



**BRIDGING BORDERS, BUILDING FUTURES:  
SEPA INTEGRATION FOR FINANCIAL  
INCLUSION - EMPOWERING GROWTH AND RESILIENCE**

**25<sup>th</sup> ANNIVERSARY OF THE ESTABLISHMENT  
OF THE CENTRAL BANK OF THE REPUBLIC OF KOSOVO**

November 15, 2024  
Swiss Diamond Hotel, Prishtina, Kosovo

**15**  
November

**08:30 – 09:00**

**Registration and Coffee**

Venue: Swiss Diamond Hotel, Prishtina

**09:00 – 09:30**

**Opening**

**Welcome Speech**

**Ahmet Ismaili**, Governor and Chairman of the Executive Board  
Central Bank of the Republic of Kosovo

**Opening Speech**

**H.E. Dr. Vjosa Osmani Sadriu**, President of the Republic of Kosovo

**Opening Remarks (video)**

**Kristalina Georgieva**, Managing Director, International Monetary Fund

**09:30 – 09:45**

**Keynote Speech**

**Robert Holzmann**, Governor, Austrian National Bank



09:45 – 11:10

This session will provide a thorough exploration of the Single Euro Payments Area (SEPA), including its integration, regulatory framework, and its impact on financial inclusion and economic growth. Discussions will cover SEPA's role in facilitating cross-border payments and enhancing transaction efficiency, bolstering the stability and integration of the euro area's financial systems. Additionally, the session will explore the experiences of countries outside SEPA, highlighting initiatives that respond to innovations in payments and settlements while maintaining prudent regulatory standards. We will also explore SEPA's challenges and opportunities within the broader context of digital transformation in financial services.

**Chair/Moderator:**

**Ulrich Bindseil**, Director General for Market Infrastructure & Payments,  
European Central Bank

**Panelists:**

**Boštjan Vasle**, Governor, Bank of Slovenia

**Gediminas Šimkus**, Chairman of the Board, Bank of Lithuania

**Nicolas Marquier**, Regional Manager for Western Balkans,  
International Finance Corporation (IFC)

**Madis Müller**, Governor, Central Bank of Estonia

**Victoria Cleland**, Executive Director for Payments, Bank of England

11:10 – 11:30

**Coffee Break**

11:30 – 13:10

The panel discussion will address insights into the latest changes shaping the financial sector and their impact on stability. The panel will explore the evolving geopolitical landscape and its implications for financial stability and will discuss strategies for managing these geopolitical uncertainties and promoting stability in an increasingly interconnected world. Discussions will also address the impact of the pandemic, subsequent inflation, and changes in monetary policies, examining how these factors intersect with geopolitical uncertainties to influence the overall stability of financial systems.

**Chair/Moderator:**

**Alfred Kammer**, Director of the European Department, International Monetary Fund

**Panelists:**

**Robert Holzmann**, Governor, Austrian National Bank

**Boris Vujčić**, Governor, Croatian National Bank

**Fatih Karahan**, Governor, Central Bank of the Republic of Türkiye

**Mário Centeno**, Governor, Bank of Portugal

**Ásgeir Jónsson**, Governor, Central Bank of Iceland

13:00 – 14:15

**Lunch**

14:15 – 14:35

**Cashless payments and transactions:****How do people in the Western Balkans fare?**

**Julia Wörz**, based on research by Elisabeth Beckmann, Katharina Allinger and Melanie Koch

14:35 – 16:15

The panel discussion will focus on the role of financial intermediation in the Western Balkans' banking sector and its impact on regional economic development. It will also emphasize the modernization of payment systems driven by the presence of foreign banks and the expanding adoption of digital banking, crucial for fostering financial inclusivity.

**Chair/Moderator:**

**Asad Alam** - Regional Director for Europe and Central Asia, Equitable Growth, Finance and Institutions, World Bank Group

**Setting the scene:**

**Dardan Fusha**, Deputy Governor, Central Bank of the Republic of Kosovo

**Panelists:**

**Anita Angelovska-Bezhoska**, Governor, National Bank of the Republic of North Macedonia

**Gent Sejko**, Governor, Bank of Albania

**Irena Radovic**, Governor, Central Bank of Montenegro

**Sebastian Sosa**, Regional Resident Representative for the Western Balkans, International Monetary Fund

**Ahmet Ismaili**, Governor and Chairman of the Executive Board, Central Bank of the Republic of Kosovo

16:15 – 16:25

**Perspectives of International Experts who supported the CBK**

16:25 – 16:35

**Conclusion:**

**Bashkim Nurboja**, Chairman of the Supervisory Board, Central Bank of the Republic of Kosovo

# GALA DINNER

Venue: Hotel Emerald, Strauss Hall

**19:00 – 19:30**



**Cocktail**

**19:30 – 21:30**



**Dinner**

**Key Stakeholders Recognition Awards**

During the dinner

**21:30 – 22:30**



**Artistic Program**

The Kosovo Philharmonic

Dress Code: Formal

