

## Objective

The conference will discuss the recent milestones achieved towards the banking union and its future. The creation of the Single Supervisory Mechanism (SSM), the proposed Single Resolution Mechanism (SRM) and the imminent structural reform of EU banks will be examined in the context of a more reliable banking sector in the Eurozone, enhanced financial stability, reduced contagion risks in the Euro area and substantial changes in the financial supervisory architecture at European and national levels.

## Key topics

- Overview of the SSM and SRM regime
- European and national financial supervision
- Consequences of the financial crisis
- Future perspectives for the banking union

## Who should attend?

In-house lawyers from the financial services industry, civil servants, representatives of central banks and regulatory authorities, and other interest groups.

For further information:  
Ute Beissel  
Tel. +49 (0)651 937 37 320  
Fax. +49 (0)651 937 37 773  
E-mail: [ubeissel@era.int](mailto:ubeissel@era.int)  
Online registration:  
[www.era.int/?124436&en](http://www.era.int/?124436&en)



## Keynote speaker

Yannis Stournaras, Minister of Finance, Athens

## Speakers

Emilios Avgouleas, Professor of International Banking Law & Finance, School of Law, University of Edinburgh

Christos Gortsos, Professor of International Economic Law, Panteion University of Athens; Secretary General of the Hellenic Bank Association, Athens

Dr Bernhard Hörtnagl, Head of Division, Supervision of Significant Banks, Austrian Financial Market Authority (FMA), Vienna

Stéphane Kerjean, Head of Section Supervisory Oversight, Supervisory Oversight and NCA Relations Division, DG Micro-prudential Supervision III, European Central Bank, Frankfurt

Donato Masciandaro, Professor of Economics of Financial Regulation; Director, Baffi Center on International Markets, Money and Regulation, Bocconi University, Milan

Maria Mavridou, Director of Accounting Department and Head of the Resolution Unit of the Bank of Greece, Athens

Niamh Moloney, Professor of Financial Markets Law, Law Department, London School of Economics and Political Science, London

Maria Nieto, Associate to the Director General of Banking Regulation and Financial Stability, Bank of Spain, Madrid

José María Roldán, former Director General of Banking Regulation and Financial Stability, Bank of Spain, Chairman of the Spanish Banking Association, Madrid

Emiliano Tornese, Policy Officer, DG Internal Market and Services, European Commission, Brussels

George Zavvos, Legal Adviser, Legal Service, European Commission, Brussels



## THE FUTURE OF THE EUROPEAN BANKING UNION

Athens, 22-23 May 2014

National Bank of Greece,  
Auditorium of the Karatzas  
Building, 82-84 Aioulou Street,  
105 59 Athens

Organiser:  
ERA (Ewa Herman)  
with the support of the  
Hellenic Bank Association

Language: English

Event number: 214D68



## Thursday, 22 May 2014

08:45 Arrival and registration of participants

09:10 Welcome and introduction  
*Ewa Herman*

*Chair: Christos Gortsos*

### I. PILLARS OF THE BANKING UNION

09:15 Keynote speech  
*Minister Yannis Stournaras*

09:45 Discussion

### II. BANKING SUPERVISION IN THE EUROZONE

10:00 The Single Supervisory Mechanism in practice  
*Stéphane Kerjean*

10:45 Discussion

11:00 Coffee break

11:30 Panel discussion:  
The future of the European System of Financial Supervision: a time for change?  
*Chair: Niamh Moloney*  
*Bernhard Hörtnagl*  
*José María Roldán*

12:30 Discussion

13:00 Lunch

### III. CHALLENGES OF BANK RESOLUTION

14:30 The Single Resolution Mechanism framework  
*Emiliano Tornese*

15:00 Discussion

15:15 The Bank Recovery and Resolution regime in the EU  
*Christos Gortsos*

15:45 Discussion

16:00 Coffee break

16:30 Deposit Guarantee Schemes in the European context  
*Maria Nieto*

17:00 Discussion

### IV. TOO-BIG-TO-FAIL, TOO-COSTLY-TO SAVE, TOO-COMPLEX-TO-RESOLVE

17:15 Structural reform of the EU banking sector  
*Donato Masciandaro*

17:45 Discussion

18:00 End of the first day

## Friday, 23 May 2014

*Chair: Maria Nieto*

### V. IN THE AFTERMATH OF THE FINANCIAL CRISIS

09:30 Ethics in the banking sector: restoring lost confidence  
*Emilios Avgouleas*

10:15 Discussion

10:30 Ariadne's thread for the exit strategies  
*Maria Mavridou*

11:15 Discussion

11:30 Coffee break

12:00 Banking union, fiscal union, political union? Challenges and perspectives  
*George Zavras*

12:30 Discussion

12:45 Closing remarks

13:00 End of conference