



Online Seminar

International Banks in Germany 2025

Supervision, CRD VI and AI

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

10:45 a.m. – 11:30 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

11:45 a.m. – 12:30 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

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

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

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