

E.N.G.'s senior executive

# Automotive Finance Summit

Winning strategies to profit from growth opportunities in the European automotive financial services industry; focus on CEE and Russia

# 2008

## Keynote presentation



**Alexander Koloshenko**  
Chief Executive Officer and Chairman of the Management Board  
**Santander Consumer Bank Russia**

## International executive summit with leading speakers



**Martin Emes**  
Board Member, Director Stock & Pricing  
**AAA Auto**



**Michel Bernard Colbert**  
Regional Director Central & South East Europe; General Manager Adriatic Countries  
**ALD International**



**Sergey Silantev**  
Director Automotive Financing  
**Alfa Bank - Russia**



**Paul Bradbury**  
Managing Director  
**BCA Mainland Europe**



**Peter Jobst**  
Managing Director  
**Benchmark Consulting International Europe**



**Alan Leach**  
Director and Co-Founder  
**Finaccord**



**Sebastian Fuchs**  
European Fleet and Remarketing Manager  
**Hyundai Motor Europe**



**Franco Augusto**  
Senior Vice President  
**Iveco Capital**



**Armin Simmelbauer**  
Group Director Strategy & Corporate Development  
**MAN Finance International**



**Tamás Schenk**  
Head of Strategy  
**OTP Bank**



**Dr Roger Gewolt**  
Chief Executive Officer  
**Park Motor Finance**



**Eric Spielrein**  
Senior Vice President, Secretary General  
**RCI Banque**



**David Betteley**  
Senior Vice President Europe / Africa Region  
**Toyota Financial Services**



**Matteo Ferrazzi**  
CEE Economic Research  
**UniCredit Group**



**Prof. Peter Cooke**  
KPMG Prof. of Automotive Management  
**University of Buckingham**



**Nuno Silva**  
IT Director  
**Vantyx Systems**



**Mutlu Gür**  
Assistant General Manager  
**VDF - Turkey**

## Vision Strategy Profit

Competition amongst providers of consumer credit and leasing in the automotive sector is intense. OEMs, financial institutions, and specialised third parties are battling for a share of a market that is constantly evolving, and which is experiencing pressure on margins as never before.

Whilst Western Europe dominates new car sales and leasing activity, both CEE and Russia are rapidly emerging as attractive regions in which to develop and deliver specialised finance to the auto consumer. Booming new and used car demand has fostered an increase in both the number of players and types of finance that are offered.

2006 New vehicles financing and leasing  
CEE €19.1 Billion\*  
Russia €11.1 Billion\*  
Used vehicles CEE €8.3 Billion\*

Can you afford not to attend?

- ▶ Outstanding line-up of speakers
- ▶ Excellent networking opportunities
- ▶ Comprehensive analysis of successful market entry strategies and J.V.s
- ▶ Pan-European product distribution strategies
- ▶ Long term consumer credit trends by region
- ▶ Used vehicle sector; maximising profit, minimising risk
- ▶ Leveraging the sub-prime market

**You are invited to our Networking Dinner!**

Organised by



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## 08:00 Registration and welcome coffee

## 08:50 Opening remarks from E.N.G. and the chair

**Prof. Peter Cooke, KPMG Prof. of Automotive Management  
University of Buckingham**

## 09:00 Case study

### Developing a (Pan-European) growth strategy for auto finance

- ▶ Establishing a Pan-European distribution network for automotive financial products
- ▶ Understanding the similarities and fundamental differences between markets
- ▶ Snapshot of the emerging operators in the broader EU
- ▶ Synergies between brands, consumers and credit facilities
- ▶ Consolidation across Europe – what are the major implications on established players and new entrants?

**Michel Bernard Colbert, Regional Director Central & South East Europe; General Manager Adriatic Countries  
ALD International**

## 09:40 Case study

### Market entry strategies: critical factors to address

- ▶ Assessing markets on profitability vs sales demands
- ▶ Establishing a business plan and policies
- ▶ Utilising local knowledge whilst applying global experience
- ▶ Effective local marketing of a Pan-European brand

**Armin Simmelbauer, Group Director Strategy & Corporate Development  
MAN Finance International**

## 10:20 Panel discussion

### Managing risk in emerging markets; balancing risk with profit

- ▶ Mitigating upfront costs with short to medium term gain
- ▶ Maximising ROI in uncertain market conditions
- ▶ Preparing for competition as a market grows

**Facilitated by:  
Franco Augusto, Senior Vice President  
Iveco Capital**

## 11:10 Networking coffee break

## 11:40 Case study

### Implementing core business solutions at local site level: global reach philosophy for the financial industry

- ▶ Implementing a multi country, multi business financial solution
- ▶ Challenges vs benefits
- ▶ Millennium bank implementation of accipiens
- ▶ Accipiens scope and functionalities
- ▶ Accipiens architecture

**Nuno Silva, IT Director  
Vantyx Systems**

## 12:20 Best practices

### Best practices and operational excellence: processes and automation

- ▶ A look along the process chain from quotation to termination
- ▶ Operational excellence a cost-driven productivity Initiative or a competitive sales advantage?
- ▶ Key trends around the globe

**Peter Jobst, Managing Director  
Benchmark Consulting International Europe**

## 13:00 Lunch

## 14:10 New opportunities

### How catering to the Non-Prime segment can benefit your business

- ▶ The changing face of Non-Prime - contrasts to mortgage and US motor industries
- ▶ Responsible lending practices - the need for manual oversight/intervention
- ▶ Future of Non-Prime - perception of Non-Prime by funding organisations
- ▶ Rate for Risk, the trade off - maximising profits and avoiding write-offs
- ▶ Prime vs Non-Prime, the pros and cons. Why enter the Non-Prime arena especially now

**Dr Roger Gewolb, Chief Executive Officer  
Park Motor Finance**

## 14:50 Case study

### Used vehicle disposal strategy: are we missing profit opportunities?

- ▶ Understanding the current market structure of used vehicle market
- ▶ Maximising profit potential of used vehicles at the point of disposal
- ▶ Discussing new business models that could increase margins on vehicles at their 'disposal' time

**Paul Bradbury, Managing Director  
BCA Mainland Europe**

## 15:30 Research update

### The challenge of used vehicle financing

- ▶ Examining the effect of the global credit crunch on used car financing
- ▶ Sub-prime consumers
- ▶ Moving from a push to pull in the OEM second hand car distribution strategy
- ▶ Lessons learned and unresolved challenges

**Prof. Peter Cooke, KPMG Prof. of Automotive Management  
University of Buckingham**

## 16:10 Networking coffee break

## 16:40 Case study

### Assessing market opportunities for the used car market in Central and Eastern Europe

- ▶ Understanding the risks and opportunities of new markets
- ▶ Navigating regulatory barriers and tax regimes across the CEE states
- ▶ Competition or cooperation: what are the threats and opportunities from competitors / direct retail outlets?
- ▶ Maintaining sufficient liquidity; assessing consumer risk

**Martin Emes, Board Member, Director Stock & Pricing  
AAA Auto**

## 17:20 Panel discussion

### Used car market: managing risk and maximising profit on a Pan-European level

**Paul Bradbury, Managing Director  
BCA Mainland Europe**

**Prof. Peter Cooke, KPMG Prof. of Automotive Management  
University of Buckingham**

**Martin Emes, Board Member, Director Stock & Pricing  
AAA Auto**

**Sebastian Fuchs, European Fleet and Remarketing Manager  
Hyundai Motor Europe**

## 18:10 Sponsored track session

**Eugen Beckert, Director, Chair of Nomination and Governance Committee  
NetSol Technologies**

## 18:25 Closing remarks from the chair

## 19:00 Networking dinner

## 08:15 Registration and welcome coffee

## 08:50 Opening remarks from E.N.G. and the chair

**Prof. Peter Cooke, KPMG Prof. of Automotive Management  
University of Buckingham**

## 09:00 Case study

### **Adding value to automotive financial services for consumers: a Pan-European perspective**

- ▶ Size, growth and prospects for automotive finance and leasing for consumers in Europe
- ▶ Differences in the importance and role of point-of-sale finance and leasing by country in Europe
- ▶ Analysis of manufacturer-branded and dealer-intermediated motor insurance in Europe
- ▶ Analysis of ancillary automotive insurance, assistance and warranty products in Europe
- ▶ Future outlook for automotive financial services for consumers in Europe: strategies for adding value

**Alan Leach, Director and Co-founder  
Finaccord**

## 09:40 Consumer profiles CEE

### **Automotive in CEE – producers and consumers: what's next?**

- ▶ The role of local demand in the CEE automotive industry
- ▶ Significant trends emerging across the region
- ▶ The potential of the CEE consumers and the credit market
- ▶ The Russian market

**Matteo Ferrazzi, CEE Economic Research  
UniCredit Group**

## 10:20 Networking coffee break

## 10:50 Auto credit development CEE

### **Developments in auto credit services in the accession states: credit, market structure, new entrants**

- ▶ How will the broader EU25 develop for auto finance products?
- ▶ Established players versus challengers: will the major players dominate?
- ▶ Sustainability of the consumer credit growth in CEE
- ▶ Factors to consider when entering new, emerging markets
- ▶ Supporting business decisions through accurate macro-economic research, competitor analysis and market segment profitability

**Tamás Schenk, Head of Strategy  
OTP Bank**

## 11:30 Case study

### **Overview of developments in the Turkish automotive credit market**

- ▶ Market structure and major players
- ▶ Point of Sale credit vs third party provision
- ▶ Capturing a leading position on auto finance in a competitive market
- ▶ Growth trends; dealer channel, Internet
- ▶ Overview of market share: OEMs, banks

**Mutlu Gür, Assistant General Manager  
VDF - Turkey**

## 12:10 Lunch

## 13:20 Case study

### **Joint ventures in CEE**

- ▶ Implementing the J.V. model into the OEM's distribution channel
- ▶ Analysing the risks and rewards of distributing 3rd parties products to OEM's customers
- ▶ Opportunities in the CEE region for low cost car financing
- ▶ Integrating third-party products into your distribution and dealer network
- ▶ Opportunities to expand the financial services portfolio for OEMs

**Eric Spielrein, Senior Vice President, Secretary General  
RCI Banque**

## 14:00 Case study

### **Changing channel dynamics in the motor Point of Sale industry**

- ▶ Toyota Financial Services in Europe – background
- ▶ Competitive changes in the motor point of sale industry - Internet challenge
- ▶ Options for motor finance companies
- ▶ Developing and implementing complimentary business strategies

**David Betteley, Senior Vice President Europe / Africa Region  
Toyota Financial Services**

## 14:40 Networking coffee break

## 15:10 Keynote session

### **Developing credit services in the Russian automotive industry**

- ▶ Tracking the explosion in auto finance in Russia
- ▶ Establishing effective distribution channels that cover the major markets
- ▶ Joint Ventures or stand-alone? Which solution offers the most rewards and the least risks?
- ▶ What is the total estimated worth of automotive finance sector in Russia?
- ▶ Barriers to entry and overcoming them

**Alexander Koloshenko, Chief Executive Officer and  
Chairman of the Management Board  
Santander Consumer Bank Russia**

## 15:50 Case study

### **Tracking the growth of auto financial services in Russia: wholesale finance, JVs with OEMs**

- ▶ Overview of the Russian car market and auto financing in Russia
- ▶ Alfa Bank's auto dealer financing programme
- ▶ Targeted dealer financing: floor plan, retail auto financing
- ▶ Analysing the Alfa Bank and GM Finance joint venture programme

**Sergey Silantev, Director Automotive Financing  
Alfa Bank - Russia**

## 16:30 Panel discussion

### **Positioning for growth; winning in the Russian market**

**Alexander Koloshenko, Chief Executive Officer and  
Chairman of the Management Board  
Santander Consumer Bank Russia**

**Sergey Silantev, Director Automotive Financing  
Alfa Bank - Russia**

## 17:20 Closing remarks from the chair and E.N.G.

### **Close of the conference**

**Thank you** E.N.G. would like to thank all who have assisted with the research and preparation of this event. In particular the speakers, sponsors and media partners who have supported the event through direct contribution. For further information, please refer to our website [www.eng-nl.com](http://www.eng-nl.com)

# Automotive Finance Summit

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## Business Opportunities

A limited amount of exhibition space is also available at the forum. Sponsorship opportunities covering luncheons, evening receptions and advertising in documentation packs are also available. For further details please contact:

**Irina Kremin, Sponsorship Director**  
**+31 (0)20 305 8855**  
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## To Register

E-mail: **autofinance@eng-nl.com**  
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Register online at [www.eng-nl.com](http://www.eng-nl.com)

## Who Should Attend

This programme has been researched extensively and convened with the cooperation of senior executives responsible for auto finance within their organisations. The executives that will realise the greatest benefit through attendance are:

### OEMs/Captive Finance companies

CEOs, Managing Director and Board Members, Senior executives in charge of:

- ▶ International Strategy / Development
- ▶ Marketing /Sales
- ▶ Business Development
- ▶ Banking products
- ▶ CEE and Russia

### Financial Institutions

Senior executives in charge of:

- ▶ Consumer Finance
- ▶ Leasing
- ▶ International Strategy / Development
- ▶ CEE

**Confirmation** You will receive an email outlining the details two weeks before the event. For any further information please contact the Operations department at E.N.G.

**Terms & Conditions** By completing this registration form, I/we (the delegate/s) hereby agree to the following

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E.N.G. will not be able to mitigate its losses for any less than 50% of each individual delegate registration, even if cancelled within 1 day after booking. Cancellations must be received by mail, fax or email three weeks before the conference. In case of cancellation thereafter the full conference fee is payable. No credit note will be issued if cancellation is received 3 weeks or less prior to an event. Delegate substitutions are welcome at any time prior to the dates of the conference. E.N.G. If for any reason E.N.G. decides to amend or to cancel the conference, E.N.G. is not responsible for any costs and/or damages, such as covering airfare, hotel and/or other costs incurred by delegates. In the event that E.N.G. cancels the conference, E.N.G. reserves the right to provide a credit of an equivalent amount to another conference within the same sector. E.N.G. does not bear responsibility for any conference/programme amendments and/or cancellations, such as speaker cancellation. E.N.G. also reserves the right to change the programme as it sees fit. E.N.G. does not provide refunds due to programme changes and cancellations. E.N.G. reserves the right to refuse at its discretion delegates and companies wishing to attend or register for any of its events.

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