

19 Handelsblatt Annual Conference

# European Banking Regulation

19 to 21 November 2018 | Jumeirah Hotel, Frankfurt/Main

Register  
now

## Meet European and national supervisors, banks and associations



» Adam Farkas  
EBA

» Felix Hufeld  
BaFin

» Boštjan Jazbec  
SRB



» Sylvie Matherat  
Deutsche Bank

» Danièle Nouy  
ECB

» Peter Simon  
European Parliament

# Banking supervision never stands still – first-hand information.

Discuss the latest regulatory issues with renowned experts from the ECB, EBA, Deutsche Bundesbank, BaFin, SRB and representatives of the credit industry and various associations.

The Handelsblatt Conference will give you answers to the following questions:

- » Which regulatory projects are in the pipeline and what is their implementation status?
- » What are the supervisory priorities for 2019?
- » What impact does regulation have on the business models?
- » How can CRR II/CRD V be implemented and how are the initial reports of practical experiences?
- » What impacts do the new Basel regulations have?
- » How can risk management requirements be implemented?

We would be glad to welcome you to the 19th Handelsblatt Annual Conference in Frankfurt in November.

Your hosts and presenters:



(from l. to r.)

**Kathrin Dietrich-Pfaffenbach,**  
Conference Director, Euroforum

**Prof. Dr Hermann Schulte-Mattler,**  
Financial Management and Risk  
Controlling, Dortmund University of  
Applied Sciences

**Daniel Schäfer,**  
Finance Editor, Handelsblatt

**Prof. Dr Christian Schmaltz,**  
Associate Professor, Aarhus BSS  
- Department of Economics and  
Business Economics







# A great mix of practice and supervisory law with networking opportunities

Peter Zach, Head of Supervisory Law, Wustenrot Bausparkasse AG



## Monday, 19 November 2018

8.45 – 9.15 Registration and welcome coffee

9.15 – 9.30

### Opening of the annual conference and welcome by the chairmen

**Daniel Schäfer**, Finance editor, Handelsblatt and

**Prof. Hermann Schulte-Mattler**, Financial Management and Risk Controlling, Dortmund University of Applied Sciences

### LATEST DEVELOPMENTS

9.30 – 10.00

#### THE ECONOMIC VIEW

### How personalities change the world: Current trends and predictions

**Dr Gertrud R. Traud**, Chief Economist, Landesbank Hessen-Thüringen

*„There are many forces that affect economic growth and capital markets. Or is it really all down to just a handful of people?“*

10.00 – 10.15



Discuss with

**Dr Gertrud R. Traud**

10.15 – 10.45



In conversation with:

**Danièle Nouy**, Chair of the Supervisory Board, ECB

10.45 – 11.15

#### THE POLITICAL ANGLE

### CRR II/CRD V & EDIS: Proportionality and the perfect fit in banking regulation

**Peter Simon**, Member of the European Parliament

*„In passing CRR II and CRD V, we in the Economic and Monetary Affairs Committee of the European Parliament have sent a strong message about greater financial stability and regulatory requirements that are a better fit for small and low-risk banks.“*

11.15 – 11.25



Discuss with

**Peter Simon**

11.25 – 11.55

Networking break and discussion at the Speakers' Corner

11.55 – 12.40

### The EU Banking Package: Latest developments from a German perspective

- Special aspects of capital and liquidity requirements
- Implementing proportionality
- Equity and dividends
- Scope

**Erich Loeper**, Director General Banking and Financial Supervision, Deutsche Bundesbank

*„The Banking Package implements the internationally agreed Basel standards, takes into account the specific nature of the European banking market and improves the resilience of the financial sector.“*

12.40 – 12.55

#### IMPULSE

### Artificial intelligence for risk management 4.0

**Dr Marcus Chromik**, Member of the Executive Board, Commerzbank

12.55 – 13.30

#### PANEL

### Capital and business models in light of regulation, Brexit, low interest rates and new players

WITH

➤ **Dr Marcus Chromik**

➤ **Dr Robert Kilian**, Chief Representative, N26 Group

➤ **Erich Loeper**

13.30 – 14.30 Lunch

### SUPERVISORY PRIORITIES

14.30 – 15.00

### Supervisory priorities 2019

**Dr Korbinian Ibel**, Director General, Microprudential Supervision IV, ECB

15.00 – 15.15



Discuss with

**Dr Korbinian Ibel**

15.15 – 15.45

#### PANEL

### Small Banking Box: Proportionality of regulation

WITH

➤ **Dr Karl-Peter Schackmann-Fallis**, Executive Member of the Board of Management, Deutscher Sparkassen- und Giroverband e. V.

*„Proportionality is not an end in itself but is about ensuring the diversity and stability of the European banking market.“*

➤ **Dr Korbinian Ibel**

15.45 – 16.15

Networking break and discussion at the Speakers' Corner

### NEW REGULATIONS IN DETAIL

16.15 – 16.45

### The new European regulations on securitisation and their impact

- Implementing the new regulations
- Supervisory requirements
- Impact on asset backed commercial paper (ABCP)

**Sascha Chevalier**, Head of Securitization Trade Receivables, Landesbank Baden-Württemberg

*„It's welcome that we now have a European law on securitisation. But is "STS" for ABCP really "simple", and is it not too "transparent" and overly "standardised"?"*

16.45 – 17.15

## Liquidity regulation and the leverage ratio

- European implementation of the NSFR
- State of play and latest developments

**Dr Silvio Andrae**, Head of Risk management for Banking Supervision, Deutscher Sparkassen- und Giroverband e.V.

17.15 – 17.45

## Credit risks under the new Basel regulations: Revising the credit risk standardised approach (CRSA) and floor

- CRSA under Basel: the new rules
- Is the CRSA a suitable part of the floor rule?
- Timetable and implementation

**Frank Pierschel**, Head of the Department for International Policy, Financial Stability and Regulation – Banking Supervision, BaFin

17.45 – 18.15 Q&A session

18.15 – 18.30 Day-one sum-up

## EVENING EVENT

We cordially invite you to our evening event and the chance for relaxed chat over dinner.

## Tuesday, 20 November 2018

8.30 – 9.00 Welcome coffee

9.00 – 9.15

### Welcome by the chairmen

**Prof. Hermann Schulte-Mattler**

**Prof. Christian Schmaltz**, Associate Professor, Aarhus BSS - Department of Economics and Business Economics

9.15 – 9.45

### ECB ICAAP requirements and EBA stress test: Impact on internal interest rate risk management

- Requirements of ICAAP guidelines
- Experience of practical implementation
- Comparison with EBA stress test methodology
- Interactions with internal asset/liability management

**Thomas Hornung**, Head of Market Price & Liquidity Risk, NRW.BANK

*„The ICAAP guidelines and EBA stress test affect banks' internal interest rate risk management. Conflicting goals between the supervisory and internal perspective should be critically evaluated.“*

9.45 – 10.15

### IRBA – New approach for reducing the risk-weighted assets (RWA) discrepancy

- Revision of the IRBA by the EBA and Basel Committee
- Comparability and limiting of RWA management
- Supervisory focus on IRBA

*Speaker tbc.*

10.15 – 10.30 Q&A session

10.30 – 11.00 Networking break and discussion at the Speakers' Corner

11.00 – 11.30

### OpRisk: Latest developments and impact on banks

- The SMA (Standardised Approach):
- New regulation of OpRisk
- What we might expect in Pillar 2
- Looking ahead to implementation

**Frank Corleis**, OpRisk expert, BaFin

11.30 – 12.00

### Beyond Basel IV: Impacts on the business models of the future

- Interaction of the new RWA regulations for credit, market and operational risks
- Compensating and reinforcing effects
- Consideration of Basel IV (focus on capital floor) in pricing and capital allocation
- Impact on insurance companies, asset managers, pension and credit funds

**Martin Neisen**, Partner, PWC

12.00 – 12.15 Q&A session

12.15 – 13.15 Lunch

## NEW RISKS AND STRESS TESTS

13.15 – 13.45

### KEYNOTE SPEECH

#### What cyber and IT risks mean for supervisory authorities

**Felix Hufeld**, President, BaFin

*„Banks can automate and delegate many things – except responsibility.“*

13.45 – 14.30

### PANEL

#### Will digitalisation and big data put further pressure on banks? New risks and questions for supervisory authorities

WITH

- **Adam Farkas**
- **Felix Hufeld**
- **Dr Christian Ossig**, Chief Executive, Association of German Banks (BdB)
- **Bernd Geilen**, Vice-Chairman, ING DiBa

14.30 – 15.00

### KEYNOTE SPEECH

#### 2018 stress test results: Conclusions and outlook

**Adam Farkas**, Executive Director, European Banking Authority (EBA)

15.00 – 15.30

 **Discuss with Adam Farkas**



15.30 – 16.00 Networking break and  
discussion at the Speakers' Corner

## OVERALL BANK MANAGEMENT AND RISK MANAGEMENT

16.00 – 16.30

### Risk-bearing capacity and SREP:

#### What is changing, what is staying the same?

- SREP and ICAAP: Two sides of the same coin
- A normative and economic view of risk-bearing capacity
- Current developments in the SSM

**Dr Stefan Blochwitz,**

Head of On-Site Inspections and Implementation of International  
Standards Division, Deutsche Bundesbank

*„Internal risk measurement and capital management are the key  
elements of risk management within the bank and are part and parcel  
of the SREP.“*

16.30 – 17.15

### PANEL

#### Overall bank management and risk management in practice

WITH

- Dr Stefan Blochwitz
- Kalliopi Minga, Head of Finances, DekaBank
- Prof. Christian Schmaltz

17.15 – 17.45

### ECB/ILAAP requirements

- The key changes at a glance
- Implementing the costliest changes
- Practical challenges

**Prof. Christian Schmaltz**

17.45 – 18.00 Q&A session

18.00 End of day two



We invite you to join us for drinks in the hotel.



## Wednesday, 21 November 2018

8.30 – 9.00 Welcome coffee

9.00 – 9.05

### Welcome by the chairmen

**Daniel Schäfer**

**Prof. Hermann Schulte-Mattler**

## FUTURE OF REGULATION, OUTLOOK

9.05 – 9.35

### KEYNOTE SPEECH

**Sylvie Matherat**, Chief Regulatory Officer and Member of the  
Executive Board, Deutsche Bank

9.35 – 10.05

### KEYNOTE SPEECH

#### Latest on bank resolution: MREL and TLAC ratios

**Boštjan Jazbec**, Member of the SRB, Director of Resolution Planning  
and Decisions, Single Resolution Board (SRB)

10.05 – 10.45

### PANEL

#### Regulatory outlook and future topics for the banking industry

WITH

- Burkhard Eckes, Partner, PWC
- Gonzalo Gasos, Head of Banking Supervision,  
European Banking Federation (EBF)
- Boštjan Jazbec
- Sylvie Matherat

10.45 – 11.15 Networking break and  
discussion at the Speakers' Corner

## DISCLOSURE, REPORTING & NOTIFICATIONS

11.15 – 11.45

### Bank management:

#### Integrating (new) regulatory requirements

- Integration in medium-term planning and  
management reporting
- Practical example MREL, IFRS 9, FRTB, NPLs

**Kalliopi Minga**, Head of Finances, DekaBank



11.45 – 12.15

### Guiding Principles for Integrated Reporting

- Shaping future data management together (IReF and BIRD)

- Influence of digitalisation

Werner Bier, Deputy Director-General Statistics, ECB

12.15 – 12.45

### Selected innovations in disclosure and reporting

- EBA Data Point Model 2.8 and 2.9 - additional reporting requirements

- Disclosure requirements 2018

- A view on CRR II new disclosure requirements

Achim Sprengard, Managing Director,

GAR Gesellschaft für Aufsichtsrecht und Revision mbH

Wirtschaftsprüfungsgesellschaft

12.45 – 13.00 Q&A session

13.00 – 13.30

### PANEL

### RegTech: which solutions and paths will software producers take in future?

WITH

► Pascal Di Prima, CEO and Co-Founder, Lexemo

*„Tools have become indispensable in ensuring regulatory compliance. But the next big step must be towards regulation in real time.“*

► Tamay Schimang, Founder, Streamlaw

13.30 – 13.45 Sum-up

from 13.45 Event concludes over lunch together



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## Come and meet the supervisors ...



» Werner Bier  
ECB



» Dr Stefan Blochwitz  
Deutsche Bundesbank



» Frank Corleis  
BaFin



» Adam Farkas  
EBA



» Felix Hufeld  
BaFin



» Dr Korbinian Ibel  
ECB



» Boštjan Jazbec  
SRB



» Erich Loeper  
Deutsche Bundesbank



» Danièle Nouy  
ECB



» Frank Pierschel  
BaFin

## ... banks, new players and industry associations ...



» Dr Silvio Andrae  
DSGV



» Sascha Chevalier  
Landesbank  
Baden-Württemberg



» Dr Marcus Chromik  
Commerzbank



» Pascal Di Prima  
Lexemo



» Burkhard Eckes  
PWC



» Gonzalo Gasos  
EBF



» Bernd Geilen  
ING DiBa



» Thomas Hornung  
NRW.BANK



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» Kalliopi Minga  
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» Martin Neisen  
PWC



» Dr Christian Ossig  
BdB



» Dr Karl-Peter  
Schackmann-Fallis  
DSGV



» Tamay Schimang  
Streamlaw



» Achim Sprengard  
GAR

## ... economists and policymakers



» Dr Gertrud R. Traud  
Chief Economist,  
Landesbank  
Hessen-Thüringen



» Peter Simon  
Member of the  
European Parliament



“A very interesting possibility to exchange knowledge and experience on banking regulations and supervisory practices.”

**Claudia Brini**, Head of Supervisory Response, **Intesa Sanpaolo**

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For further information please contact:

CUSTOMER CONSULTANT AND REGISTRATION



**Andreas Dudde**  
+49 (0)211.88743-3848  
registration@euroforum.com

CONCEPT AND CONTENT



**Kathrin Dietrich-Pfaffenbach**,  
Conference Director  
+49 (0)211.88743-3534  
kathrin.dietrich-pfaffenbach@euroforum.com

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+49 (0)211.88743-3732  
sebastian.bach@euroforum.com

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» **Peter Simon**,  
European Parliament

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