



Association Européenne pour le Droit Bancaire et Financier
European Society for Banking and Financial Law

PROGRAMME

AEDBF Conference

AEDBF 25th Anniversary: 25 years of Banking and Financial law - General trends

8-9 November 2013

ATHENS – HOTEL GRANDE BRETAGNE

1st Day, Friday, 8 November

9:30

Registration

10:00

Welcome and opening remarks: European Banking and Financial law in Times of Change

By Dr. Dimitris Tsibanoulis, AEDBF Chairman

1st Panel: 10:25 - 12:15

Acceptance of deposits: Funding for credit institutions and depositors' trust

Coordinator/Chair: Michel Tison, Professor in Banking and Capital Markets Law, Financial Law Institute, Ghent University

■ Presentations:

- Charoula Apalagaki, Professor of Civil Procedure at the Aristotle University of Thessaloniki, General Counsel of Piraeus Bank (Greece): *Nature and characteristics of Bank deposits and their function*
- Michel Tison, Professor in Banking and Capital Markets Law, Financial Law Institute, Ghent University (Belgium): *Deposits guarantee*
- Iakovos Anagnostopoulos, Tsibanoulis & Partners (Greece): *Latest developments towards deposits transferability within the EU: a further step towards depositors' trust?*

■ Discussion

With the participation of Yiangos Charalambous, F.C.C.A, representing the Cooperative Bank of Chania LLC (Greece): *The own funds issue in cooperative banks*

12:15 - 12:45: Coffee Break

2nd Panel: 12:45 - 13:45

Lending / Financing (1st part)

Coordinator/Chair: Jean-Pierre Mattout, Professor of International Banking Law, Financial and Monetary Law at Paris II University Pantheon Assas, Honorary AEDBF Chairman, Kramer Levin Naftalis & Frankel LLP

■ Presentations:

- Roberto Ferretti, Studio Legale Bonora e Associati (Italy): *The evolution of the Italian regulation on transparency of lending operations, vis-à-vis the EU policy on protection of consumers and SMBs*
- James Grand, Freshfields Bruckhaus Deringer LLP (United Kingdom): *Common law aspects of financing*
- Theodore Katsas, Lecturer in Commercial and Business Law at the Demokritus University Law School, Marinos & Partners (Greece): *Premature termination of credit facilities in light of prevailing market circumstances*

13:45 – 15:15: Lunch

2nd Panel: 15:15 - 16:45 (cont.)

Lending / Financing (2nd part)

■ Presentations (cont.):

- Claudio Bonora, Honorary AEDBF Chairman, Studio Legale Bonora e Associati (Italy): *Regulatory on Usury*
- Jean-Pierre Mattout, Professor of International Banking Law, Financial and Monetary Law at Paris II University Pantheon Assas, Honorary AEDBF Chairman, Kramer Levin Naftalis & Frankel LLP (France): *25 years of French banking law for financing operations*

■ Discussion

With the participation of Dr. Frederik Winter, Linklaters (Germany): *Observations and Developments related to the Capital Requirement Directive IV and Capital Requirement Regulation*

16:45 - 17:15: Coffee Break

3rd Panel: 17:15 – 19:00

Payment Services / FX products

Coordinator/Chair: Anna Pouliou, Vice President & Senior Counsel, Head of Global Anti-Trust, Corporate Privacy & Regulatory, General Counsel' s Office, First Data Corporation

■ Presentations

- Hubert de Vauplane, Professor of International Banking & Financial Law at the Paris Institute for Political Sciences, Honorary AEDBF Chairman, Kramer Levin Naftalis & Frankel LLP (France): *Developments in FX products during the last 25 years*
- Klaus Löber, Head of Secretariat, Committee on Payment and Settlement Systems, Bank for International Settlements (Germany): *Innovations in retail payments*
- Anna Pouliou, Vice President & Senior Counsel, Head of Global Anti-Trust, Corporate Privacy & Regulatory, General Counsel' s Office, First Data Corporation (Germany): *The Future of Payments in Europe: Trends in Technology and the EU Legislation Framework Underway*

■ Discussion

20:00: Dinner

Michel Santi, Macro Economist, Advisor to Central Banks – Financial Markets Specialist, Switzerland and France (Switzerland), will give a speech over dinner on: *Europe, the Unnecessary Crisis*

2nd Day, Saturday, 9 November

4th Panel: 9:30 - 11:15

Universal banking vs. ring fencing of investment activities

Coordinator/Chair: Joanna Perkins, Director, Financial Markets Law Committee

■ Presentations

- Christos Gortsos, Professor of International Economic Law at the Panteion University of Athens, Secretary General of the Hellenic Bank Association (Greece): *Universal banking vs. ring fencing of investment services: the discussion in the 1930s and today: similarities and differences*
- Joanna Perkins, Director, Financial Markets Law Committee (United Kingdom): *Ring-fencing: a workable legal framework?*
- André Prüm, Professor and Chair in Financial and Business Law, University of Luxembourg (Luxembourg): *Banning banks from owning alternative investment vehicles?*

■ Discussion

With the participation of Dr. Alexander Boulougouris, Chief Executive Officer, EDEKT Asset Management (Greece)

11:15 - 11:45: Coffee Break

5th Panel: 11:45 - 14:00

Segmentation of the single market as a result of the financial crisis?

Coordinator/Chair: Dr. Sven Schelo, Linklaters Frankfurt

■ Presentations

- Dr. Dimitris Tsibanoulis, AEDBF Chairman, Tsibanoulis & Partners (Greece): *The registered seat as inherent discriminatory factor in the internal market: as to the deposits' attractiveness for banks and the financing ability for firms*
- Inigo Arruga Oleaga, Principal Legal Counsel at the ECB: *Applicable law to instruments issued under foreign law which are subject to subordinated liability exercises*
- Ilias Tsintavis, Michael Kyprianou & Co. LLC (Cyprus): *A comparative assessment of Cyprus & Greece as examples of segmentation of the internal banking market as a result of the financial crisis*
- Dr. Sven Schelo, Linklaters Frankfurt (Germany): *Do we see segmentation in the way failing banks are restructured or is there a uniform way?*

■ Discussion

With the participation of

Dr. Anna Gardella, Legal Expert, European Banking Authority: *The EBA mandate as regards the Single Rulebook and financial integration*

Edouard Fernandez-Bollo, Deputy Secretary General at the Autorité de Contrôle Prudentiel et de Résolution ACPR (the Prudential Supervision and Resolution Authority) (France): *The Single supervisory mechanism as a tool against fragmentation*

14:00 - 14:15: Closing Remarks

By Dr. Costas Botopoulos, Chairman of the Hellenic Capital Market Commission: *Recent regulatory developments in the banking sector*

14:30: Lunch

Dr. Denis MacShane, former UK Europe Minister will give a speech over lunch on *"The EU and the Euro in 2020: Continuity or Rupture?"*

Final Remarks by H.E. George Papandreou, former Prime Minister of Greece and President of Socialist International, followed by discussion with Denis MacShane and the conference participants

Many thanks to the Cooperative Bank of Chania LLC for its generous sponsorship.