



The EUROPEAN SUPERVISOR EDUCATION INITIATIVE (ESE)

presents the seminar on

## **“BANKS' BUSINESS MODEL ANALYSIS”**

hosted by: Banka Slovenije

Date: 25 - 27 November 2019

Venue: Center of Excellence in  
Finance, Cankarjeva 18,  
Ljubljana



## **OBJECTIVES**

The seminar is designed to familiarize the participants with the latest developments in the field of business model analysis. It offers participants from central banks and supervisory authorities an opportunity to share experience and best practices and deepen their knowledge on business model analysis. Supervisors and other experts with long track records will highlight the concepts and practices of different assessments to analysis of banks' models from a supervisory perspective. Participants will have a chance to discuss the topics on a broad basis with experts from ECB, EBA, selected national supervisory authorities within SSM and practitioners from banking industry.

## **CONTENT**

- Regulatory view on business models development analysis and EBA Single Supervisory Handbook
- ECB approach to Business model assessment
- Business model assessment in SREP process, experience of NCA
- BMA as early warning system for individual bank (OeNB)
- Development of individual business model, practitioner's view (Nova Ljubljanska banka d.d., Ljubljana)
- Banks' business model analysis tool - quantitative tool (Banka Slovenije)
- Big Data and Artificial Intelligence (BaFin)

## **FORMAT**

Lectures, case studies, discussion

## **NUMBER OF PARTICIPANTS**

20

## **TRAINERS:**

Experts from the EBA, ECB, national supervisory authorities and the industry



## PROGRAMME

### Monday, 25 November 2019

- 13:40 - 14:00 Registration and coffee
- 14:00 - 14:15 Opening remarks  
*Mr. Darko Torkar, Head of Analysis and Methodology Section  
Banka Slovenije*
- 14:15 - 16:15 **EBA approach to business models analysis (BMA)**
- Introduction
  - Objective of BMA
- Mr Dragan Crnogorac, EBA*
- 16:15 - 16:30 Break
- 16:30 - 18:00 **BMP analysis: *On Site Inspection***
- Mr Thomas Robertet, ECB*
- 19:00 Social programme

### Tuesday, 26 November 2019

- 9:00 - 9:15 Registration and group photo
- 9:15 - 10:45 **BMP Analysis: *Licensing***
- Ms Sophie Druegh, ECB*
- 10:45 - 11:15 Coffee break
- 11:15 - 12:45 **The Netherlands: DNB - Practical experience of NCA**
- **BMA as part of SREP (experience of NCA)**
  - **Experience with individual bank (potential tailor made)  
BMA**



*Mr Ben Brekhof, DNB*

12:45 - 13:45

Lunch

13:45 - 15:15

**Nova Ljubljanska banka d. d., Ljubljana - challenges of developing business model and corporate strategy of a small institution in the SSM environment**

- **Business strategy's view of business model and corporate strategy**
- **Assessment and classification of banks' business model and corporate strategy**
- **Drivers of change in banks' business model and corporate strategy**
- **Challenges of transformation of banks' business model and corporate strategy**

*Mr Igor Zalar, General Manager, Nova Ljubljanska banka d.d., Ljubljana*

15:15 - 15:30

Coffee break

15:30 - 17:00

**Austria - BMA as early warning system for individual bank**

*Mr Christoph Leitner, Oesterreichische Nationalbank*

18:00

Social programme

## **Wednesday, 27 November 2019**

8:45 - 9:00

Registration

9:00 - 11:00

**Slovenia - BMA tool and case studies**

**Objective of the Business Model Analysis in Banka Slovenije**

- **Quantitative simulation tool**
- **Integration of quantitative tool results in overarching business model assessment**

*Mr Simon Jazbec, Banka Slovenije*

11:00 - 11:30

Coffee break



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11:30 - 13:00      **Big Data and Artificial Intelligence: Market impact and corresponding challenges for the supervision of financial services**

*Mr Thomas Deckers, BaFin*

13:00 - 13:10      Wrap up

13:20 - 14:20      Lunch

## Organisational Information

### SEMINAR VENUE

Center of Excellence in Finance,  
Cankarjeva 18,  
Ljubljana

### REGISTRATION

Seminar fee: EUR 300

Throughout the seminar lunches and refreshments will be provided at the venue. Two social events are included in the seminar fee.

Please note that nominating institutions will be charged via an invoice afterwards. In case a registration already confirmed by ESE is cancelled after the registration deadline and no replacement for this place can be found, the complete seminar fee is due and will be invoiced by ESE.

Registration deadline: **25 October 2019**

Please register via ESE website: <http://www.ese-initiative.org>

### ACCOMODATION

A block booking has been arranged by Banka Slovenije from 25 to 27 November 2019 in:

Best Western Premier Hotel Slon  
Slovenska 34, SI - 1000 Ljubljana

Tel: +386 1 470 11 31, e-mail address: [sales@hotelslon.com](mailto:sales@hotelslon.com)

*Reservation code: BBMA*



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Comfort Single room: EUR 108 per night (breakfast and VAT included; city tax is not included - EUR 3.13 per night),

Comfort Double room: EUR 118 per night (breakfast and VAT included; city tax is not included - EUR 3.13 per night)

The block booking is valid until **8 November 2019**.

Participants are asked to book their accommodation directly with the hotel **after receipt the confirmation of participation**.

### **SEMINAR ORGANISATION**

Deutsche Bundesbank

ESE Secretariat

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### **LOGISTICS AT THE VENUE**

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### **ABOUT ESE**

The European Supervisor Education Initiative (ESE) is an alliance of central banks and supervisory authorities in Europe with the objective to qualify financial supervisors in Europe. Its members are Banka Slovenije, Banque centrale du Luxembourg, Czech National Bank, De Nederlandsche Bank, Deutsche Bundesbank, German Federal Financial Supervisory Authority and Oesterreichische Nationalbank.

ESE is committed to high-level training based on uniform standards to enhance financial supervisors' knowledge and skills and to promote a common European supervisory culture and practice. The initiative offers a modular seminar programme for banking, insurance and securities and markets supervisors, financial stability analysts and economists from central banks and supervisory authorities in Europe.

ESE is always open to new members or cooperation. Any contribution by European central banks, supervisory authorities or other institutions in the field of financial supervision sharing the idea that training is crucial to the success of financial supervision is highly appreciated.