

PROGRAM STATUS: Tuesday, September 25, 2018

EUROPEAN BANKING INSTITUTE conference

What is the future for small commercial banks in Europe?

**An event organised under the auspices of the
Faculty of Law at the University of Ljubljana
and The Bank of Slovenia**

19 October 2018

**Faculty of Law, School of Law, University of Ljubljana
Poljanski nasip 2, 1000 Ljubljana, SLOVENIA**

8.30 Registration

9.00 Opening and introduction to the European Banking Institute

Dr. Thomas Gstädtner, President of the Supervisory Board of the European Banking Institute

9.10 Opening speeches: Lessons from Slovenia

Dr. Primož Dolenc, Acting Governor of Bank of Slovenia

Prof. Dr. Miha Juhart, former Dean of Faculty of Law, University of Ljubljana, and President of Management Board “Bad Bank of Slovenia”

9.30 Keynote

Ms. Daniela Chikova, A.T.Kearney: The future of retail banking

Morning session

Chair – Dr. France Arhar, Advisor to the President of the Republic of Slovenia, former Governor of The Bank of Slovenia

10.00 First session: Small credit institutions and proportionality: the perspective after the Risk Reduction Package

Prof. Dr. Christos Gortsos, Law School of the National and Kapodistrian University of Athens, Academic Member of EBI

Ms. Damjana Iglič, Director of Department for systemic supervision and regulation, Bank of Slovenia

Mr. Michael Engelhard, Head of Banking Supervision and Governmental Affairs, DSGV (German Savings Banks Association)

Discussion and Q&A

11.15 Coffee Break

11.45 Second session: Small credit institutions and commercial banking for SMEs and natural persons

Prof. Dr. Franjo Štiblar, University of Ljubljana, Academic Member of EBI
Services of small banks for consumers

Dr. Christian Otto, Deutsche Bundesbank

Ms. Martina Küster, Bdb (Association of German Banks)

Discussion and Q&A

13.00 Lunch

Afternoon session

15.00 Third session: Current and future challenges from digitalisation for small credit institutions: new distribution channels, data processing, and higher competition (Fintechs, platforms of peer to peer lending shadow banking)

Chair – Marko Bošnjak, Vice Governor of The Bank of Slovenia

Prof. Dr. Carbó-Valverde, CUNEF (Colegio Universitario de Estudios Financieros, Madrid), EBI

Dr. Thomas Gstädtner, ECB, DG Micro-Prudential Supervision II, Head of Division

Mrs. Anja Rijavec Uršej, deputy Director, Department for Payment at The Bank of Slovenia

Discussion and Q&A

16.15 Coffee Break

16.45 Fourth session: Sustainable finance (social, green, ethical) for small credit institutions

Chair – Prof. Dr. Katarina Zajc, Faculty of Law, University of Ljubljana

Prof. Dr. Bart Joosen, President of the Academic Board of the European Banking Institute

Mr. Simone Grillo, Banca Popolare Etica

EC representative – *Name tbc*

Discussion and Q&A

18:00 Closing Speech

Prof. Dr. Franjo Štiblar, European Banking Institute

18.15 End of the Conference/Reception