

7th Convention on Co-operative Banks

CO-OPERATIVE BANKS: looking ahead to drive societal and economic growth

Tuesday 28 March 2017

Representation of the State of
Hessen to the European Union,
Brussels



EUROPEAN ASSOCIATION
OF CO-OPERATIVE BANKS

PROGRAMME

BACKGROUND AND SCOPE

The EACB biennial conference, a landmark event for co-operative banks at European and international level, will gather senior decision and policy makers from public authorities and the private sector to discuss how regulatory and technological developments are affecting the co-operative banks model as key drivers of local economic and sustainable growth and how co-operative banks are successfully adapting to a changing landscape. Reflections on the future of Europe will also be addressed.

In dialogue with policy makers, regulators, market participants and academics the following questions will be debated. How is the current regulatory framework affecting co-operative banks? How can they continue playing their key role in funding the local and regional economy? What are the policy recommendations for integrating the co-operative specificities in the international rules? How are co-operative banks adjusting their proximity and members engagement in the context of digitalisation? What are the challenges and opportunities ahead? What is the future for Europe in a changing context with important questions on the table?

PROGRAMME

09:00 - 09:30 Registration and Welcome coffee

09:30 - 10:00 Welcome

» **Mark Weinmeister**, Secretary of State for European Affairs of the State of Hessen

Opening speech

» **Gerhard Hofmann**, President, European Association of Co-operative Banks; Member of the Board, Bundesverband der Deutschen Volksbanken und Raiffeisenbanken, BVR

10:00 - 10:20 Opening keynote address

» **Sylvie Goulard**, Member of the European Parliament, ALDE Coordinator for the Economic and Monetary Affairs Committee, European Parliament

10:20 - 10:45 Coffee Break

10:45 - 12:00 **Panel 1: Co-operative Banks adapting to a changing regulatory and supervisory context**

The panel aims at discussing the new regulatory developments, including the CRR review, the Basel 4 proposals and the new supervisory requirements in terms of governance and fit and proper. What are the main features of the new legislative landscape?

How are co-operative banks adjusting? Is the co-operative model particularly challenged? Will they be impacted in their role of fuelling local and societal growth? What are the policy recommendations for integrating the co-operative specificities in the European and international rules?

Moderator

» **Jacki Davis**, Leading commentator and analyst on EU affairs

Panellists

» **Andrea Enria**, Chair, European Banking Authority

» **Gerhard Hofmann**, President, European Association of Co-operative Banks; Member of the Board, Bundesverband der Deutschen Volksbanken und Raiffeisenbanken, BVR

» **Othmar Karas**, Member, Committee on Economic and Monetary Affairs, European Parliament

» **Jukka Vesala**, Director General, Microprudential Supervision, European Central Bank

» **Klaus Wiedner**, Head of Unit Bank Regulation and Supervision, DG FISMA, European Commission

12:00 - 12:15

Ceremony EACB Award Young Researcher

Speaker

» **Hervé Guider**, General Manager, European Association of Co-operative Banks

12:15 - 13:15

Networking Lunch

13:15 - 14:30

Panel 2: Designing new proximity models in the era of digitalisation

The panel aims at discussing the digital transformation in the financial sector and how co-operative banks are re-designing their proximity models. In the light of some examples presented the following questions will be addressed: what are the challenges and what the opportunities? Is the relationship banking model over? How is the regulatory environment affecting the transformation?

Moderator

» **Bruno de Saint Florent**, Partner, Oliver Wyman

Panellists

» **Chadi Habib**, Executive Vice-President of Information Technology, Desjardins Group

» **Udo Milkau**, Chief Digital Officer, Transaction Banking, DZ Bank

» **Harri Nummela**, Chief Digital Officer of OP Financial Group

» **Franco Taisch**, Member of the Board, Raiffeisen Suisse

14:30 - 15:00

Coffee Break

15:00 - 16:15

Panel 3: The future of Europe

Important questions are on the table for the future of Europe: the impact of Brexit, the migration crisis, the social crisis, the “euro” crisis” and the emergency of extremists parties, at the moment when several large European countries are approaching elections and the 60 anniversary of the Treaty of Rome is celebrated. What could be the future of Europe? What are the views of policy makers, co-operative banks and observers? Is there a risk of dis-union?

Moderator

» **Jacki Davis**, Leading commentator and analyst on EU affairs

Impulse statement (video)

» **Enrico Letta**, President, Jacques Delors Institute, Former Prime Minister of Italy (2013-2014)

Panellists

» **Wim Boonstra**, Chief Economist, Rabobank

» **Elmar Brok**, Member, European Parliament

» **Sergio Gatti**, CEO, Federcasse

» **Roberto Gualtieri**, Chairman, Committee on Economic and Monetary Affairs, European Parliament

» **Etienne Pflimlin**, Honorary President, Credit Mutuel

» **André Sapir**, Senior Fellow, Bruegel

16:15 - 16:30

Final reflections

» Interview with **Gerhard Hofmann**, President, European Association of Co-operative Banks

PRACTICAL DETAILS

Languages: English, French, German, Italian

Audience: Co-operative banks, other bankers, EU institutions, academics, rating agencies, think tanks, press and relevant stakeholders.

Venue: Representation of the State of Hessen to the European Union, rue Montoyer 21, 1000 Brussels



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS
The Co-operative Difference : Sustainability, Proximity, Governance

The voice of 4050 local and retail banks, 79 million members, 210 million customers

EACB AISBL – Secretariat • Rue de l'Industrie 26-38 • B-1040 Brussels

Tel: (+32 2) 230 11 24 • Fax (+32 2) 230 06 49 • Enterprise 0896.081.149

lobbying register 4172526951-19

www.eacb.coop • e-mail : secretariat@eacb.coop