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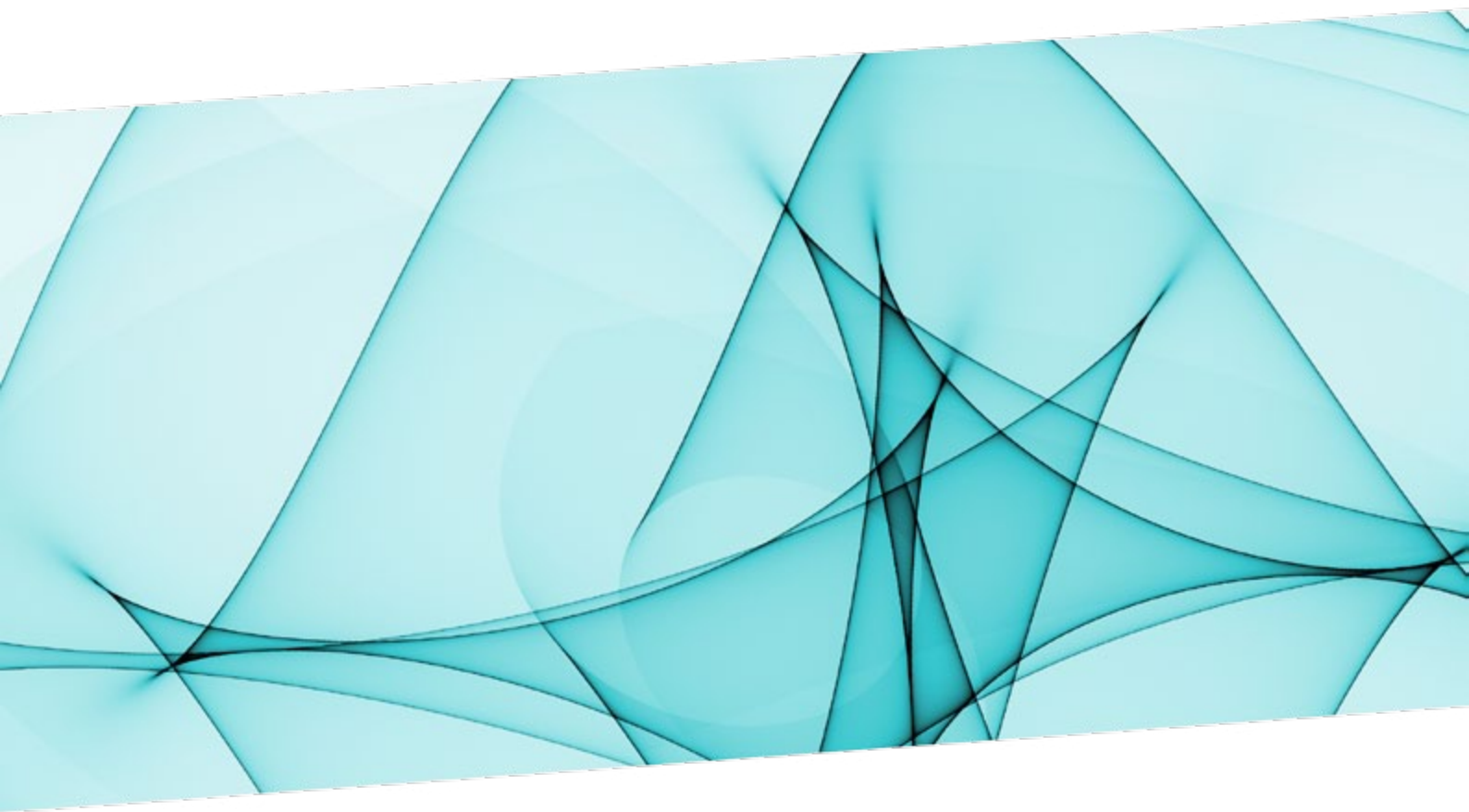


# THE NEW BANKING LANDSCAPE

IBF NATIONAL CONFERENCE 2010

RADISSON BLU ROYAL HOTEL, GOLDEN LANE, DUBLIN 8

WEDNESDAY 20<sup>TH</sup> OCTOBER



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## INTRODUCTION

The global banking and financial crisis, the factors that caused it, and the response of governments and regulators has forced us to revisit the principles and thinking that has informed the evolution and development of the banking sector up to now. Many of the changes both proposed and underway are profound and will significantly influence and shape the future direction of the industry for many years to come.

## CONFERENCE THEMES

In order to gain a deeper insight into the nature and scale of this change, some of the questions we will explore and debate at the 2010 conference are:

- How will banking change and what will be the implications for customers, the economy and broader society;
- How to ensure a robust regulatory environment which sustains a competitive banking sector, delivering competition and choice;
- How are banks responding to the key challenges; regaining trust, supporting stakeholders in challenging times and enabling economic recovery.

The IBF Annual Conference is now firmly established as the preeminent banking and financial services sector conference. Attended by over 200 delegates last year, the 2010 Conference will bring together a distinguished panel of speakers, from home and abroad, to help us address these important questions. Drawing on the strategic insight and understanding of senior bankers, regulators, government, policy makers and influencers, delegates can look forward to engaging and informed presentations as they navigate and shape the sector's future direction.

## IRISH BANKING FEDERATION (IBF)

The IBF is the leading representative body for the banking and financial services sector in Ireland, representing over 80 member institutions and associates, including licensed domestic and international banks and credit institutions operating in the financial marketplace here.

## CPD HOURS

The conference counts for 3 formal CPD hours for CPD members and QFA. There are 3 formal hours for LCOI and 4 hours for CeB.

**TO REGISTER:** IBF MEMBERS: €380  
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or fax the attached form to 01-6796680 For more information please contact [events@ibf.ie](mailto:events@ibf.ie) on 01-4748802/01-6715311

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**PRICEWATERHOUSECOOPERS** 

**PricewaterhouseCoopers** is Ireland's largest professional services firm and leading advisors to the Banking and Financial Services sector. We specialise in delivering industry-focused assurance, tax and advisory services to operations both in the domestic and cross-border international banking and financial services arena. We are recognised internationally as having the skills and experience necessary to advise clients in a complex industry and ever changing business, regulatory and technical environment. Through our network of specialists in 150 countries we can help turn challenges into opportunities in key areas of your business including governance, risk and compliance, process improvement, financial reporting and business development strategies.

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**Accenture** is a global management consulting, technology services and outsourcing company, with more than 190,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US\$21.58 billion for the fiscal year ended Aug. 31, 2009. Its home page is

[www.accenture.com](http://www.accenture.com).

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## CONFERENCE PROGRAMME

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IRISH BANKING FEDERATION (IBF) NATIONAL CONFERENCE 2010  
RADISSON BLU ROYAL HOTEL, GOLDEN LANE, DUBLIN 8

WEDNESDAY, 20<sup>TH</sup> OCTOBER 2010  
8.00<sup>AM</sup> - 1.30<sup>PM</sup> (FOLLOWED BY LUNCH)

8.00 - 8.30	<b>REGISTRATION / TEA &amp; COFFEE</b>
8.30 - 8.35	<b>WELCOME</b> Pat Farrell, Chief Executive, Irish Banking Federation
8.35 - 8.55	<b>OPENING ADDRESS</b> Brian Lenihan, T.D., Minister for Finance
8.55 - 9.15	<b>A NEW ENVIRONMENT FOR BANKING</b> Robert Gallagher, IBF President; Chief Executive, Corporate Markets, Ulster Bank Group
9.15 - 9.40	<b>PATHS TO RECOVERY</b> John Fitzgerald, Research Professor, Economic and Social Research Institute
9.40 - 10.05	<b>NEW CHALLENGES, NEW BANKING</b> Des Crowley, Chief Executive Officer, Retail (Ireland and UK), Bank of Ireland Group
10.05 - 10.30	<b>BANKING SUPERVISION - THE NEW APPROACH</b> Jonathan McMahon, Assistant Director General of Financial Supervision, Central Bank and Financial Services Authority of Ireland
10.30 - 10.50	<b>Q &amp; A SESSION</b>
10.50 - 11.10	<b>COFFEE BREAK</b>
11.10 - 11.35	<b>THE WAY FORWARD: "THE NEW RENAISSANCE MODEL"</b> Richard Kibble, Partner, Strategy, PricewaterhouseCoopers
11.35 - 12.00	<b>GROWING INDIGENOUS INDUSTRY - THE WAY FORWARD</b> Frank Ryan, Chief Executive Officer, Enterprise Ireland
12.00 - 12.25	<b>LIMITING THE DISTORTIONS OF COMPETITION CREATED BY STATE AID</b> Irmfried Schwimann, Director, DG Competition, European Commission
12.25 - 12.50	<b>GETTING THE BALANCE RIGHT ON REGULATION</b> Angela Knight, Chief Executive, British Bankers' Association
12.50 - 13.05	<b>THE EMERGING CUSTOMER</b> Alastair Blair, Head of Financial Services, Accenture
13.05 - 13.25	<b>Q&amp;A SESSION</b>
13.25 - 13.30	<b>CLOSING REMARKS</b> Pat Farrell, Chief Executive, Irish Banking Federation
13.30	<b>NETWORKING LUNCH</b> Sponsored by A & L Goodbody

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## SPEAKER BIOGRAPHIES

**PAT FARRELL**

Chief Executive, Irish Banking Federation

Pat has been Chief Executive of IBF since January 2004. IBF is the principal representative body for banking and financial services with a membership of 80 banks and associates, including all retail banks and mortgage lenders and the leading international banks based at the IFSC. Pat is a member of the Department of the Taoiseach's Clearing House Group and is Chairman of the IFSC Ireland Steering Group. He is also a member of the Executive Committee of the European Banking Federation, who represent the interests of commercial banks across Europe.

In Pat's previous career he held a series of senior management positions in both the public and private sector, most notably as Head of Marketing & Communications and General Manager Retail Operations, EBS Building Society, Chief Executive Galvia Private Hospital Galway and General Manager of Sligo Regional Hospital. From 1991 to 1997 Pat served as General Secretary of Fianna Fail and was a member of Seanad Eireann in the period 1992/93.

Pat is Chairman of Sightsavers International (Ireland) and is a member of the Board of Trustees of Sightsavers International. He is also a Board member of the Health Service Executive and the National Housing Organisation, Threshold.

**ROBERT GALLAGHER**

IBF President & Chief Executive, Ulster Bank Group

Robert Gallagher is a Director of Ulster Bank Limited and Ulster Bank Ireland Limited and is a Senior Executive in RBS Group. He is also currently president of the Irish Banking Federation. He joined Ulster Bank in 2005 as Chief Executive Corporate Markets. The Corporate Markets business provides full banking service to SME and Large Corporate customers in both Northern Ireland and the Republic of Ireland. Prior to joining RBS Group he was Head of Corporate Banking International at AIB Group with responsibility for offices in London, Dublin, Frankfurt and Paris. Prior to this, he worked in Citibank Australia Limited. He is a Chartered Accountant having trained with KPMG and is a graduate of University College Dublin, where he studied for a Bachelor of Science Degree.

**JOHN FITZGERALD**

Research Professor, Economic and Social Research Institute

John Fitz Gerald is a Research Professor with the Economic and Social Research Institute in Dublin working on macro-economic policy, and energy policy. He is a past President of the Irish Economic Association and a former member of the National Economic and Social Council. He has published extensively on the medium-term prospects for the Irish economy, as a joint author of the ESRI's Medium-Term Review, which provides a detailed analysis of Ireland's economic prospects over the next decade.

He was a joint author of the report for the Irish Department of Finance on the Economic Implications for Ireland of EMU, which was published in July 1996. This report was central to the debate on Ireland's membership of EMU. Through his work in the ESRI's Energy Policy Research Centre he has published research on energy demand in Ireland, studies of the economics of global warming, and an analysis of how the Irish energy sector might be restructured to enhance competition and efficiency.

**DES CROWLEY**

Chief Executive Officer, Retail (Ireland and UK), Bank of Ireland

Des Crowley was appointed Chief Executive Officer, Retail (Ireland & UK) with Bank of Ireland (BoI) in May 2009.

This Division encompasses the principal activities previously managed within the separate former Retail Financial Services Ireland and UK Financial Services Divisions. These include BoI's extensive branch networks throughout the island of Ireland, Business Banking in Ireland and the UK, mortgages, personal loans, credit cards and day to day banking in Ireland and the UK, Wealth Management in Ireland, and BoI's very successful joint ventures with the UK Post Office.

Des joined Bank of Ireland in 1988 from Arthur Andersen & Co where he was a Management Consultant. He has held senior management positions as Head of Information Systems Development, Head of Credit Card Services, Managing Director of Bank of Ireland Finance and General Manager, Retail Finance and Strategy. He was appointed Chief Executive Retail Banking & Distribution in 1999, a division which was amalgamated with Retail Businesses and re-titled Retail Financial Services Ireland in 2004.

He was Chief Executive of Bank of Ireland's UK Financial Services Division from 2004 to May 2009. He is a member of the Bank of Ireland Group Executive Committee and a Director of the Bank of Ireland Court.

Des is an Economics graduate of Trinity College Dublin and is a Fellow of the Chartered Institute of Management Accountants.

**JONATHAN MCMAHON**

Assistant Director General of Financial Supervision, Central Bank and Financial Services Authority of Ireland

Jonathan McMahon is Assistant Director General with responsibility for Financial Institutions Supervision at the Central Bank of Ireland.

He joined the Central Bank in March 2010 from Promontory Financial Group where he specialised in banking and risk management and advising global bank and public sector clients during the financial crisis. During this time, he also led a review for the UK National Audit Office of the UK government's actions during the financial crisis.

Prior to joining Promontory in 2007, he worked at Deloitte and Touche and the UK's Financial Services Authority (FSA). Jonathan spent seven years at the FSA and held a number of roles in banking supervision and research and was Private Secretary to its chairmen, Sir Howard Davies and Sir Callum McCarthy. Towards the end of his time at the FSA, he was actively involved in the reform of the regulatory regime for retail intermediaries in the UK.

Jonathan McMahon graduated from St. Andrews University in Scotland in 1998 with a first class honours degree in history. He also holds a Masters degree in history from the College of William and Mary in Virginia.

His responsibilities at the Central Bank of Ireland include oversight of the supervision of banks, insurance companies and credit unions.

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**RICHARD KIBBLE****Partner, Financial Services, PwC UK**

Richard has over 20 years experience advising financial institutions in the UK and Europe on strategic, operational and organisational issues. His focus is on retail financial services, wholesale and asset management. His expertise also includes corporate strategy, strategic management, large-scale change management and linking people development to performance. He has a wealth of experience advising global financial services organisations and boards as well as helping the financial sector be fit for the future. Richard has co-authored PwC's thought leadership on the financial crisis 'The Day After Tomorrow'.

**IRMFRIED SCHWIMANN****Director for Markets and cases III: Financial Services, European Commission**

Since January 2009, Mrs Irmfried Schwimann is Director in the European Commission's Directorate General for Competition; she is responsible for antitrust, merger and state aid control in the financial services sector.

Previously, Mrs Schwimann was head of DG Competition's financial services antitrust unit (2006-2008) and head of DG Internal Market's Financial Services Policy unit (2003-2006). Mrs Schwimann also worked on retail financial services and payment issues within DG Markt (1999-2002) and was a member of Commissioner Bolkestein's Cabinet (2002-2003).

Mrs Schwimann studied law at the University of Linz/Austria as well as political science at the Institut d'Etudes Politiques in Paris.

Before joining the Commission Mrs Schwimann worked for the Austrian Ministry of Foreign Affairs (1984-1989) as well as for an Austrian Insurance group (1989-1999).

Mrs. Schwimann is married and has 3 children.

**ANGELA KNIGHT****Chief Executive, British Bankers' Association**

After leaving Bristol University with an honours degree in chemistry, Angela worked for the American industrial gas company Air Products Ltd. She was the product development manager for the application and sales of nitrogen as an inert carrier during the treatment of ferrous metal components.

She went on to set up and was Chief Executive of a specialist contract heat treatment company treating precision engineering components - Cook & Knight Metallurgical Processors Ltd - and associated process plant manufacturing company.

From 1987 to 1992 she was Councillor and Chief Whip on Sheffield City Council. She entered Parliament in 1992 as MP for Erewash and was Economic Secretary to the Treasury between 1995 and 1997, when she lost her seat at the General Election. She was the Chief Executive of the Association of Private Client Investment Managers and Stockbrokers from September 1997 to December 2006.

She is currently the Chief Executive of the British Bankers Association. She is also a non-executive director on the boards of Brewin Dolphin plc and the Financial Services Skills Council.

**FRANK RYAN****Chief Executive Officer, Enterprise Ireland**

As CEO, Frank is appointed by the Minister for Enterprise Trade and Employment, is a member of the Board of Enterprise Ireland and is an ex officio member of the Board of Forfás.

Frank leads a global team of Senior Executives working directly with Irish-owned enterprises, helping them to start, grow, innovate and win export sales in global markets. Enterprise Ireland executives support the internationalisation of Irish enterprises and help international buyers to connect with and maintain profitable partnerships with businesses in Ireland. This global team is responsible for delivering a range of Enterprise Ireland services, by providing access to expert advice and services and the funding necessary to support start-up, expansion, and R&D business plans.

Prior to this, Frank held a range of senior positions in the Industrial Development Agency (IDA Ireland). He has also worked in the private sector with Irish and multinational computer companies and was based for a period of his career in the United States.

On becoming CEO of Enterprise Ireland in 2003 Frank led a 'root and branch' review of the Agency's activities which radically changed the structure of the organisation and in particular the client-engagement model.

Enterprise Ireland client companies now employ in excess of 134,000 people, spend €19 billion in Ireland on wages, raw materials and services and account for exports of €13 + billion.

Frank is a graduate of Trinity College Dublin, with a M.Sc. in Strategic Management, and of the Advanced Management Programme at Wharton School, University of Pennsylvania. He is married with two adult children and one granddaughter, Jasmine.

Frank was a member of the Innovation Task Force established by the Taoiseach in 2009 and subsequently was appointed as a member of the Advisory Board for Ireland's Innovation Fund in July 2010.

**ALASTAIR BLAIR****Head of Financial Services, Accenture**

Alastair joined Accenture's financial service practice in 1987 having graduated with a degree in mathematics and electronic engineering from Trinity College, Dublin. With over 20 years experience working with banks and financial services clients in the UK, Ireland and internationally he was worked on a broad range of strategic, communications, change and execution initiatives of varying scale and complexity. Since 2005 Alastair has been head of Accenture's Financial Services practice in Ireland.

In particular, Alastair has deep Credit, Risk and Banking experience both from the International and Domestic marketplace. Alastair has worked with banks in the areas of asset analysis and performance management from an operating model perspective helping banks develop appropriate stakeholder governance, information and control processes and models. He also has experience in establishing a new bank and building the end to end governance model and frameworks required to execute in a start up environment.

In his spare time Alastair is a sports fan and enjoys spending time with his young family. He is very interested in Junior Achievement, an organisation supported by Accenture.

## HOW TO REGISTER

### MAIL

Complete and mail this registration form to: Lisa Shevlin, Irish Banking Federation, Nassau House, Nassau Street, Dublin 2

### BOOK ONLINE

By clicking on this link or visit [www.ibf.ie](http://www.ibf.ie)

### FAX

Complete and fax this registration form to +353 (0) 1 679 6680

### PHONE

Telephone Lisa Shevlin or Michelle Nestor on +353 (0) 1 671 5311 with credit/debit card details.

## REGISTRATION FORM

Please register by completing this form and posting it with your payment to the address overleaf. You can also register online at [www.ibf.ie](http://www.ibf.ie).

<b>First Name</b>	<input type="text"/>
<b>Last Name</b>	<input type="text"/>
<b>Position/Job Title</b>	<input type="text"/>
<b>Company Address</b>	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
<b>Phone Number</b>	<input type="text"/>
<b>Email Address</b>	<input type="text"/>

Please reserve  place(s) at the Member/Associate rate and  places at the non-member/associate rate for the above event.

Please provide the full list of participants (including your own name if you plan to attend):

### Conference Fee

IBF Members/Associates €380  
Non-members/associates €480

### Lunch

Will attend  Will not attend

## PAYMENT OPTIONS

**Online:** You can now register online at [www.ibf.ie](http://www.ibf.ie).

Please have your credit card/Laser card to hand.

### Electronic Payment - Credit Card / Laser Card

Tick only one card:  Visa  Mastercard  Laser

### Card Number

### Expiry Date (mm/yy)

### Name on Card

### Signature of Cardholder

### Date

**Post:** Payment by cheque/draft - Return form and fees to: Irish Banking Federation, Nassau House, Nassau Street, Dublin 2.

Please tick here if you require an invoice

### Cancellations:

Cancellations must be made in writing no later than 10 working days before the conference date. Full refunds will be issued. Places are transferable but notice of the transfer must be made in writing no later than 5 working days before the conference date.

For multiple registrations, i.e. more than one person registering on one credit card/cheque, please include details of additional participants.

The Irish Banking Federation reserves the right to alter programme content, speakers or agenda at any time due to circumstances beyond the control of the Irish Banking Federation.