



Final Program

January 14 – 16, 2008

Horwood House

Milton Keynes (Greater London) United Kingdom

3rd Annual European Bank-to-Bank Forum

presented by
BAFT's European Advisory Council



1-800-BANKERS
www.baft.org

Program Schedule

Monday, January 14

2:00 p.m.
Arrival/Check-in begins at Horwood House

7:00 p.m. Manor Lounge
Registration

7:00 p.m.
Opening Reception
Welcome

EAC Co-Chair Jochen Cerny, Senior Vice President
Financial Institutions, Commerzbank AG

EAC Co-Chair Jeremy J. O'B. Wilson, Vice Chairman
Barclays Commercial Bank

8:00 p.m. Restaurant
Opening Dinner

Sponsored by



Remarks

Andrew Wright, Managing Director, Head of Global Banking
Services, The Royal Bank of Scotland plc

Tuesday, January 15

7:00 a.m. Restaurant
Buffet Breakfast

7:30 a.m. — 8:00 a.m. Cook Lounge
Registration

8:00 a.m. Cook Suite
General Session

Welcome and Introduction of
BAFT and EAC

BAFT President Craig C. Weeks, Senior Vice President
Global Trade Services, JPMorgan

EAC Co-Chair Jeremy J. O'B. Wilson, Vice Chairman
Barclays Commercial Bank and Chairman — Global
Councils, Bankers' Association for Finance and Trade

Kimberly Wiehl, Secretary-General, The Berne Union

8:15 a.m.
Panel
European Bank Consolidation

INTRODUCTION:

Søren Aarup, Head of Banks, Financial Institutions
Division, Nordea

SPEAKER:
Gerry Rawcliffe, Managing Director, Financial Institutions
Fitch Ratings

8:45 a.m.
Panel
European Payments Landscape

MODERATOR:

Andrew Wright, Managing Director, Head of Global Banking
Services, The Royal Bank of Scotland plc

SPEAKERS:

Mark Hale, Director in Performance Improvement
Consulting, PricewaterhouseCoopers LLP

Marion King, Chief Executive Officer, VocaLink

Emmanuel de Bouard, Head of Cash Clearing Services
Banks and Financial Institutions, Payment Services
Société Générale

9:45 a.m. Cook Lounge
Midmorning Coffee Break

10:15 a.m. Cook Suite
Panel
AML/KYC — The Emerging Model

MODERATOR:

EAC Co-Chair Jeremy J. O'B. Wilson, Vice Chairman
Barclays Commercial Bank

SPEAKERS:

Robert Binney, Vice Chairman, Fortent

Kerry Hewson, Director, Bankersalmanac.com

11:15 a.m.
Panel
Trade Issues

MODERATOR:

EAC Co-Chair Jochen Cerny, Senior Vice President
Financial Institutions, Commerzbank AG

SPEAKERS:

The Global Supply Chain

John Ahearn, Managing Director, Global Trade Services
and Financial Institutions, Citi

Master Participation Agreement

Mark Elliott, Solicitor, Group Legal, Corporate Lending
The Royal Bank of Scotland plc

Trade Issues

Ruediger Geis, Vice President, Financial Institutions
Commerzbank AG

European Advisory Council

The mission of BAFT's European Advisory Council is to act as the European bank membership's senior council responsible for advising BAFT's executive committee and board of directors on issues affecting European members.

BAFT

The Bankers' Association for Finance and Trade is an association of 180 financial institutions and service firms dedicated to fostering and promoting international trade, finance, and investment between the United States and its trading partners. Founded in 1921, BAFT has played a unique role in bringing together financial institutions worldwide, which have an interest in business, commerce, and finance in the United States. In July 2002, BAFT affiliated with the American Bankers Association.

12:15 p.m. Restaurant
Networking Buffet Luncheon
 Sponsored by



Remarks
EAC Co-Chair Jochen Cerny, Senior Vice President
 Financial Institutions, Commerzbank AG

1:30 p.m. Cook Suite
Panel
Insourcing/Outsourcing

MODERATOR:
Michael Odenheimer, Regional Head, Europe Banks,
 Trade Sales, Citi

SPEAKERS:
John Monaghan, Global Trade Product Manager, Citi
Bernd Richter, Managing Principal, Strategy and Market
 Operations, Capco
Terry J. Danaher, Head of Trade Finance Services
 Allied Irish Banks P.L.C.

2:30 p.m.
Panel
Remittances

MODERATOR:
Michael Molline, Senior Vice President, Head Relationship
 Management II, Landesbank Baden-Württemberg

SPEAKERS:
E. Judd Holroyde, Senior Vice President, Head — Global
 Product Management and Delivery, Wholesale Internet
 and Treasury Solutions, Wells Fargo Bank
Duarte I. Pitta Ferraz, General Manager and Member of the
 Corporate and Commercial Banking Committee,
 International Division, Millennium BCP

3:30 p.m. Cook Lounge
Afternoon Coffee Break

4:00 p.m. Cook Suite
**Sustainability — From
 Commitment to Implementation**

INTRODUCTION:
Catherine Brett, Managing Director, Global Financial
 Institutions Group, HSBC Bank plc

SPEAKER:
John Laidlow, Senior Manager, Sustainability Risk
 Management, HSBC Bank plc

4:40 p.m.
Panel
**The Credit Crunch — Where
 Are We Now?**

MODERATOR:
Catherine Brett, Managing Director, Global Financial
 Institutions Group, HSBC Bank plc

SPEAKERS:
Alistair Milne, Senior Lecturer in Banking and Finance,
 Faculty of Finance, Cass Business School
Barrie Wilkinson, Managing Director, Oliver Wyman

5:30 p.m.
Wrap Up
EAC Co-Chair Jeremy J. O'B. Wilson, Vice Chairman
 Barclays Commercial Bank

7:15 p.m. Manor Lounge
Gala Reception
 Sponsored by



Remarks
Søren Aarup, Head of Banks, Financial Institutions
 Division, Nordea

8:00 p.m. Cook Suite
Gala Dinner



INTRODUCTION:
EAC Co-Chair Jeremy J. O'B. Wilson, Vice Chairman
 Barclays Commercial Bank

**Fraud and Theft in
 International Trade**
Pottengal Mukundan, Director, ICC Commercial Crime
 Service, International Chamber of Commerce

Wednesday, January 16

7:00 a.m. — 9:00 a.m. Restaurant
Buffet Breakfast

10:00 a.m.
**Deadline for check-out/departure from
 Horwood House**



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Barclays is a major global financial services provider engaged in retail and commercial banking, credit cards, investment banking, wealth management and investment management services. It is one of the largest financial services companies in the world by market capitalisation. With over 300 years of history and expertise in banking, Barclays operates in more than 50 countries and employs approximately 127,000 people. Barclays moves, lends, invests and protects money for over 27 million customers and clients worldwide.



Commerzbank is Germany's second-largest bank and one of the leading banks in Europe. Its consolidated balance-sheet total as of 30th September, 2007, stands at 626 bn euros. More than 8 million customers and 6,000 banks worldwide are serviced by roughly 36,000 employees, with 8,725 of them active outside Germany. Commerzbank enjoys the reputation as the top trade bank in Germany.



Nordea is the leading financial services group in the Nordic and Baltic Sea region. Nordea is making it possible for its customers to reach their goals by providing a wide range of products, services and solutions within banking, asset management, and insurance. Nordea has almost 10 million customers, more than 1,100 branch offices, and a leading netbanking position with 4.6 million e-customers. Nordea shares are listed on the stock exchanges in Stockholm, Helsinki, and Copenhagen.



PricewaterhouseCoopers (PwC) provides industry-focused assurance, tax and advisory services. Its regulatory advisory services professionals are experienced in advising foreign and domestic banking organizations about strategic options, safety and soundness, financial risk management issues, regulatory examinations, compliance, applications, nonbank operations, reporting and capital adequacy, structured transactions and other areas of regulation or supervision. PwC is well prepared to help your financial institution successfully negotiate the maze of regulatory requirements in the United States. PwC's integrated approach to client care benefits you with the global reach of a market leader and the local feel of a neighborhood relationship.



The Royal Bank of Scotland provides financing, risk management and investment solutions to commercial businesses, large corporates, and institutional clients in the United Kingdom and around the world. It also provides the enthusiasm, expertise, innovation, and long-term commitment required to achieve success for all its clients. RBS believes one phrase can sum up what it is all about: Make it happen.

