

Online Seminar

International Banks in Germany 2025

Supervision, CRD VI and AI

- **Annual Audits 2025: Key Issues and Conclusions**
Kay Böhm and Leon Münning | PwC
 - **The Status Quo of ESG Risk Management**
Sonja Denner | Bundesbank
 - **The German Draft CRD VI Implementing Act**
Dr Andreas Dehio | Linklaters LLP
 - **Proportionality: The Supervisory Approach to Small and Non-Complex Banks and Non-Large Institutions**
Steffen Nitsche and Dr Ingo Schäl | BDO AG Wirtschaftsprüfungsgesellschaft
 - **Legal and Supervisory Framework for Artificial Intelligence in Banks**
Dr Alexander Behrens and Niklas Germayer | A&O Shearman LLP
 - **DORA Governance, Organisation and Responsibilities of the Management**
Dr Hannes Bracht and Daniel Wittmann | Deloitte
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Speakers

Further information on the speakers are provided [here](#).

Moderation

Wolfgang Vahldiek | Association of Foreign Banks in Germany

Wednesday, 27 August 2025, 09:10 a.m. – 04:45 p.m.

Online Event

The access link will be sent to the participants
on the day of the seminar 30 minutes before the start.

About this Seminar

This year's edition of "International Banks in Germany" focuses on the changing landscape regarding supervision, CRD VI implementation and the use of AI.

We will take a look at the current annual audit season 2025 and analyse the insights, key issues and findings from an auditor's perspective. Against this background, we will assess the developments of ESG risk management and the implementation of CRD VI, as well as the current attempts to foster the principle of proportionality. Furthermore, the organisational and governance requirements under DORA and the regulatory and supervisory framework for the adoption of AI in the banks' businesses are high on the agenda.

The seminar is designed for management, executive staff and experts in the fields of risk management, controlling and auditing, as well as all those interested in banking supervision topics.

Registration

Registration is possible via the Association's [homepage](#). **Deadline for registration: 22 August 2025**

Terms and Conditions

Participation Fee:

EUR 585 including VAT [for [VAB members](#)]

EUR 700 including VAT [for other participants]

This includes the online participation on the event date, same as the online access to the conference documents and the recordings afterwards. The online access is available for one month after the event.

After receiving the registration, a confirmation will be sent. Cancellation free of charge is possible until 14 days before the event. After that until one day before the event, a processing fee of EUR 119 including VAT will be charged. In case of non-participation in the seminar or cancellation on the day of the seminar, the entire participation fee will be charged. A representation of the registered participant is possible without additional costs. Generally, only the entire event and not individual parts of it can be booked. Programme is subject to change.

Agenda

09:10 a.m. – 09:20 a.m.: Digital onboarding

09:20 a.m. – 09:30 a.m.: Welcome

09:30 a.m. – 10:30 a.m.

Annual Audits 2025: Key Issues and Conclusions

Kay Böhm and Leon Münning | PwC

- Background and main focus of the audits of the 2024 financial year
- Insights and interesting aspects from an auditor's perspective
- Business organisation, credit, trading, risk management, reporting, AML and other areas of concern
- Conclusions and outlook on the following audit seasons

10:30 a.m. – 10:45 a.m.: Short Break

10:45 a.m. – 11:30 a.m.

The Status Quo of ESG Risk Management

Sonja Denner | Deutsche Bundesbank

- Overview on current regulatory developments
- Requirements and expectations of the German supervisors with regard to risk management, capital adequacy, and disclosure
- The role of the proportionality principle
- Outlook

11:30 a.m. – 11:45 a.m.: Short Break

11:45 a.m. – 12:30 p.m.

The German Draft CRD VI Implementing Act

Dr Andreas Dehio | Linklaters LLP

- Background and context of the CRD VI implementation
- Changes to cross-border business with German clients from non-EU countries
- The transition of third country branches (TCB) to the new framework
- New requirements for „key function holders“ and other topics
- Timetable and outlook

12:30 p.m. – 02:00 p.m.: Lunch Break

02:00 p.m. – 02:45 p.m.

Proportionality: The Supervisory Approach to Small and Non-Complex Banks and Non-Large Institutions

Steffen Nitsche and Dr Ingo Schäl | BDO AG Wirtschaftsprüfungsgesellschaft

- Concepts and limits of proportionality and background in CRR, CRD and KWG
- Supervisory approaches of BaFin, EBA and ECB
- BaFin's supervisory notice on proportionality in risk management and governance
- Examples of implementation and challenges
- Outlook on the upcoming MaRisk amendment

02:45 p.m. – 03:00 p.m.: Short Break

03:00 p.m. – 03:45 p.m.

Legal and Supervisory Framework for Artificial Intelligence in Banks

Dr Alexander Behrens and Niklas Germayer | A&O Shearman LLP

- Background and main focus of AI use cases
- Management responsibilities when applying AI
- Legal and compliance considerations and solutions
- Supervisory focus and requirements
- Outlook

03:45 p.m. – 04:00 p.m.: Short Break

04:00 p.m. – 04:45 p.m.

DORA Governance, Organisation and Responsibilities of the Management

Dr Hannes Bracht and Daniel Wittmann | Deloitte

- Background and current state of DORA implementation
- Discussion of DORA governance and organisation requirements (especially Art. 5 DORA)
- Responsibilities of the management and how to live up to supervisory expectations
- Wrap-up and outlook

04:45 p.m.: Closing Discussion