial Services & Sustainability, Leaseurope

// **Marina Cernov**
Senior policy expert, European Banking Authority

// **Kees Kerstens**
Prudential & Credit Risk Management expert

// **Rob van den Heuvel**
COO, DLL Group

19.30 > 23.00 COCKTAIL & STANDING DINNER RECEPTION IN THE OZONE SKYBAR & LOUNGE

OZ

MEETING POINT > 19.30
HOTEL RECEPTION AT THE GROUND FLOOR - PANORAMIC ELEVATOR

ⓘ **Dress code:** Business casual recommended for the Cocktail & Standing Dinner Reception

FRIDAY 16 OCTOBER

8.30 > 15.30 CONVENTIONS REGISTRATION & WELCOME DESK IN THE EXHIBITORS' FOYER

EF

9.00 > 10.30 CONCURRENT SESSIONS

Leaseurope & Eurofinas Future Group 2026

BI BII

For the first time, leasing and consumer-finance professionals have worked side by side in the Future Group programme, one of the sector's leading platforms for recognising Europe's most promising young talent.

In this session 4 groups of young industry talents present this year's winning ideas, innovative solutions for both industries developed with expert guidance from Invigors, Eurofinas and Leaseurope.

Session moderated by Paul Johnson-Ferguson & Ian Robertson
Executive Directors, Invigors EMEA

// TEAM A / **VigilX** Powering the revolution in Audit with a continuous intelligence and steering platform

// TEAM B / **Subsidy Navigator** Turning fragmented public incentives into finance-ready leasing decisions

// TEAM C / **ResilienceLease** AI-Powered Resilience Platform: A European Product to deliver growth in an unstable world

// TEAM D / **Second Hand EV Solution** Transforming the pre-owned EV market with a predictive marketplace for lease-returned vehicles, powered by transparency and data

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Resilience in Leasing Operations

BIII

In today's volatile environment, managing operational risk, fraud and misconduct across customers, introducers and suppliers is central to resilient growth.

The session reflects on current risk trends and the latest practical responses, including the use of AI and cross-industry collaboration.

Panel and Q&A moderated by Manuela Pachoinig
Head of Leasing, CE&EE, Unicredit Group

// **Stefan Davidsson**
Executive Vice President, DNB Finans

// **Sonja Kardorf**
Chief Risk Officer & Deputy CEO, Deutsche Leasing

// **Brian Murphy**
Director of the Office of the CTO, Alfa

// **Thomas Wandel**
Director Digital Unit & HR, PS team

10.30 > 11.00 REFRESHMENTS IN THE EXHIBITORS' FOYER

EF

11.00 > 12.00 CONCURRENT SESSIONS

Leasing Supporting SMEs: Enabling Investment Across Key Sectors

BI

Europe's 25 million SMEs rely on leasing to invest, innovate and grow, from financing decarbonisation to backing start-ups, and scale-ups in capital-intensive fields such as defence and new technologies.

The panel looks at how lessors are meeting evolving SME needs, including through European Investment Fund-backed and national programmes, and at the practical solutions needed to remove the barriers still limiting SME access to finance.

Panel and Q&A moderated by Pascal Layan
Deputy CEO, BNP Paribas Leasing Solutions

// **Simona Amati**
Senior Adviser, SMEunited

// **Patrick Beselaere**
CEO, Leonardo Lease

// **Enrico Giancoli**
Director General, BCC Leasing

// **Andrey Novakov**
Member of the European Parliament (EPP)

Innovation vs Regulation: Data, AI and Decision-Making in Leasing

BII

High transaction volumes, fast decisions and significant residual-value risk make leasing inherently data-driven, and ESG reporting only deepens the reliance on analytics and automation.

This session asks whether digitalisation and AI are delivering real efficiency gains, how the EU AI Act and Data Act are shaping (and sometimes constraining) automated decision-making, and where human judgement still belongs.

Panel and Q&A moderated by Paul Kromhout
IT Assurance Partner, KPMG

// **Anthony Clegg**
Senior VP, Odessa

// **Albrecht Haase**
CEO, GEFA Bank

// **Serhan Hacisuleyman**
Chief Executive Officer, Agricover Credit IFN

// **Luc Hoegaerts**
Managing Director, Quantalyse

Rethinking Data, Risk and Regulation in Consumer Lending

BIII

Consumer lenders face an ever-increasing set of obligations, from creditworthiness and KYC checks to data governance and AI rules, while tougher supervision and a more litigious climate raise the cost of getting compliance wrong.

The panel asks whether the cumulative burden is starting to constrain lenders' ability to serve consumers, whether they can access the data they need, and whether existing tools are genuinely up to the task.

Panel and Q&A moderated by Thibault Lassignardie
Managing Director & Partner, Boston Consulting Group

// **Nadim Chidiac**
Head of Lending Western Europe, Revolut

// **Terje Kjøs**
CEO, Banqsoft

// **Charles Low**
Chief Policy Officer, ACCIS

12.15 > 13.30 CONCURRENT SESSIONS

Global Leasing: Financing a Changing World

BI

The global leasing industry is being reshaped by shifting economic and trade dynamics, new investment flows and rapid technological change.

Bringing together industry leaders from North America, China, Latin America, Africa and emerging markets, this session will explore where the next wave of leasing growth will come from, how geopolitics and changing investment patterns are reshapingmarkets, and how artificial intelligence could transform the leasing industry.

Panel and Q&A moderated by Jevgenijs Belezjaks
CEO, Belconsult

// **Rafael Castillo Triana**
CEO Emerging Markets, The Alta Group

// **Nahid El Massnaoui**
General Manager, CAM Leasing (Credit Agricole du Maroc)

// **Leigh Lytle**
President & CEO, Equipment Leasing and Finance Association (ELFA)

// **Hugh Swandel**
President, Meridian One Cap Credit Corp. & the Canadian Finance & Leasing Association

European Fleets at a Crossroads: Electrification, Regulation and Competitiveness

BII

For the first time, Leaseurope and Fleeteurope co-host a dedicated session on the pressures reshaping Europe's fleet management: electrification and total cost of ownership, driver policy, charging infrastructur and regulatory compliance.

The panel brings together the supply and demand sides of the industry, to asks how fleet operators and finance providers can build a joined-up response to these shared challenges.

Panel and Q&A moderated by Melchior Wathelet
CEO, Nexus Communication

// **Önder Erdem**
Managing Director, Hedef Fleet Services

// **Maïte Ottes**
Global lead for competition law and public affairs, Ayvens

// **Vinzenz Pflanz**
CBO & Member of the Board, SIXT

// **Jesper Rolink**
Head of Global Leasing, JATO Dynamics

// **Marie-Laure Soulaine**
Public Affairs Director, Arval Group

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Energy Transition for Consumers

BIII

Europe's green transition depends on households investing in cleaner vehicles, heat pumps, solar and renovations, all high upfront costs that pay back slowly and unevenly. For specialist consumer-credit providers, that is a real, if challenging, new source of demand.

Bringing together industry and policy voices, the panel asks how to build a green finance offer that is commercially viable, scalable and genuinely accessible, and how providers can help shape the frameworks that support it.

Panel and Q&A moderated by Martin Aalders
Chairman, VFN & Eurofinas

// **Maria Dutton**
Associate Director. Green Finance Institute

// **Emil Mitescu**
CEO, UniCredit Consumer Financing IFN S.A

// **Alexander Peev**
General Manager of Corporate & Social Responsibility, KBC Group Bulgaria

// **Francisco Schram**
Director & Head of Mortgage & Collection, ING Belgium & Board Member, Record Credits & Fiducre

13.30 > 14.15 LIGHT NETWORKING LUNCH IN THE EXHIBITORS' FOYER

EF

14.15 > 15.00 CLOSING PLENARY: AI MASTERCLASS

BI

As AI moves from experimentation to large-scale deployment, financial institutions are under growing pressure to identify where the technology can genuinely create value, while remaining compliant, secure and trusted. This final session will explore how firms are integrating AI across customer service, credit assessment, operations, risk management and internal decision-making, and what separates successful implementation from costly hype.

// **Thibault Lassignardie,**
Managing Director & Partner,
will lead a forward-looking discussion on how artificial intelligence is reshaping financial services

15.00 > 16.15 FAREWELL DRINK IN THE VIENNA RESTAURANT AT GRAND HOTEL MILLENNIUM SOFIA

VR

PRACTICAL INFORMATION

// ANNUAL CONVENTIONS OFFICIAL EVENT APP



SCAN THIS QR CODE, TO DOWNLOAD THE EVENT APP

// VENUE

The Conventions will take place at the Grand Hotel Millennium Sofia.
89B, Vitosha Blvd., 1463 Sofia, Bulgaria
https://grandhotelmillenniumsofia.bg/

// DATES AND TIMINGS

The Conventions will begin on Thursday 15 October at 11.00 with sessions lasting until approximately 17.30. A welcome cocktail reception and a standing dinner are planned on Thursday evening, from 19.30 to 23.00 (in the Ozone Skybar & Lounge at the hotel). Meeting point will be at the panoramic elevator down the hotel Reception on the ground floor. The Conventions will continue on Friday 16 October from 9.00 until approximately 15.00. A farewell drink will close the Conventions. It will take place at the Vienna Restaurant (in the Hotel) and start at around 15.00 (until 16.15).

// REGISTRATION AND WELCOME DESK

The Registration and Welcome Desk will be open prior to the start of the Conventions as well as throughout the course of the 2 days.

Grand Hotel Millennium Sofia

- WEDNESDAY 14 OCT. > 15.00 to 17.00 – Hotel Reception (by front desk)
- THURSDAY 15 OCT. > 08.30 to 18.00 – Convention Center, floor 2
- FRIDAY 16 OCT. > 08.30 to 15.30 – Convention Center, floor 2

// DRESS CODE

- Business attire for the Conventions sessions
- Business casual for the welcome cocktail reception and standing dinner on Thursday 15 October.

// LANGUAGE

All sessions will be in English.

// PRESENTATIONS

Available presentations will be made available to attendees via e-mail and through the **event app**.

// PHOTOS

Photos taken during the conventions will be made available to attendees on the Conventions website after the event at **www.annual-convention.eu** and through the **event app**.

// SECURITY

For security reasons, all participants must wear their name badge in order to be admitted to the sessions and all networking activities, including the evening reception at the Ozone Skybar and Lounge and the Farewell Cocktail at the Vienna Restaurant. Checks will be performed in order to ensure that admission to the convention sessions and networking activities will only be granted to persons wearing their badge and/or duly registered to attend. Partners registered to the evening reception at the Ozone Skybar and to the Farewell Drink at Vienna Restaurant will receive a badge allowing access to both these activities. Checks will be done during the event and at the entrance doors.

// LUGGAGE

Participants leaving Sofia on FRIDAY 16 OCTOBER, and NOT staying at the Grand Hotel Millennium Sofia will have the opportunity to leave their luggage at the convention level. Reach out to the hostesses at the Welcome & Registration Desk to know more. Neither the Grand Hotel Millennium Sofia nor the organisers, Leaseurope & Eurofinas, will be held responsible for any loss or misplacement.

// TRANSFER BETWEEN THE AIRPORT AND GRAND HOTEL MILLENNIUM SOFIA

No Conventions shuttle service is available. Delegates have several ways to organise their own transfer to the Conventions venue and recommended hotels. Please enquire with your hotel or at the airport for more information. The Sofia airport is located approximately 20 minutes from the Conventions' venue.

// GENERAL

Registration to the Conventions covers attendance at all sessions, a delegate pack, online access to available presentations after the Conventions, the cocktail and standing dinner reception on Thursday 15 October, the networking lunch and farewell drink on Friday 16 October as well as refreshment breaks on Thursday 15 and Friday 16 October.

WE ARE LOOKING FORWARD TO SEE YOU NEXT YEAR!



CHECK FOR REGULAR UPDATES

www.annual-convention.eu / www.leaseurope.org / www.eurofinas.org