

Practical information

Venue

European Parliament
rue Wiertz 60 - room A3E-2
B- 1047 Brussels

Date

19 February 2007 from 10:00 to 17:00

Conference Language

English

The conference is free of charge.

Please reply by using the enclosed reply card or by sending an e-mail to the EBIC Secretariat before 9 February 2007



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Programme

Better Regulation Challenges: From “ex post” analysis to “ex ante” assessment

10:00 - Welcome and Opening Remarks
10:15
Mr. Nicolas Merindol, Chairman, EBIC / Chief Executive Officer, Caisse Nationale des Caisses d'Epargne (CNCE), France

10:15 - Introductory Keynote Address
10:45
Ms. Pervenche Berès, Member of the European Parliament, Chair of the Economic and Monetary Affairs Committee

The Effects of Regulation - Exchange of Views on the Basis of three Presentations

Moderator: **Mr. Hein Blocks**, Vice-Chairman, EBIC / Managing Director, Nederlandse Vereniging van Banken (NVB), The Netherlands

10:45 - *Impact of regulation on internal management*
11:15 - *The issue of administrative burden*

Mr. Peter F. H. Bont, Secretary General, ACTAL (Adviescollege Toetsing Administratieve Lasten), Dutch Advisory Board on Administrative Burdens, The Netherlands

11:15 - *Impact of regulation on the costs of banks – The case of anti-money laundering regulation*
11:45

Prof. Hans Geiger, Swiss Banking Institute, University of Zurich, Switzerland

11:45 - *The impact of regulation on financial market structure and products*
12:15

Mr. Michael Deppler, Director for European Affairs, International Monetary Fund (IMF)

Better Regulation Challenges: From “ex post” analysis to “ex ante” assessment

12:15 - Questions & Answers
12:45

12:45 - Lunch
14:15

14:15 - “Better Regulation” for Financial Services
14:45 - Keynote Speech

Mr. Jörgen Holmquist, Director-General, European Commission, DG Internal Market and Services

Outlook: How to assure “Better Regulation”

14:45 - *The view of CEBS*
15:15

Mr. Helmut Bauer, Vice Chair, CEBS (Committee of European Banking Supervisors)

15:15 - *How to assure “better regulation” - a Member State perspective*
15:45

Mr. Stephan Naundorf, Federal Chancellery, Better Regulation Unit, Germany

15:45 - *Commission initiatives for “better regulation”*
16:15

Mr. Gert-Jan Koopman, Director, European Commission, DG Enterprise and Industry, Industrial Policy and Economic Reforms; Commission's Impact Assessment Board

16:15 - Questions & Answers
16:45

16:45 - Closing Speech

17:00

Dr. Christopher Pleister, President, EACB / President, BVR, Germany

In its 2005-2010 Financial Services Policy programme, the European Commission announced as a priority to drive through the better regulation principles into all policy making. EBIC has constantly supported this approach, considering that open consultations with stakeholders, ex-ante evaluations, by way of cost benefit analyses or impact assessments, as well as economic evaluations of passed legislation need to become an established part of the legislative process. Different types of regulation, in particular self-regulation, should be given equal consideration when devising regulatory solutions to European problems.

EBIC believes that halfway to the completion of the Financial Services Policy 2005-2010 programme, and ahead of the launch of the economic evaluation of the Financial Services Action Plan, the banking industry has to deliver its contribution to the debate on stakes and challenges of better regulation and to organize a forum on better regulation in the financial services sector. This event, organized by the EBIC member associations with the full support of MEP Berès, will bring together high level representatives from the EU institutions, national experts, relevant stakeholders, keynote speakers as well as senior representatives of the European banking sector.

The objectives of the EBIC Seminar are to:

- Critically analyze the objectives of regulation, improve the economic environment, identify what should be avoided (e.g. over-regulation, costly and too prescriptive regulation); Examine the notion and added value of applying the better regulation principle,
- Illustrate the impact and effects regulation has on banks internal management with regards to administrative burdens, on costs and products,
- Assess how to assure and improve the application of the better regulation principle in future.

Invitation

The European Banking Industry Committee (EBIC), founded in 2004, is a common platform bringing together all relevant European banking industry associations. It is committed to providing a common voice of the EU banking sector at large regarding EU financial legislation initiatives and banking practices and to maintaining an open and fruitful dialogue with the EU Institutions and international bodies. EBIC is regularly called upon to provide expertise in the field of financial services.

The Committee is currently focusing on initiatives in the areas of Consumer Credit and Mortgage Credit; it also produced several key positions for the banking industry in the fields of the financial services market integration process in a post-FSAP environment, Capital Requirements Directive, Anti Money Laundering and others. These positions can be viewed on <http://www.eubic.org>.

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to “ex ante” assessment

European Parliament
Brussels,
19 February 2007

EBiC

European Banking Industry Committee

European Banking Federation (EBF) • European Savings Banks Group (ESBG)
European Association of Cooperative Banks (EACB)
European Mortgage Federation (EMF) • European Federation of Building Societies (EFBS)
European Federation of Finance House Associations (Eurofinas)/European Federation of Leasing
Company Associations (Leaseurope) • European Association of Public Banks (EAPB)

