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# International Banks in Germany 2024

## Developments of MaRisk and other supervisory topics

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### **The 8th MaRisk Amendment: Interest Rate Risk and Credit Spread Risk**

Dr Adrian Schnitzler and Hendrik Wittenbrink | PwC

- Background and regulatory goals of the MaRisk amendment
- The new framework for the management of interest rate risk in the banking book
- The BaFin's approach to credit spread risk
- Gap analysis, impact assessment and guidance for implementation
- Deadlines and Outlook

### **Risk Inventory – Requirements, Best Practices and New Challenges**

Nam Pham | Deloitte

- Overview of the risk inventory framework and context
- Supervisory expectations for implementing AT 2.2 MaRisk
- Specific requirements for risk concentrations, off-balance sheet risks, ESG risks etc.
- Typical supervisory findings and how to avoid them
- Outlook

### **The Current Status of CRR 3 – Main Challenges and Hot Topics**

Dr Gil Opher | KPMG

- Recap of CRR 3 and overview of its implementation status
- Most notable technical standards (RTS and ITS) and deadlines
- Main challenges in the implementation and hot topics
- The way forward

### **Management of ICT Third Party Risk and Intra-Group Outsourcing under DORA**

Dr Timo Patrick Bernau | GSK STOCKMANN

- DORA and its technical standards (RTS and ITS)
- ICT services for critical or important functions, in particular from ICT intra-group servicers
- Requirements over the outsourcing life cycle
- Sub-contracting and other specifics



## **Annual Audits 2024: Key Issues and Conclusions**

Kay Böhm and Leon Münning | PwC

- Background and main focus of the audits of the 2023 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

## **Sale and Purchase of Non-Performing Loans and Credit Portfolios**

Dr Stefan Henkelmann | A&O Shearman

- Management summary of the framework for the sale and purchase of loans
- NPL: the new Credit Secondary Markets Act
- Strategic, legal and practical considerations
- Wrap-up and outlook

## **CRD 6 Implementation in Germany: An Outlook**

Dr Alexander Behrens | A&O Shearman

- Overview of key areas of CRD 6
- Assessment of expected changes to the German law and their effects
- Impacts on cross-border activities, third country branches, ESG, key function holders etc.
- Implementation schedule and deadlines