

18th Handelsblatt Annual Conference

European Banking Regulation

22 to 24 November 2017 | Jumeirah Hotel Frankfurt, Germany

First-hand
information

Meet European and national supervisors, banks and associations



José Manuel Campa, Global Head of Regulatory Affairs, Banco Santander

Adam Farkas, Executive Director, EBA

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

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



Sylvie Matherat, Member of the Board, Deutsche Bank AG

Danièle Nouy, Chair of the Supervisory Board, ECB

Raimund Röseler, Executive Director, BaFin

 banking-regulation.com

HBBanken

Conception and organisation:

EUROFORUM
an informa business

Handelsblatt
Substance matters.

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.
3. Confidential discussions under „Chatham House Rules“.

Familiar features:

1. Overview of all supervisory topics. Be the first to hear about it.
2. Presentations and panel discussions.
3. Meet the experts during the breaks.



Discuss with experts from European and national supervision



Werner Bier,
ECB



Adam Farkas,
EBA



Linette Field,
ECB



Dr Rüdiger Gebhard,
BaFin



Dr Korbinian Ibel,
ECB



Dominique Laboureix,
SRB



Erich Loeper,
German Bundesbank



Stefan Niebner,
German Bundesbank



Danièle Nouy,
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,
Association of
German Banks



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



Achim Sprengard,
GAR



Dr Uwe Stegemann,
McKinsey & Company



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

9.15 – 10.00

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,
Association 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

Discuss with ...

Raimund Röseler

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

Adam Farkas,

Executive Director, European Banking Authority (EBA)

18.00 – 18.15

Discuss with ...

Adam Farkas

18.15 – 18.45

OUT-OF-THE-BOX

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



Keynote

Regulation 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 department, 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 similar 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 guaranteed.



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)

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GFT Technologies SE

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Exhibitor:



With regard to its core competences, **VÖB-Service GmbH** positions itself as an exclusive 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

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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.

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Your personal registration code

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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

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Register now online

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|---|------------|
| Conference ticket | € 3.100,-* |

* excl. VAT per person

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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.

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