



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 and relevant repercussions to 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*
- Dr. Sven Schelo, Linklaters Frankfurt (Germany): *Do we see segmentation in the way failing banks are restructured or is there a uniform way?*
- 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*

■ Discussion

With the participation of

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*

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

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?*

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