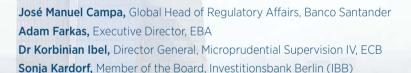
18th Handelsblatt Annual Conference

European Banking Regulation

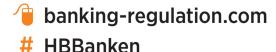
22 to 24 November 2017 | Jumeirah Hotel Frankfurt, Germany















Banking supervision never stands still - first-hand information

For the 18th time already, the Handelsblatt Annual Conference will be held again this year, from 22 to 24 November 2017 at the Jumeirah Hotel in Frankfurt am Main, with the title "European Banking Regulation - New Developments in Banking Supervision".

The spotlight will be put on European and national regulation issues, regulation topics arising from direct and indirect supervision and on the pending changes relating to Basel, CRD V and CRR II.

Come and discuss with renowned experts from the ECB, EBA, German Bundesbank, BaFin, SRB and representatives of the credit industry and associations about the latest regulation issues. Find out **all the relevant information about banking supervision from first-hand sources** for your practical implementation.

The Handelsblatt Annual Conference on Banking Supervision will give you answers to the following questions:

- ► Which **regulation projects are in the pipeline** and what is the status of their implementation?
- ▶ What will be required 2018 in the EBA stress test?
- ► How is the issue of **proportionality** taken into account in supervision?
- ► How can **risk management requirements** be implemented in practice?
- ➤ Which new **disclosure regulations and reports** are being demanded by the supervisory authorities?



Our experts say:



IFRS 9 and prudential regulations are less than perfectly aligned.

Dr Rüdiger Gebhard, Director, BaFin



A key challenge for banks in the 2018 stress test will be the adoption of IFRS 9.

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



Digitization presents enormous challenges for banks.

The IT in banks has been a cost-driver, in the future it will be a decisive competitive factor. Banking is technology.

Raimund Röseler, Executive Director, BaFin

After a long reform process the German central credit register will be limited to its prudential core.

Jens Schäfer, Oberregierungsrat, BaFin

New this year:

1. Joint presentations by the supervisory authorities and practice.

2. Topic tables for deeper discussions.

 Confidential discussions under "Chatham House Rules".

Familiar features:

Overview of all supervisory topics.

Be the first to hear about it.

Presentations and panel discussions.

Meet the experts during the breaks.

1.

2.



Discuss with experts from European and national supervision



Werner Bier, ECB



Adam Farkas, EBA



Linette Field, ECB



Dr Rüdiger Gebhard, BaFin



Dr Korbinian Ibel,



Dominique Laboureix,



Erich Loeper, German Bundesbank



Stefan Nießner, German Bundesbank



Danièle Nou ECB



Raimund Röseler, BaFin



Jens Schäfer, BaFin



Dr Johannes Turner, Oesterreichische Nationalbank



Karlheinz Walch, German Bundesbank

and credit industry, advisors, associations and fintechs



Christian Bartz, Elinvar GmbH



Iris Bethge,Association of German
Public Banks (VÖB)



José Manuel Campa, Banco Santander



Muhamad Said Chahrour, FinTech Group AG



Burkhard Eckes, PwC



Prof. Marcel Fratzscher, Deutsches Institut für Wirtschaftsforschung e. V. DIW



Stephan Gliem, Berliner Sparkasse



Colin Harper, GFT UK



Sonja Kardorf, Investitionsbank Berlin (IBB)



Dr Robert Kilian, N26 Bank



Sylvie Matherat, Deutsche Bank AG



Martin Neisen, PwC



Dr Christian Ossig, Accociation of German Banks



Dr Karl-Peter Schackmann-Fallis, Deutscher Sparkassenund Giroverband e.V.



Achim Sprengard, GAR



Dr Uwe Stegemann, McKinsey & Company



Manfred Müller,

Out of the box

Manfred Müller, Captain and General Manager Flight Safety Research, Deutsche Lufthansa AG

Moderation:



Daniel Schäfer, Head of financial newspaper, Handelsblatt



Prof. Dr Christian Schmaltz, Assistant Professor, Aarhus School of Business (Denmark)



Prof. Dr Hermann Schulte-Mattler, Finance and risk controlling, University of Applied Sciences and Art, Dortmund

PROGRAM

Wednesday, 22 November 2017

8.30 – 9.00 Registration & Welcome coffee

9.00 - 9.15

Chairmen's welcome

Daniel Schäfer, Head of financial newspaper, Handelsblatt **Prof. Dr Hermann Schulte-Mattler,** Finance and risk controlling, University of Applied Sciences and Art, Dortmund

Priorities in Banking supervision, Basel, CRR II/CRD V papers

915 - 1000

Key SSM activities of 2017 and priorities for 2018

Dr Korbinian Ibel, Director General,

Microprudential Supervision IV, ECB

10.00 - 10.45

Current developments in international banking regulation

- Finalization of the Basel reform package
- Future role of bank risk models
- Revision of EU banking regulation
- Proportionality in banking regulation

Erich Loeper, Head of Banking and Financial

Supervision Department, German Bundesbank

10.45 - 11.30



Power Talk

Future regulatory plans (Basel, CRR/CRD V) – Scenarios and impacts on the banking industry

With:

- Dr Korbinian Ibel
- Erich Loeper
- Dr Christian Ossig, Member of the Executive Board, Accociation of German Banks
- ▶ Dr Uwe Stegemann, Senior Partner, McKinsey & Company

11.30 - 12.00

Coffee break -

meet the experts at the SPEAKERS CORNER



Regulatory papers in detail

12.00 - 12.45

New requirements of IRBA and interaction with the new capital stock

Martin Neisen, Partner, PwC

12.45 - 13.15

The new EU securitisation framework

- STS vs NON-STS securitisations
- main changes regarding the capital requirements
- date of application and transitional provisions

Achim Sprengard, Managing Director,

GAR Gesellschaft für Aufsichtsrecht und Revision mbH Wirtschaftsprüfungsgesellschaft 13.15 - 13.30 Q&A 13.30 - 14.30 Lunch

Digitalization and regulation

14.30 - 15.00

Effects of digitalisation on the institutions and supervisory authorities

- BAIT and PSD II
- IT in German banks

Raimund Röseler, Executive Director,

Federal Financial Supervisory Authority (BaFin)

15.00 - 15.15



SREP audits at LSIs, proportionality

15.15 - 16.00

The introduction of a common SREP for LSIs in the SSM

- Supervisory priorities for LSIs
- Business model and profitability
- SREP for LSIs

Linette Field,

Acting Director General, Microprudential Supervision III, ECB

16.00 - 16.45



Power Talk

Proportionality in Banking regulation - How can this question be solved in the future?

With::

- ▶ Dr Karl-Peter Schackmann-Fallis, Member of the Board and CEO, Deutscher Sparkassen- und Giroverband e.V.
- ► Linette Field
- ► Karlheinz Walch, Standing Deputy of the Head of Banking and Financial Supervision Department, German Bundesbank

16.45 – 17.15 Coffee break –

meet the experts at the **SPEAKERS CORNER**





2018 stress test

17.15 - 18.00

A key challenge for banks in the 2018 stress test will be the adoption of IFRS 9

- Lessons learnt from prior EBA stress tests
- Key features of the 2018 exercise
- Implementation of IFRS 9 in the stress test methodology

Executive Director, European Banking Authority (EBA)

18 00 - 18 15



18.15 - 18.45

Risk management - The art of discovering and defusing mistakes at an early stage

Manfred Müller,

Captain and General Manager Flight Safety Research, Lufthansa

18.45

Sum up



We cordially invite you to **GET-TOGETHER** in the hotel.



Thursday, 23 November 2017

8.15 - 8.45 Welcome

8.45 - 9.00

Chairmen's welcome

Prof. Dr Christian Schmaltz, Assistant Professor,

Aarhus School of Business (Denmark)

Prof. Dr Hermann Schulte-Mattler

Regulatory papers in detail

9.00 - 9.30

How banking supervision measures influence total bank control - Is proportionality still given?

- SSM relevant or non relevant? All regulation rules or less rules?
- How are the regulations affected?
- Are certain regulations always effective?

Sonja Kardorf, Member of the Board, Investitionsbank Berlin (IBB)

9.30 - 10.00

Trading Book -

Requirements and implementation

- How do the regulations work in practice?
- Implementation risk

Prof. Dr Christian Schmaltz

10.00 - 10.30

IRRBB - Challenges after the end of regulatory break

- EBA Guideline and national implementation
- BCBS 368

Stephan Gliem, Head of Market risk controlling department, Berliner Sparkasse

10.30 - 10.45 Q&A

10.45 - 11.15 Coffee break -

meet the experts at the SPEAKERS CORNER



NEW THIS YEAR! Round table session



11.15 - 12.30

Implementation of banking regulation rules a lot of challenges, uncertainties and adoptions

Discuss at the moderated round table practical challenges and gain a lot of experiences in exchange with colleagues from other banks.

Suggested topics:

- Implementation of Basel, CRR II/CRD V
- Liquidity and leverage ratio
- Internal models
- **COREP/FINREP**

Which topics would you like to discuss? Please send your ideas by email to: kathrin.dietrich-pfaffenbach@euroforum.com

12.30 - 13.30 Lunch

Risk management

13.30 - 14.00

Risk capacity -

Facts and current discussions

Iris Bethge, Deputy CEO,

Association of German Public Banks (VÖB)

14.00 - 14.30

New MaRisk

The speaker will be announced shortly.

14.30 - 15.00

RDAR on the Radar - Just do good and improve

- An overview of BCBS239 Risk Data Aggregation and Reporting principles (RDAR)
- Good practice for delivering and maintaining compliance covering governance, architecture, risk data aggregation and risk reporting
- Use cases based on experiences working with the client
 Colin Harper, Head of Business Change Services, GFT UK

15.00 - 15.30 Q&A

15.30 - 16.00 Coffee break -

meet the experts at the SPEAKERS CORNER



16.00 - 16.45

News on the Regulation on Large Exposures and Loans exceeding One Million Euro and current developments on the Leverage Ratio

- Revisions to the German Central Credit Register
- Revisions to the exemption of intra-group exposures
- EBA-Guidelines on Connected Clients
- Revisions to the Basel Framework of Leverage Ratio and EU implementation

Jens Schäfer, Oberregierungsrat,

Member of the Baseler Policy Development Group Leverage Ratio, Federal Financial Supervisory Authority (BaFin)

16.45 - 17.30

IFRS 9: accounting meets prudential regulation

- Stage 2: cyclical provisioning
- Fair Value through P&L in the banking book
- Fair Value through OCI and the IRBA's comparison of expected losses to provisions

Dr Rüdiger Gebhard, Director, Federal Financial Supervisory Authority (BaFin)

17.30 - 17.45 Q&A



from 17.45 At the end of the day we cordially

invite you to **GET-TOGETHER** in the hotel.



Friday, 24 November 2017

8.30 - 9.00 Welcome

9.00 - 9.05

Chairmen's welcome

Daniel Schäfer

Prof. Dr Hermann Schulte-Mattler

Future of Banking regulation

9.05 - 9.35

Brexit, Trump, Macron – Impact on the financial and banking sector in Europe

Prof. Marcel Fratzscher, President,

Deutsches Institut für Wirtschaftsforschung e.V. DIW

9.35 - 10.05

Update on Banking resolution - MREL/TLAC-Quoten

Dominique Laboureix, Member of the Board, Single Resolution Board

10.05 - 10.30 Q&A

10.30 - 11.00 Coffee break -

meet the experts at the **SPEAKERS CORNER**



11.00 - 11.30



KeynoteRegulation in times of uncertainty

Sylvie Matherat, Member of the Board, Deutsche Bank AG

11.30 - 12.00

Keynote



Progress and developments in European

banking supervision

Danièle Nouy, Chair of the Supervisory Board, ECB

12.00 - 13.00



Power Talk

Future topics of banking regulation

With:

- ▶ Burkhard Eckes, Partner, Banking & Capital Markets, PwC
- **▶** Dominique Laboureix
- ► Sylvie Matherat

SREP

13.00 - 13.30

SREP and stress testing – the banking perspective José Manuel Campa, Global Head of Regulatory Affairs,

Banco Santander

13.30 - 13.40 Q&A

13.40 - 14.30 Lunch

European Reporting Framework, AnaCredit, Reporting

14.30 - 15.00

AnaCredit, European Reporting Framework, Banks' Integrated Reporting Dictionary

Werner Bier, Deputy Director General Statistics, ECB

15.00 - 15.30

Reduction of reporting loads and increase of reporting quality through integrated data collection systems as BIRD and ERF (European Reporting Framework)

Dr Johannes Turner, Director Statistic departement, Oesterreichische Nationalbank

15.30 - 15.45 Q&A

Regulation of fintechs

15.45 - 16.05

Regulation of Fintechs - the regulatory view

Stefan Nießner, Main group leader in the department banking supervision and international banking regulation, German Bundesbank

16.05 - 16.30



Power Talk

Regulation of fintechs:

New player with simular rules?

With

Christian Bartz, CEO & Co-Founder, Elinvar GmbH

Muhamad Said Chahrour, CFO and Board Member, FinTech Group AG

Dr Robert Kilian, General Counsel, N26 Bank

Stefan Nießner

ab 16.30

End of the conference and coffee break

Deeper discussions are guaranted.



First-hand information about current developments in banking regulation.

(Jörg Spannhoff, Frankfurter Sparkasse)



The meeting place for updating supervisory requirements.

(Gerhard Bappert, Westdeutsche Immobilienbank AG)

Medienpartner:

BANKMAGAZIN



Handelsblatt

Patron and Exhibitor:

Sponsor:



GFT is a global technology partner specialised in digital transformation. Offering a rich blend of know-how revolving around IT, processes and design, the expertise of GFT is a reflection of its unique corporate culture of innovation, based on decades of experience in the financial services industry. A variety of leading international banks and insurance companies place their trust in GFT for managing the complexities of their specialist sectors of industry. This is particularly the case for solutions answering regulatory requirements, as well as the digital transformation of business processes. GFT operates a global innovation ecosystem called CODE_n. This provides an influential network for business start-ups, technology pioneers and more established companies, thus empowering enterprises to quickly pinpoint disruptive trends in the financial industry before translating these into new business models. GFT was founded in 1987. The company is represented in twelve countries with a global team of around 5,000 employees. The GFT share is listed on the Frankfurt Stock Exchange in the TecDAX (ISIN: DE0005800601).

GFT Technologies SE

Schelmenwasenstraße 34 | 70567 Stuttgart, Deutschland www.gft.de | www.gft.com

Exhibitor:



With regard to its core competences, **VÖB-Service GmbH** positions itself as an exclu-sive manufacturer of special solutions in the credit economy. Its aim is to offer a holistic range of services which are divided into the four areas of banking software, education, information services and consulting.

VÖB-Service GmbH

Godesberger Allee 88 | 53175 Bonn | www.voeb-service.de

Company presentation:



ARREBA Consulting GmbH is an owner-managed consulting-boutique highly specified on "regulatory reporting" (banking supervisory law and statistics) and "risk management" within the financial industry. Our core competency lies in the conceptual preparation of regulatory requirements. In this respect, we support our clients with the technical implementation including the software solutions ABACUS/DaVinci and BAIS.

ARREBA CONSULTING GmbH

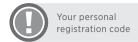
Max-Planck-Straße 2 | D-85609 Aschheim | www.arreba.de



AmTrust International, Mortgage & Credit provides tailor-made credit management solutions for banks, building societies and other financial institutions. An established and experienced partner in the Mortgage & Credit insurance business, we provide instruments for balance sheet optimisation, equity relief and securitisation. AmTrust Mortgage & Credit is part of AmTrust Financial Services, Inc., a multinational insurance holding company headquartered in New York City. We have earned a reputation as an innovative, technology driven provider of insurance products and our commitment to excellence is the common thread connecting each of our businesses. Rated "A" (Excellent) by A.M. Best, AmTrust is included in the Fortune 500 list of largest companies. For more information about AmTrust Mortgage & Credit, visit www.amtmortgageinsurance.de. For more information about the AmTrust Group visit www.amtrustgroup.com

AmTrust International, Mortgage & Credit

Martin-Behaim-Strasse 22 | 63263 Neu-Isenburg | www.amtmortgageinsurance.de



18th Handelsblatt Annual Conference

European Banking Regulation

Meet European and national supervisors, banks and associations

22 to 24 November 2017 | Jumeirah Hotel Frankfurt, Germany

With ECB, EBA, SRB, national supervisors, banks and associations.

www.banking-regulation.com/registration

E-Mail: registration@euroforum.com +49(0)211.9686 - 3860

Register online

18th Handelsblatt Annual Conference

European Banking Regulation 22 to 24 November 2017

PRICE

Conference ticket

€ 3.100,-*

* excl. VAT per person

YOUR BENEFITS

- A substitute may attend in your place at no additional cost.
- The fee covers full conference documentation.
- In appreciation for your attendance you may receive Handelsblatt free of charge for two months

YOU CANNOT ATTEND?

The forum documents are available two weeks after the conference at the price of € 400,-*. [For more information: +49 (0)211.9686 - 3860]

You can find our terms and conditions online at: www.euroforum.de/agben

http://www.banking-regulation.com



www.twitter.com/finance_live



CUSTOMER CONSULTANT AND REGISTRATION

INFOLINE

Mareike Dirksmeier +49(0)211.9686-3860 registration@euroforum.com

+49 (0)2 11.9686 - 38 60

For further information please contact:

CONCEPT AND CONTENT



Kathrin Dietrich-Pfaffenbach Conference Director +49(0)211.9686-3534 kathrin.dietrich-pfaffenbach@euroforum.com

SPONSORING AND EXHIBITION



Sebastian Bach Senior Sales Manager +49(0)211.9686-3732 sebastian.bach@euroforum.com

YOUR VENUE

Jumeirah Frankfurt Thurn-und-Taxis-Platz 2 60313 Frankfurt am Main +49(0)69.297237-0



In the conference hotel, there is a limited allocation of rooms available at a reduced price. Please arrange the room reservation directly with the hotel quoting the reference "Handelsblatt-/ Euroforum event".

At the first evening of the conference, the Jumeirah Frankfurt invites you to a welcome drink.

NEED TO UPDATE YOUR CONTACT DETAILS?

Please call us or send an e-mail: +49 (0) 2 11/96 86 - 33 33 info@euroforum.com

If you don't want to receive any information and offers you may object to the use of your data for advertising purposes. Please notify us in writing: info@euroforum.com or EUROFORUM Deutschland SE. Customer Service Prinzenallee 3, DE-40549 Düsseldorf