

## DRAFT AGENDA

### EU Committee Meeting and DGSD Implementation Initiative (D2I)

**14-15 MARCH - BERLIN**

**Thursday, 14 March:**

**14:00 – 17:00 EU Committee Meeting**

**LOCATION: German Banking Association (Burgstraße 28, 10178 Berlin) – for directions visit <https://en.bankenverband.de/about-us/contact/>)**

13:00      **Registration**

13:30      **Welcome and introduction – Dirk Cupei and Andras Fekete-Gyor**

1)      13:35      *Cyprus Cooperative Bank: Sale of the "good part", creation of a "bad" bank and State Aid decision by the European Commission*  
Presentation by Michalis Stylianou (Central Bank of Cyprus)

2)      14:15      *Update on State of Play of the EBA Task Force on DGSS*  
Presentation by Thierry Dissaux

15:00      Coffee Break

3)      15:15      *The Resolution case of Københavns Andelskasse (Copenhagen Cooperative Bank), insights and observations from a DGS perspective*  
Presentation by Troels Bay Simonsen (Finansiel Stabilitet)

4)      16:00      *Presentation and discussion of Alternative Measures Non-Binding Guidance Paper*  
Presentation by Roberto di Salvo/Marcello Bredice

5)      16:45      *Presentation and discussion of Handling Single Customer View Files Non-Binding Guidance Paper*  
Presentation by Andras Fekete-Gyor

6)      17:30      *Results of the EFDI-SRB joint survey on Covered Deposit Projections*  
Presentation by Riccardo de Lisa

7)      17:45      *Other Business*

18:00      End of Meeting

**Friday, 15 March**

**9:00 – 16:00 D2I Meeting**


**LOCATION: German Banking Association (Burgstraße 28, 10178 Berlin) – for directions visit <https://en.bankenverband.de/about-us/contact/>)**

8:30 *Registration*

9:00 *Welcome and introduction – Jan Böttcher and Andras Fekete-Gyor*

### ***Session 1: JOINT ACCOUNTS***

9:10 *Introduction: Regulatory framework (incl. historical background), state of the discussions in the TFDGS, EBA draft opinion*

Presentation by 

9:30 *Workshop 1: Identification and Discussion of Issues related to Joint Accounts*

- Definitions of Joint Accounts in national laws
- Legal nature of "Equal Split": Rebuttable Assumption?
- Contractual agreements between the Co-Holders
  - Examples for relevant and non-relevant agreements
  - Proof to be delivered by depositors
- Handling of excess payments
- Implications of THB and Blocked Deposits
- Marking of Joint Accounts in the SCV File

*> Further topics to be added based on Member's input <*

Moderated by 

10:45 *Coffee Break*

11:00 *Workshop 1 (cont'd)*

11:45 *Core Messages for Handling of Joint Accounts*

Based on the issues identified in Workshop 1 the intention is to agree on core messages, best practices and possible solutions that could be transposed into a non-binding guidance

## *Session 2: TEMPORARY HIGH BALANCES*

12:10 *Introduction: Regulatory framework (incl. historical background), state of the discussions in the TFDGS, EBA draft opinion on THB*  
Presentation by ...

**12:30** *Lunch*

13:30 *Workshop 2: Identification and Discussion of Issues related to THBs*

- Definitions of THBs in national laws
- Concepts of THB (transfer of THB to other accounts, splitting of THBs)
- Conditions for claiming THBs
- Level of "Proof"
- Legal assessment by DGSs
- THB claims by more than one depositor
- Treatment of THB in SCV File
- Pros and cons of dedicated THB accounts
- Cross-border implications in THB cases

> *Further topics to be added based on Member's input* <

Moderated by ...

**14:45** *Coffee Break*

15:00 *Workshop 2 (cont'd)*

15:30 *Core Messages for Handling of THB*

Based on the issues identified in Workshop 2 the intention is to agree on core messages, best practices and possible solutions that could be transposed into a non-binding guidance

15:50 *State of play of the D2I – next topics to address*

**16:00** *End of meeting*