

EUROPEAN BANKING SUMMIT 2021: Banking on the future

30 September, 2021

TIME	SLOT
10:30	Virtual platform and networking open
11.00-11.15	Welcome remarks by Wim Mijs KEYNOTE SPEECH Ana Botín, President, EBF & Group Executive Chairman, Banco Santander SA
11:15 - 11:35	KEYNOTE SPEECH – Recorded speech Mairead McGuinness, Commissioner, European Commission - DG FISMA
11.35 – 13.00	<p>Session 1: Balancing on the (cliff) edge?</p> <p>This autumn will bring major developments for the European banking industry. October 1st will mark the start of the economic recovery as forecasted by the Commission in its Summer 2021 Economic Forecast and will see the conclusion of the moratoria for bank loans introduced at the beginning of the pandemic. The European Central Bank (ECB) has announced the lift of the ban on bank dividends, while the European Commission is expected to unveil the new Banking Package. Against this backdrop, our session will outline the banking industry’s role in the continued recovery efforts, the competitiveness of European banks on the international stage, and the direction of banking and monetary policy in a post-Covid landscape. During the discussion, representatives from European Institutions, banks and top researchers will address fundamental questions for EU banks:</p> <ul style="list-style-type: none"> • How will banks support viable businesses while containing default ratios? • Will non-performing loans encumber the economic recovery? • Will the increased government support result in bank consolidation or further fragmentation of the banking sector? • Can the Basel III Banking Package strike a balance between resilience and lending? <p>The event will also cover the drivers of profitability and market valuation of EU banks and the expectations for the impact of inflation on the interest rate and banks’ margins. We will explore how European banks can remain competitive vis-a-vis their US peers and other financial players. As Europe's banking industry approaches its watershed moment, we will examine the pressing decisions and steep objectives faced by the banking industry in the regulatory field.</p> <p>PANEL:</p> <ul style="list-style-type: none"> • Kerstin af Jochnick, Member of the Supervisory Board (ECB Representative) • John Berrigan, Director-General, European Commission - DG FISMA • Lars Machenil, Chief Financial Officer, BNPPG & Chair, EBF BSC

	<ul style="list-style-type: none"> • Stuart Graham, Founding Partner and Head of Banks Strategy, Autonomous Research <p>Moderator by Christian Ossig, Chairman, EBF Executive Committee & Chief Executive Officer, German Banking Association</p>
<p>13:00 - 14:00</p>	<p>Lunch break</p> <p>Participants can network on the platform or catch-up on work.</p>
<p>14:00 - 15:30</p>	<p>Session 2: Banks And Sustainable Transition: Are We at A Tipping Point?</p> <p>Master of ceremony: Denisa Avermaete, Senior Policy Adviser – Sustainable Finance, EBF</p> <p>Banks play a critical role in delivering ambitions outlined by the 2030 Agenda, the Paris Agreement and the European Green Deal. To channel lending and investor flows into environmentally sustainable activities, the EU has introduced a comprehensive framework. It defines what can be considered green as a first step, with classification of social objectives to follow. Our session will explore key questions on everyone’s mind in the field of sustainable finance:</p> <ul style="list-style-type: none"> • What else must be done to accelerate the pace of change in the underlying economic activities to save the planet and preserve prosperity? • How can banks and companies successfully communicate their contributions to climate objectives? • Which policies proposed by Fit for 55 are most likely to drive behavioral changes? • How can banks help their clients on the transition journey? <p>We will investigate these questions against the backdrop of the new Climate Law, the Renewed Sustainable Finance Strategy, the Fit for 55 package and the upcoming COP26 climate summit. Participants will have the opportunity to hear the latest insights from the European Commission, academics and the Chief Sustainability Officers of European banks.</p> <p>14:05 KEYNOTE SPEECH: Inclusive growth and environmental sustainability</p> <ul style="list-style-type: none"> • Paolo Gentiloni, Commissioner for Economy, European Commission <p>14:20 KEYNOTE SPEECH</p> <ul style="list-style-type: none"> • Sandrine Dixson-Declève, Co-President, Club of Rome <p>14:30 FIRESIDE CHAT: Banks in a Net-Zero Europe</p> <ul style="list-style-type: none"> • Alexander Lehmann, Visiting Fellow, Bruegel • Antoni Ballabriga, Global Head of Responsible Business, BBVA; Chairperson, EBF Sustainable Finance Expert Group & Co-Chair, UNEP FI Global Steering Committee <p>14:45 CHIEF SUSTAINABILITY OFFICERS ROUNDTABLE: A Vision for Banks’ Contribution to the European Green Deal</p> <ul style="list-style-type: none"> • Viktoriya Brand, Head of Group Sustainability, Deutsche Bank • Anne-Sophie Castelnau, Global Head of Sustainability, ING • Roberta Marraccino, Head of Group ESG Strategy and Impact Banking, UniCredit • Laurence Pessez, Head of Corporate Social Responsibility, BNP Paribas <p>Moderated by Wim Mijs, CEO, EBF</p>

15:30 – 16:00	Break
16:00 – 17:00	<p>Session 3: Digital banking for a European digital economy</p> <p>At EU level, the European Commission has set a goal to build a Europe fit for the Digital Age, with a focus on data, technology and infrastructure. These elements are also essential in the ongoing digital transformation of financial services, where banks continue their journey to deliver on client expectations in a digital economy. This is not without challenges, which range from regulatory obstacles to a lack of skilled professionals.</p> <p>Our session will explore how digital banking can help to advance a European digital economy but also how this unravels globally, looking at key questions such as:</p> <ul style="list-style-type: none"> • What are the current trends in Europe with regards to digitalization? Where does Europe want to go and where does the financial sector sit in that vision? • What role can regulation play to help all sectors reap the benefits of a digital economy? • What challenges do banks face when it comes to digital transformation? • How can we ensure that digital skills are factored into relevant initiatives? • What does the situation look like on the global scale? <p>Participants will have the opportunity to hear the latest insights from the European Commission, the European Parliament, the OECD and the banking sector.</p> <p>Roundtable</p> <ul style="list-style-type: none"> • Masamichi Kono, Deputy Secretary-General, OECD • MEP Ondřej Kovařík • Gerard de Graaf, Director-General, European Commission – DG CONNECT • Giuseppe Castagna, Chief Executive Officer, Banco BPM <p>Moderated by Alejandra Kindelan, Banco Santander SA</p>
17.00 – 17.15	<p>Concluding remarks Wim Mijs, CEO, EBF</p>