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WELCOMING ADDRESS

BANKING IN TRANSITION

Banking in transition: that has been the title of this conference for 23 years. But what do we really mean by it. What exactly is a “transition”? According to the dictionary the word has several meanings and in our context the key one signifies a fundamental change, a deep-seated transformation.

For the banking industry this transformation has now become a permanent state – which is why the name of this conference always seems to be so appropriate year after year. But it is not just the financial institutions that are experiencing a sea change. The entire world is now in transformation: populists and autocrats are mixing up world history, that once global protector, the USA, is having a destabilising influence and the world powers are talking to each other in non statesman-like tones.

Even the banks’ immediate environment seems to be in continuous turmoil: the zero-interest policy is ruining earnings, the regulatory thumbscrews are driving costs sky-high and the big tech companies and more versatile small financial start-ups appear to be taking business away from the banking houses.

Yet that is only one side of the coin. As Johann Wolfgang von Goethe said: “Life belongs to the living and he who lives must be prepared for change”. Many bank managers have accepted all this for what it is: an opportunity. They have long since adjusted their costs and business models to the low interest rates – and are now preparing for the oncoming turnaround. They have seized on the new rules not just as more bureaucracy to deal with but as a chance to remodel their strategy in a forward-thinking way. And for managers like this digitisation provides many opportunities for new business models – be it working with the tech companies or not.

The dictionary also says that any transition can also mean making a fresh start: in the world of agriculture when you turn over the soil you are in fact tilling the field. An appropriate metaphor for the challenge that every bank manager has to face at the present time.

On 29th and 30 August a number of top international executives will be back here in Frankfurt to explain how fields should be tilled in the banking sector these days. Register now for a place at Germany‘s most important industry event and take a look into the future with distinguished decision makers and prominent financial regulators and policy makers. This year again the movers and shakers of the financial world will come together to discuss events, exchange views and ideas and strengthen their networking ties. And as usual we will be providing you with background information, inspiration and top-level contacts to visionaries and pragmatists alike.

You are therefore cordially invited to this unique forum event. You can participate as a listener or as a provider of ideas, as a discussion partner or simply as a guest. Whatever the case, come and enjoy the unique atmosphere and optimistic mood of the Frankfurt conference.

I look forward to seeing you there.

Daniel Schäfer
Head of the Handelsblatt Financial Paper

LEADING EDGE

Meet with over 500 decision-makers from the world of banking, fintech, media and banking supervision.

GROUNDBREAKING

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Sven Afhüppe, Editor in Chief, Handelsblatt
Ellen Frauenknecht, Stock Market Correspondent, ARD
Daniel Schäfer, Head of Handelsblatt Financial Paper

SIDE-EVENTS – INSPIRATION AND NETWORKING IN ACTION

FUTURE BANKING LOUNGE

MODERATION

Mona Fromm,
Editor, Handelsblatt

WEDNESDAY, 29TH AUGUST 2018

10.50 **WELCOME ADDRESS**

Marija Kolak,
President, Federal Association of German Co-operative Banks (BVR)

13.40 **IMPULS**

How digitisation is changing the face of banking.

Uwe Krakau,
Chief Markets Officer Germany & General Manager, Avaloq

13.55 **FINTECH-PITCH**

16.20 **IMPULS**

The bright side of PSD2: open banking starts here.

Peter Hiekmann,
Chief Sales Officer, NDGIT

16.35 **IMPULS**

Speaker of Tink AB to be arranged

and many others.

THURSDAY, 30TH AUGUST 2018

11.05 **BEST PRACTICE**

Digitisation in the DZ BANK Group – four innovation projects are presented

- MeinInvest – Robo-advisor for the cooperative FinanzGrupp
- VR-MeinNachlass – prototype of a digital probate assistant
- InGen – marketing platform for private placements
- elderly care – the IoT providing digital support for home-care

Franz Sebastian Welter, Head of Innovation and Digitisation, DZ Bank
Marco Zohren, Head of IT, VisualVest
Marvin Lentzen, Head of Corporate Development, Volksbank Heinsberg
Maximilian Lainer, Head of Medium Termin Notes, DZ BANK
Thomas Rudolf, Innovation Manager, R+V Versicherung

FINTECH LADIES LUNCH & TALK

WEDNESDAY, 29TH AUGUST 2018

13.10

An inspirational exchange of views – for women in banking

LUNCHTALK MIT

Leitha Matz,
Co-Founder & COO, Zuper

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37. **Thomas Rudolf,** Innovation Manager, R+V Versicherung | 38. **Helmut Schleweis**, President, German Savings Banks and Giro Association | 39. **Olaf Scholz**, Federal Finance Minister | 40. **Christian Sewing**, CEO, Deutsche Bank | 41. **Dr Tim Sievers**, CEO and Founder, Deposit Solutions | 42. **Larry E. Thompson**, Vice Chairman of DTCC and Chairman of the Board of DTCC Deriv/SERV LLC | 43. **Peter Vinnemeier**, Founder, Trivago | 44. **Jorg Vollmer**, CEO, Swiss Post Solutions | 45. **Carola von Schmettow,** CEO, HSBC Germany

46. **Prof. Dr Axel A. Weber**, Chairman of the Board of Directors, UBS Group | 47. **Dr Theodor Weimer**, CEO, Deutsche Börse | 48. **Franz Sebastian Welter,** Innovation Manager, R+V Versicherung | 49. **Martin Zielke**, CEO, Commerzbank | 50. **Marco Zohren,** Head of IT, VisualVest

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Sven Afhüppe, Editor in Chief, Handelsblatt
Ellen Frauenknecht, Stock Market Correspondent, ARD
Daniel Schäfer, Head of Handelsblatt Financial Paper

OVERALL PRESENTATION

Ellen Frauenknecht, Stock Market Correspondent, ARD
Daniel Schäfer, Head of Handelsblatt Financial Paper

WEDNESDAY, 29th AUGUST 2018

9.00 **WELCOME ADDRESS**

Sven Afhüppe,
Editor in Chief, Handelsblatt

» BANKING CAUGHT BETWEEN INTEREST RATE CHANGES, BREXIT AND DIGITISATION

9.15 **KEYNOTE**

Christian Sewing,
CEO, Deutsche Bank

FOLLOWED BY:
IN AN INTERVIEW WITH

Sven Afhüppe,
Editor in Chief, Handelsblatt

9.45 Question and discussion session

9.55 **IMPULSE & Q&A**

Martin Zielke,
CEO, Commerzbank

10.15 **TALK**

Frankfurt quo vadis?
Germany's financial centre at the crossroads

Friedrich Merz,
Chairman, BlackRock Deutschland

10.35 Question and discussion session

10.40 Networking break with tea and coffee

» BANKING CHECK-UP: HOW ARE GERMAN MARKET PLAYERS POSITIONED FOR THE FUTURE?

11.10 **IMPULSE**

Dr Hans-Walter Peters,
President, Banking Association and
personally liable partner, Privatbank Berenberg

11.20 **IMPULSE**

Helmut Schleweis,
President, German Savings Banks
and Giro Association (DSGV)

11.30 **IMPULSE**

Marija Kolak,
President, Federal Association
of German Co-operative Banks (BVR)

11.40 **IMPULSE**

Stuart Graham,
Partner,
Autonomous Research LLP

11.50 **PANEL DEBATE**

Banking associations in dialogue with the supervisory authority: How future-proof are German banks?

Stuart Graham, Partner, Autonomous Research LLP
Marija Kolak, President, Federal Association
of German Co-operative Banks (BVR)
Dr Hans-Walter Peters, President, Banking Association
and personally liable partner, Privatbank Berenberg
Helmut Schleweis, President, German Savings Banks and
Giro Association (DSGV)

12.30 **TALK**

Digital Disruption is the New Norm

Michael Miebach
Chief Product Officer, Mastercard

12.45 **TALK**

Climate change as game changer for financial services?

Dr Günther Bräunig, CEO, KfW Bankengruppe
Carola von Schmettow, CEO, HSBC Germany

13.05 Question and discussion session
13.10 Networking lunch

» THE TECH GIANTS ARE COMING

14.40 **KEYNOTE & Q&A**

Neil Hiltz,
Head of Global Financial Strategy, Facebook, California

15.00 **KEYNOTE**

A platform to success: the open digital bank of the future

Ralph Hamers,
CEO, ING Group

15.20 **TALK**

Innovation & growth: What can we learn from (former) start-ups?

Raffael Johnen, CEO, auxmoney in conversation with
Peter Vinnemeier, founder, Trivago

15.40 Question and discussion session

15.55 **TALK**

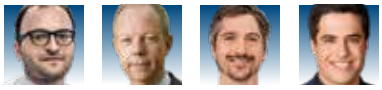
The digital revolution in document management

Jörg Vollmer,
CEO, Swiss Post Solutions

16.10 Question and discussion session
16.20 Networking break with tea and coffee

16.50 **PANEL DEBATE**

Alliances, value-added strategies and new services



Dr Tamaz Georgadze, CEO and Founding Member, Raisin/WeltSparen
Thomas Jorberg, Board Spokesman, GLS Gemeinschaftsbank
Tim Kunde, Managing Director and Co-founder, Friendsurance
Ramin Niroumand, Co-founder and CEO, FinLeap

17.30 **PANEL DEBATE**

Digitisation in banking: platforms, tech players and cyber security

Christian Bornfeld, Member of the Executive Board/Chief Innovation & Technology Officer, ABN AMRO Bank N.V.
Dr Roland Folz, CEO, solarisBank
Dr Tim Sievers, CEO and Founder, Deposit Solutions

» BANKING IN TRANSITION

18.00 **TALK**

Blockchain & cryptocurrencies

Christoph Jentzsch, Founder, slock.it
Edward Budd, Co-Founder, Adhara

18.20 **TALK**

Leonhard Fischer,
Founder, DFG Deutsche Fondsgesellschaft SE Invest

18.35 Question and discussion session
18.45 **End of Conference Day One**

Exclusive evening event in the Palm Garden Building with the presentation of awards

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THURSDAY, 30th AUGUST 2018

8.15 **MORNING-BRIEFING TALK**

with **Sven Afhüppe**
The Handelsblatt economic club invites conference participants toan early-morning briefing session with its Editor in Chief.

9.00 **WELCOME ADDRESS**

Sven Afhüppe, Editor in Chief, Handelsblatt

» TRANSFORMATION OF THE FINANCIAL INDUSTRY

9.15 **KEYNOTE & Q&A**

Olaf Scholz,
Federal Finance Minister

9.45 **KEYNOTE**

Prof. Dr Axel A. Weber,
Chairman of the Board of Directors, UBS Group

FOLLOWED BY:
IN AN INTERVIEW WITH

Sven Afhüppe,
Editor in Chief, Handelsblatt

10.15 **POWERTALK**

Dr Theodor Weimer,
CEO, Deutsche Borse

10.35 **PANEL DEBATE**

Corporate banking caught between changing customer expectations and digitisation

Dr Michael Diederich, CEO,
HypoVereinsbank – UniCredit Bank
Tanja Tamara Dreilich, CFO, KIRCHHOFF Group
Uwe Fröhlich, Chief Representative, DZ Bank

11.05 Networking break with tea and coffee

11.35 **TALK**

Decentralised globalisation: the future of post-trade in the new world of Brexit, digitisation and Trump?

Larry E. Thompson,
Vice Chairman of DTCC and Chairman of the Board of DTCC Deriv/SERV LLC

11.50 **IMPULSE**

Felix Hufeld,
President, BaFin

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12.00 **PANEL DEBATE**

Brexit – its impact on banking and the financial centre

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Brexit – its impact on banking and the financial centre
Jorg Asmussen, Managing Director, Lazard
Dr Wolfgang Fink, Chief Executive Officer Germany and Austria, Goldman Sachs
Felix Hufeld, President, BaFin

» THE TECH REVOLUTION

12.30

The best of Bankathon

Andre M. Bajorat,
CEO, figo in conversation with the Hackathon finalists

12.45 **INTERVIEW**

Stefan Ermisch,
Chief Executive, HSH Nordbank

13.05 Networking lunch

» AI – THE FUTURE OF BANKING

14.15 **KEYNOTE & Q&A**

Artificial Intelligence

Joanne Hannaford,
Head of EMEA Technology, Goldman Sachs

14.35
TALK

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Sha Hua,
Handelsblatt Correspondent, China

Live hook-up to Beijing

14.50 **PANEL DEBATE**

Artificial intelligence – is it crucial for banking in the future?

Dorothee Blessing, Regional Head Germany, Austria, Switzerland, Israel, Ireland and the Nordics, J.P. Morgan
Thomas Grosse, Industry Leader Banking and Fintech, Google Germany
Dr Robert Kilian, Chief Representative, N26 Group

15.25 **POETIC RECORDING**

Dominique Macri,
Poetry Slammerin

15.35 Closing debate
16.00 **End of the 23rd Handelsblatt Annual Conference**

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