

## Understanding Financial Markets and Services

### SEMINAR 6: INTRODUCTION TO BANKING

2 October 2014, 16:00-18:00, European Parliament, room A1E1

The EPFSF training sessions for MEP assistants are designed to deliver a deeper understanding of financial markets and services. The purpose of this seminar is to cover the basics of banking and to introduce you to the role of banks in the wider economy. The seminar will also deal with the main aspects of the regulatory and supervisory framework for banks in Europe.

#### PROGRAMME

- 16:00 **INTRODUCTION**
- 16:10 **THE ECONOMIC ROLE OF BANKS**
- Role of banks
  - Weight of banks in the general economy
  - Financial intermediation
  - Type of banks
- BANKING ACTIVITIES – PRODUCTS & SERVICES**
- Credit
  - Payment Services
  - Securitisation & Longer-term financing
- 16:50 **BANKING REGULATION AND SUPERVISION**
- Single Rulebook and Single Supervisory Mechanism, including reference to the role of the European Banking Authority
  - Bank Resolution and Single Resolution Mechanism and Fund
  - Bank Structure – proposals for reform
- 17:40 **Q&A**
- 17:55 **CLOSING REMARKS**
- 18:00 **END OF SESSION**

**Moderator:** *Enrique Velazquez, Head of Public Affairs, European Banking Federation (EBF)*

**Panel of speakers:**

**Anna Bak**, *Manager Securitisation Division. Association for Financial Markets in Europe (AFME)*

**Luca Bertalot**, *Secretary General. European Mortgage Federation & European Covered Bond Council (EMF-ECBC)*

**Caroline Gourisse**, *Head of Banking Supervision and Economic Affairs Department. European Savings and Retail Banking Group (ESBG)*

**Sandra Hafner**, *Department Director Banking Supervision - VÖB Expert. European Association of Public Banks (EAPB)*

**Robert Priester**, *Deputy Chief Executive and Head of Wholesale & Regulatory Policy Department. European Banking Federation (EBF)*