



SHAPING THE FUTURE OF YOUR BANK

*EXECUTIVE PROGRAMME: A STRATEGIC BANK MANAGEMENT REVIEW
dedicated to C-level executives, direct reports and board members*

LUXEMBOURG, JUNE 03-07, 2019

LECTURERS' SHORT BIOGRAPHIES & SIMULATION GAME INFORMATION

Luxembourg Financial Center

Mr Sascha Bremer is adviser at Luxembourg for Finance. He advises the management of LFF and key stakeholders of the financial centre in proactive decision taking with regards to target markets, business development and relevant financial topics, as well as the strategic orientation of the agency.

In his capacity as a business development adviser with a special focus on Asia and Eastern Europe, Sascha counsels on growth opportunities within and between those markets and Europe in the fields of banking, finance, insurance and capital markets.

Leadership

Mrs Viviane Harnois (retired Senior Vice President of HR) has a 35-year career as HR Director and Line Manager, leading People Strategy and Talent Development across a variety of businesses and countries in complex multicultural environments. In addition, she was a key contributor leading or participating in global projects: Leader of the Global Talent Management redesign, Member of the Strategic HR Transformation Team, HR leader for the Private Banking business unit, Leadership Feedback coach for top executives, Leader of several outsourcing projects, integration of acquisitions, creation of a new bank and a major merger.

During this time, she was also a Board Member of the IFBL (Luxembourg Financial Training Institute) and is an official ATTF Senior Expert (since 1997).

Meeting with a CEO

Mr Pierre Ahlborn is the CEO and Board Member of Banque de Luxembourg since 2000; he joined the bank in 1988. He holds a Master in Geography from ULP Strasbourg, France and a degree in Economics from the University of Essex, U.K. and speaks Luxembourgish, French, English and German. Pierre has held various Board Memberships during his career; at present he is a Board Member of the Luxembourg Banker's Association ABBL, Banque CIC (Suisse), the Luxembourg Chamber of Commerce, the Luxembourg Stock Exchange, the Luxembourg Red Cross and the Philharmonie Luxembourg.

Risk Management

Mr Michel Debay recently joined the EIB as ALM Risk Manager and was previously in charge of Risk Modelling and Quantitative Analysis department at KBL European Private Bankers. Since 2013, he teaches Market Risk Management at the House of Training.

Michel holds a degree of Engineering in Physics, a Master in Finance and several certifications in Risk Management o.w. GARP's FRM and Paul Wilmott's Certificate in Quantitative Finance. He is co-author of the Book «Asset & Risk Management» (Wiley & Sons).



**Cyber-Attack
Simulation
Game**

Mr Pascal Steichen is CEO of SECURITYMADEIN.LU, the structure behind the main information security initiatives of the Luxembourg government: CASES, CIRCL, BEE SECURE and the Cybersecurity Competence Center (C3), launched in 2017 as an European-wide unique facility to empower the Luxembourg economy in the field of cybersecurity. He is a member of the Luxembourg Cyber Security Board, lecturer in information security at the University of Luxembourg, president of the CLUSIL (an association representing the information security landscape of Luxembourg) and member of the FIC advisory board.

Pascal holds a master degree in "astrophysics" and, in parallel of having his first work experience as a software engineer; he graduated in "applied information technology". In 2002, he joined the Luxembourg government, first at the "Task Force eLuxembourg" and afterwards at the Ministry of the Economy as advisor and project manager in the area of network and information security. From 2003 to 2014, he was a member of the management board of ENISA (the European Network and Information Security Agency).

**Agility in
Banking as a key
to the
transformation
of the financial
industry**

Mr Olivier Debehogne is Head of Retail, Private banking Luxembourg and Digital, Banque Internationale à Luxembourg Group. Olivier Debehogne's role is to develop Retail and Private Banking activities in Luxembourg and to accelerate the digitalisation initiatives undertaken by BIL as part of the BIL2020 strategy.

Before joining BIL, Olivier spent four years as the Chief Commercial Officer at Keytrade Bank in Brussels. He started his career at Accenture, then moved to retail banking at Fortis and BNP Paribas Fortis where, in particular, he headed the "mass retail" segment and the marketing strategy.

A Belgian national, Olivier is a graduate of the Solvay Business School at Université Libre de Bruxelles.

Mrs Alessandra Simonelli is Head of Customer Journey & Product Management, Banque Internationale à Luxembourg Group, Retail, PB Lux & Digital. Alessandra Simonelli is in charge of managing the product offer and designing customer journeys, as well as in charge of the client service center.

Before joining BIL in April 2017, Alessandra spent 17 years at BGL BNP Paribas, where she was Marketing Director.

A Luxemburgish national, Alessandra is a graduate of Paris IX Dauphine and holds a MBA of Ottawa University, Canada.

**New Distribution
Channels &
Strategy**

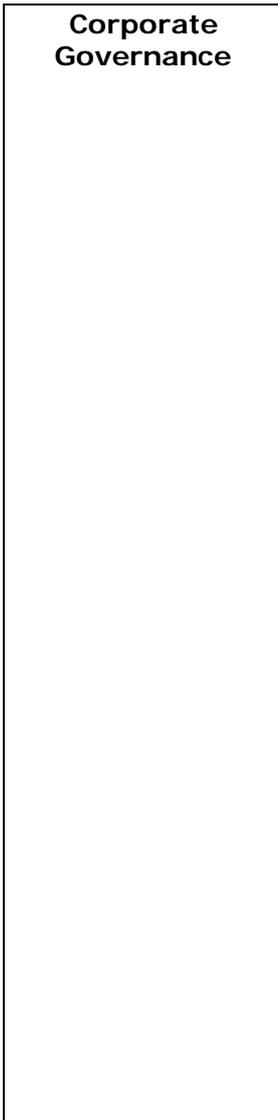
Mr Christian Moreels is Head of Daily Banking & Business Risk, member of the Retail Banking Management Team, ING Luxembourg SA. Christian started his career in Brussels (Belgium) in 1989. He joined ING Luxembourg SA in November 1993 to launch the Retail Banking.

He is in charge of Business Coaching, Teaching and Commercial Development of the Daily Banking part of the Retail Banking. Christian manage the Domiciled Companies Team who provides specific bank services to local domiciliary intermediaries (fiduciaries, chartered



accountants, lawyers, companies' auditor, etc.) for their own needs and their customers. Also in charge of Daily Digital Banking and their tools, he is participating in many strategic projects by ING Luxembourg but also with local regulator (CSSF), official organizations (ABBL, BCE...) and other third parties.

Head of Business Risk Team, he is responsible for the Customer Due Diligence, included all the compliance aspects and regulatory rules (FATCA, QI, CRS, FEC, AML).



**Corporate
Governance**

Mrs Anne-Marie Nicolas is partner with the Banking and Finance department of the international law firm Loyens & Loeff. She specialises in international banking and finance transactions and regulatory matters relating to the financial services industry. She also advises on insolvency, structured finance and corporate governance matters. Previously, she was a banking and finance lawyer with a magic circle law firm in Luxembourg and headed the EMEA and India corporate and banking legal practice of a USD12 billion industrial group listed on the NY stock exchange, where she also acted as an executive board member for a number of group entities and advised subsidiary board members in 33 countries.

Anne-Marie is Luxembourg law and New York law qualified and a member of the ILA Banking Committee and various Fintech working groups.

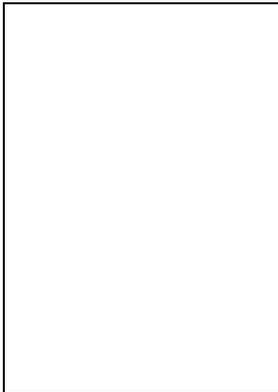
Anne-Marie holds masters in French and German Law from the University of Paris I-Panthéon-Sorbonne and the Universität zu Köln and an LL.M. in American law from Boston University.

Mr Michael Schweiger is counsel in the Banking & Finance team and leads the Luxembourg regulatory practice at Loyens & Loeff, an international law firm. He provides strategic banking, regulatory, and corporate governance advice. Prior to joining the firm, Michael was a Member of the Executive Committee of a major international bank regulated by the European Central Bank within the RBC Group. He led a European legal team with accountability for all legal matter. He also held key roles as Senior Subsidiary Governance Officer, EMEA (ex UK) with responsibility for all subsidiary governance matters within RBC across its business platforms in Europe. He served as Company Secretary to multiple group companies and is specialized in corporate governance within financial institutions. Recent speaking engagements include the European Commission's 17th European Corporate Governance Conference as well as expert engagements throughout Europe, Asia, and Africa covering board liability, the role of the chair, and corporate governance regulation. Michael is a key member of the Banking Commission of the Luxembourg Institute of Directors.



**Fintech:
Introduction to
Digital
Transformation
in Banking**

Dr Jean Hilger held a researcher position at the French National Institute for Research in Computer Science and Control (INRIA) and conducted teaching at the University Louis Pasteur. Since 1990, Jean has held a number of positions at a leading Luxembourg bank related to information systems and organization. He is currently CIO, responsible for the operations and strategic planning of banks information system. In 2008 and 2010, he was awarded CIO of the Year by his peers. He is



founding president of the Advisory Board ICT Spring Europe Conference and president of the Luxembourgish NGO Foundation Follereau. At the Luxembourg Bankers Association (ABBL), he chairs the cluster of members engaged in Fintech projects. He is the chairman of the newly founded Fintech company LUXHUB and he is a member of the board of the foundation ABBL for financial education.

Dr Jean Hilger holds master degrees in economics and computer science, bachelor degree in theology from University Louis Pasteur, Strasbourg in 1984 and 1986. After a postgraduate degree in Computer Science in 1987 he received his PhD in Management Sciences from the same university in 1990. He is an Honorary Professor at the Interdisciplinary Center (SnT) of the University of Luxembourg.

**Meeting with
a CEO**

Ms Françoise Thoma joined the Bank in 1999 as a legal adviser; she became Secretary General in 2004, then Member of Excom in 2009. She was appointed CEO in June 2016. Before entering the financial sector, she worked as a lawyer at the Luxembourg Bar, then as Référéndaire at the European Court of Justice.

Ms Thoma was a Member of the Luxembourg Council of State from 2000 to 2015, and eventually Vice President of this institution, which takes part in the law making process in Luxembourg.

**Coordinator &
Moderator**

Mr Roger Hartmann, experienced Senior Banker with over 35 years of exposure to various financial centers in Europe, Middle-East, Africa, Asia and Americas. As Group CEO, Roger collected numerous experiences with growth strategies, development of new markets (including new frontier markets), hub strategies, mergers & acquisitions, transformation of the business model, outsourcing (including BPO and offshoring), cost management (fit for future programs), as well as acute crisis management and spin-offs/liquidations. Roger is teaching Banking strategy since 1980 in various Universities and Banking Schools, and is a House of Training expert since 2010. Today, Roger is the Group Strategy Leader of an important family-owned financial institution rooted in Luxembourg. He is also an Independent Director in several family businesses in Europe.

The cyber-attack simulation game, made in Luxembourg

"ROOM#42 is a cyber-attack simulation tool developed by the Cybersecurity Competence Center of Luxembourg. It aims at providing decision-makers with real-time management experience of a cyber-crisis. Cybersecurity is a shared responsibility: Technical experts are not the only ones having to deal with the consequences of a cyber-attack. This is why ROOM#42 is targeting a broad audience, including Finance, Communication or other business related departments.

The session is organized into two parts. It begins with the cybersecurity simulation itself, followed by a feedback session during which the exercise director highlights the group's areas of improvement. The objective is to test the scenario developed by the companies to face cyber-crisis, and to train the participants to act in real situation and identify the new skills that will have to be acquired by the crisis management team.