



Enhancing the Banking Industry Dialogue With Consumers and Authorities

Romanian Banking Institute Bucharest, 15 September 2006

Aim of the Seminar

The Seminar will provide authorities, bank CEOs and staff with a presentation of the potential benefits for the banking industry through appropriate attention to consumer protection issues and use of Regulatory Impact Assessment (RIA) methodology for a closer dialogue with authorities.

The morning session has a policy content to be followed by senior officials and Bank CEOs. The afternoon session is of a more technical nature and is aimed at the staff of authorities and market participants.

Background

Regulatory Impact Assessment is a powerful decision tool to systematically and consistently examining selected potential impacts arising from government action and of communicating the information to decision-makers. The Italian Banking Association (ABI) has been working with RIA methodology for almost 10 years, both as an acknowledged counterpart with authorities and for planning and control purposes.

Sponsored by the World Bank and supported by a grant from Italy's Ministry of Economy, the financial sector development program, "Convergence" aims at fostering micro-structural market-building reforms conducted in consultation with market participants in seven South-East European countries.

By undertaking analytical activities and sharing its methodologies and findings with authorities, market participants, financial services users and local independent analysts, "Convergence" pursues the long-term objective of promoting a continuous self-sustaining reform process, in the context of a productive public-private dialogue.

Next Steps

The issues introduced at this Seminar will represent the basic roadmap for the activities supported by Convergence's Special Projects Initiative (SPI) in partnership with the Romanian Banking Association, the National Bank of Romania and the Ministry of Public Finance





Topic A

Enhancing the Banking Industry Dialogue With Consumers and Authorities

An EU Orientation Session

Suggested attendance:

Authorities, Bank CEOs, Management Board members, and other Senior Management Heads of RBA Working Groups

Staff of Planning and Control, Legal and Research Departments

8:45	Registration
9:00	Welcome Mr. Radu Gratian Ghetea, Chairman, Romanian Banking Association
9:05	Opening Remarks Mr. Florin Georgescu First Deputy Governor of the National Bank of Romania
9:20	Introduction Mr. Luigi Passamonti, World Bank Senior Advisor and Head of Convergence Program
9:30	An overview of the mandate, governance, and activities of FIN-USE: An EU Commission-sponsored forum of experts representing consumers of financial services" Prof. Riccardo De Lisa, Associate Professor of Banking, University of Cagliari (Italy) and Forum FIN-USE Member, DG Internal Market, EU Commission
10:15	"An EU perspective on better regulation and impact assessment" Mr. Werner Stengg, Head of Impact Assessment and Better Regulation Unit, DG Internal Market EU Commission, Brussels (Belgium)
11:00	Coffee Break





Topic B

Regulation Is Not Profit & Loss-Neutral: How to Manage Its Impact

Mr. Pietro Scabellone,
Head of Regulatory Impact Assessment Unit, Italian Banking Association and
Mr. Riccardo Brogi,
Convergence Program, The World Bank

Suggested attendance:

Authorities, Bank CEOs, Management Board members, and other Senior Management Heads of RBA Working Groups

Staff of Planning and Control, Legal and Research Departments

11:15	Welcome address
	Mr. Radu Gratian Ghetea
	President of the Romanian Banking Association
11:20	Introduction and Strategic Setting
	Mr. Shkelqim Cani,
	Convergence Senior Country Advisor

11:30 "ABI's engagement with authorities through Regulatory Impact Assessment (RIA) tools: Basic guidelines, methodological approach and practical examples"

Mr. Pietro Scabellone, Mr. Riccardo Brogi Head of the RIA Unit, Convergence Program Italian Banking Association (ABI) The World Bank

13:00 Closing remarks

Ms. Ramona Bratu and Ms. Oana Nedelescu, SPI Directors

Refreshment Break

Messrs. Pietro Scabellone, Riccardo Brogi, and Shkelqim Cani will remain available for technical discussions on RIA methodology and practices after the refreshment break.