

# A EUROPEAN FORUM FOR INTERNAL AUDIT, BANKING REGULATION AND SUPERVISION

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17 & 18 SEPTEMBER 2019 | LUXEMBOURG

With the participation of  
**EBA | ECB**



# PROGRAMME

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The Forum will be moderated by Mr. Alisdair McIntosh.

**FROM 08:00 AM REGISTRATION AND COFFEE**

<b>09.00</b>	<b>Welcome and Opening</b>	<b>Jamie Graham</b> Chairman of the Banking Committee, ECIIA
<b>09.10</b>	<b>Future challenges for the European Banking Sector</b>	<b>Ranieri de Marchis</b> Co-Chief Operating Officer, UniCredit Group
<b>09.45</b>	<b>Latest Developments on Governance and Outsourcing</b>	<b>Bernd Rummel</b> Senior Policy Expert, EBA
<b>10.15</b>	<b>Coffee Break</b>	
<b>10.45</b>	<b>Introduction and Panel discussion</b> <b>On-Site Inspections: Challenges and lessons learned</b>	<b>Jerome Lachand</b> Head of Division, Centralised on Site Inspection Division, ECB  <b>Margit Lang</b> Head of Section, Centralised on Site Inspection Division, ECB  <b>Jean-Marc Giraud</b> Chief Audit Executive, Société Générale de Banque  <b>Serenella de Candia</b> Chief Audit Executive, UniCredit Group  <b>Thierry Thouvenot</b> Chief Audit Executive KBL European Private Bankers

11.35

**Victor Guerrero Gutierrez**  
Head of Division Significant  
Bank Supervision DG1, ECB

**Introduction and Panel  
discussion:**

**Germar Knöchlein**  
Head of Division Significant  
Bank Supervision DG2, ECB

**The relation between JST and  
internal audit: Challenges and  
lessons learned**

**Andrea Bracht**  
Head of Group Internal  
Audit, Commerzbank

**Alessio Miranda**  
General Manager Corporate  
Audit Services, ING

12.30

**Lunch and networking**

13.30

**Breakout sessions  
Introduction and discussion on:**

- Skills and rotation of the internal auditors
- Audit function effectiveness evaluation
- General role of the internal audit function in the future

15.00

**Wrap up of breakout sessions**

15.30

**Conclusions**

**Thierry Thouvenot**  
Vice President, ECIIA

15.45

**Coffee networking**

16.30

**End**

## KEYNOTE SPEAKERS

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### **Andrea Bracht** | Head of Group Internal Audit | **Commerzbank**

Andrea Bracht heads up the Internal Audit department of Commerzbank AG on Executive level.

Until she took over her role in October 2015 she was in charge of overseeing all audit activities related to Commerzbank AG's investment banking business globally.

Being a trained bank officer with a degree in business administration (Universities of Passau, Eichstätt-Ingolstadt and Budapest), Andrea started her career in Dresdner Bank where she worked in Group Audit's Investment banking audit division. In 2007 she became Chief Operating Officer of Group Treasury being responsible for the management of the function's operational business for more than five years. Andrea is member of the executive board of the DIIR – Deutsches Institut für Interne Revision (German IIA).



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### **Serenella de Candia** | Chief Audit Executive | **UniCredit Group**

Serenella holds a Degree in Business Economics from Università Cattolica of Milan and is a Certified Accountant (Revisore dei Conti and Dottore Commercialista). She started her career at Arthur Andersen in 1994 as External Auditor and Consultant for financial and insurance companies, with several roles from junior Auditor to Manager. She joined UniCredit in 2000, as Deputy of the Head of Group Audit for banking subsidiaries; she held various managerial positions in Internal Audit. From 2008 to 2010 she worked for a medium-sized Italian Banking Group as Head of Internal Audit. In 2011 she was appointed General Manager and in 2012 CEO of UniCredit Audit, subsidiary specialized in auditing services. In October 2014 she was appointed Head of Group Audit. Since September 2016 she is the Chief Audit Executive of UniCredit Group. She is responsible for Audit activities and is the Head of the Internal Audit Competence Line.



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**Jean-Marc Giraud** | Chief Audit Executive | **Société Générale de Banque**

Jean-Marc Giraud joined Société Générale Inspection department in 1982 after starting his career as a consultant at the OECD in Paris in 1980. In 1989, he moved to the Société Générale Corporate Investment Banking (SG CIB), first within Genefim, a real estate leasing subsidiary and was subsequently appointed Deputy Head of Real Estate Financing. In 1995, he joined the Group's Coverage department as Global Head of the Leisure and Transportation sectors. In 1998, he created and headed the Strategic and Acquisition Finance department. In July 2008 he was appointed Head of Global Capital Markets (Equity and Fixed Income origination). Jean-Marc Giraud was appointed Group Head of Inspection and Audit in June 2012. Jean-Marc Giraud holds a Doctorate in Economics.



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**Jamie Graham** | Chairman of the Banking Committee | **ECIIA**

Jamie Graham is the Chief Audit Executive at Nordea and is based in Sweden. He has 20 years' experience in the financial services audit sector having previously held various roles in Internal Audit at Barclays and external audit with PWC. Graham has been a member of the ECIIA Banking Committee since 2017 and took on the role of Chairman in February 2019.



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**Víctor Guerrero Gutierrez** | Head of Division Significant Bank Supervision DG1 | **ECB**

Víctor Guerrero has been a banking supervisor for around 30 years. He joined the ECB in 2014, as Head of Division within Directorate General Microprudential Supervision I. This DG is in charge of direct day-to-day supervision of approximately the 40 largest Significant Institutions in the Euro Area. He is currently responsible for a portfolio of 5 Significant Institutions operating with different Business Models across several jurisdictions. Previously he worked for Banco de España in banking supervision for around 25 years. He was mainly involved in the supervision of two large international banking groups at various functions, including Head of Division.



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**Germar Knöchlein** | Head of Division Significant Bank Supervision DG2 | **ECB**

In his current position as Head of Division in the Directorate General Microprudential Supervision II Germar Knöchlein is in charge of the ongoing supervision of nine significant institutions in five jurisdictions in the Eurozone. Before joining ECB in 2014 he was in charge of public banks at the German Agency for Financial Market Stabilisation which had granted capital and liquidity aid to German banks during the financial crisis. Since 1997 he has worked in various managerial roles in risk controlling and portfolio management in three German banking groups. Mr Knöchlein holds a doctoral degree in physics and graduated in business administration.



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**Jerome Lachand** | Head of Division, Centralised on-site Inspection Division | **ECB**

Jerome Lachand started his career at the Banque de France where he worked in the banking supervision and the payment systems oversight departments. He was appointed as US representative in New York City, before joining the Inspection Générale.

After 10 years as Head of Mission in the largest French banks, he joined the ECB in 2014 to set up the SSM's on site function. He leads the ECB Centralised On Site Inspection Division, and coordinates the NCA's on site departments via the COI Network.



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**Margit Lang** | Head of Section, Centralised on Site Inspection Division | **ECB**

Margit started her career in a German commercial bank where she was mainly occupied with real estate finance. She joined Deutsche Bundesbank in 1995 and held various positions before being assigned to the Banking Supervision Department in 2001 where she acted also as Head of Mission. She joined the ECB in 2014 as Head of Section. Her current responsibilities are on-site inspections on Governance, Operational risks, Capital and Business model.

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**Ranieri de Marchis** | Co- Chief Operating Officer | **UniCredit Group**

From 1990 to 2003 he worked for General Electric Group: from 1990 to 1997 as Chief Auditor - Area Europe; from 1995 - 1997 he was Head of Finance and Commercial Development; from 1996 - 1997 he was Chief Financial Planning for GE Power Systems. From 1997 - 2001 he was General Manager - Finance. In 2001, he was promoted to Vice President, Chief Financial Officer General Electric, Oil & Gas Division.

Ranieri joined UniCredito Italiano Spa in 2003 as CFO for the Group. In 2009, he was appointed Head of Internal Audit.

From 2016, Ranieri is Co-Chief Operating Officer. He is also President of the UniCredit Services board of directors, Vice President of the UniCredit Bank Austria supervisory board, Vice President of the "Fondo Interbancario di Tutela dei Depositi" board of directors and, at the "Associazione Bancaria Italiana", member of the board of directors and the Executive Committee.



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**Alisdair McIntosh** | Forum moderator

Alisdair is an independent consultant focusing on issues of strategy, governance and assurance. He is currently a Strategic Advisor to the Scottish Government on its flagship programme to create a Scottish National Investment Bank. Before that, he advised HSBC on a wide-ranging improvement programme for its global internal audit function in response to feedback from international regulators. Earlier roles include Policy and External Relations Director at the Chartered Institute of Internal Auditors, and senior EU advisor to TheCityUK. Alisdair's earlier career was in government, including senior roles in HM Treasury, the UK Representation to the European Union, the European Commission, the Scottish Government, and as the head of the UK Government's Scotland Office. He was educated at Durham and London universities, and at business school at INSEAD (Fontainebleau), and lives in Edinburgh.





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**Alessio Miranda** | General Manager Corporate Audit Services | **ING**

Alessio re-joined ING Group in September 2014 as the General Manager of Corporate Audit Services. In the previous ten years, Alessio was the Audit Director for Retail and Wealth at Lloyds Banking Group for two years, the Audit Director for Aviva Europe for one year, the AIB Group Chief Internal Auditor for five years and the Barclays Internal Audit Director for Risk Management and Finance for two years.

Prior to joining Barclays in 2004, Alessio was a Managing Director within ING Wholesale International Banking, mainly responsible for auditing investment banking, risk management and asset management businesses since 1997. Previously he worked for Banca d'Italia (the Italian Central Bank), in their Supervision department for four years.

Alessio is a Chartered Accountant in Italy, MSc in Finance graduate at the London Business School.



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**Bernd Rummel** | Senior Policy Expert | **EBA**

Bernd Rummel works at the European Banking Authority – formerly the Committee of European Banking Supervisors - as a Senior Policy Expert since 2009. He is responsible for EBA's work on corporate governance, risk management and remuneration. In parallel to his role as Senior policy expert, Bernd is the Ethics Officer of the EBA. He is an experienced Banking Supervisor, who has been working for Deutsche Bundesbank since 1990 and for the Federal Financial Supervisory Authority of Germany (BaFin) since 2003. Bernd's background is business economics.



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**Thierry Thouvenot** | Chief Audit Executive | **KBL European Private Bankers**

Thierry is the Chief Audit Executive of a pan European ECB supervised bank active in Private Banking (KBL). He has more than 20 years of experience in internal audit in the financial sector within major European countries and is a Board member of IIA Luxembourg, where he served as Chairman from 2012 to 2016.

He was elected to the ECIIA Management Board in 2015 and became Vice President of ECIIA in 2017. At ECIIA, he is also the Chairman of the Public Affairs Coordination Committee and the Vice Chairs of the Banking and Insurance Committees.



## LIST OF PARTICIPANTS

<b>First name</b>	<b>Last name</b>	<b>Bank name</b>
<b>Mohammad</b>	ALessa	Saudi Fund For Development
<b>Despina</b>	Andreadou	EUROBANK ERGASIAS S.A.
<b>Pascal</b>	Augé	Société Générale de Banque
<b>Carolina</b>	Baltazar	ECIIA
<b>Sergejs</b>	Bockovs	Regionala Investiciju Banka JSC
<b>Mariacarla</b>	Boerchio	INTESA SANPAOLO
<b>Roberta</b>	Bonini	Credito Emiliano SpA
<b>Andrea</b>	Bracht	Commerzbank
<b>Martin</b>	Brandstetter	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft
<b>Luis</b>	Canales	BANC SABADELL
<b>Irena</b>	Čepaitė	SEB bankas AB
<b>Arnaud</b>	Chupin	Credit Agricole Corporate & Investment Bank
<b>Gisela</b>	Conrads	Münchener Hypothekenbank eG
<b>Nicholas</b>	Crapp	RBS
<b>Serenella</b>	De Candia	UniCredit
<b>Ioannis</b>	Diveris	National Bank of Greece
<b>Elsa</b>	Dorschel	BIL SA
<b>Anders</b>	Erlandsson	Swedbank
<b>Javier</b>	Faleato	IIA Spain
<b>Jean-Pierre</b>	Falgas	BNP PARIBAS
<b>Wolfgang</b>	Freudenmann	Deutsche Apotheker- und Ärztebank eG
<b>Jean-Marc</b>	Giraud	Société Générale de Banque
<b>Joaquin</b>	Gortari	BBVA
<b>Jamie</b>	Graham	Nordea
<b>Victor</b>	Guerrero Gutierrez	ECB
<b>Pia</b>	Haas	BIL SA
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<b>Rudi</b>	Hex	KBC Group
<b>George</b>	Kaloritis	National Bank of Greece
<b>Muriel</b>	Kimmes	BCEE
<b>Tatjana</b>	Kirn Volk	Abanka d.d.
<b>Rudi</b>	Kleijwegt	Rabobank
<b>Germar</b>	Knochlein	ECB

<b>Jerome</b>	Lachand	ECB
<b>Juhani</b>	Laitinen	OP Financial Group
<b>Eric</b>	Landry	RBC
<b>Margit</b>	Lang	ECB
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<b>Christiane</b>	Legat	Conseil
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<b>Ranieri de</b>	Marchis	UniCredit Group
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<b>Francisco</b>	Martínez	Bankinter
<b>Yvonne</b>	McBain	Bank of Ireland
<b>Alisdair</b>	McIntosch	Forum facilitator
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<b>Björn</b>	Rosenkvist	SEB
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<b>Steve</b>	Sanders	Bank of Ireland
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<b>Barbara</b>	Wastle	Lloyds Banking Group
<b>Jonathan</b>	Wilson	RBS, Ulster Bank, Ireland
<b>George</b>	Zornas	Bank of Cyprus