

AGENDA

New York Marriott Downtown
85 West Street
New York, NY

THURSDAY DECEMBER 6, 2018

8:00 a.m.	Registration & Breakfast
8:30 a.m.	Welcome & Opening Remarks Guy Deslondes , Global Practice Leader- Financial Services, Sovereigns & Public Finance, S&P Global Ratings
8:45 a.m.	Credit Conditions: The Big Picture Moderator: Nikola Swann , Director & Lead Analyst, S&P Global Ratings Satyam Panday , Senior Economist, S&P Global Ratings Emmanuel Volland , Senior Director & Global FI Sector Lead, S&P Global Ratings
9:30 a.m.	Deposits: The Impact of Rising Rates, Fintech and Changing Consumer Preferences Moderator: Devi Aurora , Senior Director & Analytical Manager, S&P Global Ratings Brendan Browne , Senior Director & Sector Lead, S&P Global Ratings Brad Brown , Corporate Treasurer, Ally Financial Joseph Hooker , Senior Managing Director, Promontory Interfinancial Network
10:30 a.m.	Coffee Break
10:45 a.m.	Payments: Opportunities & Risks for Banks and Payment Companies As Fintech Advances and Volumes Grow Moderator: Thierry Grunspan , Director & Lead Analyst, S&P Global Ratings Denise Leonhard , Senior Director, Strategy, PayPal Mike Milotich , Senior Vice President of Investor Relations, Visa James Santangelo , Senior Product Manager, HSBC USA
11:45 a.m.	Lunch & Fireside Chat Moderator: Benjamin Bubeck , Head of U.S./Canada Financial Services, Sovereign & International Public Finance Ratings, S&P Global Ratings Craig Phillips , Counselor to the Secretary, US Department of the Treasury

THURSDAY DECEMBER 6, 2018 (cont'd)

1:00 p.m.	(De)Regulation: How Changes Might Affect Banks and Nonbanks – the Big, Medium, and Little Moderator: Stuart Plessner , Senior Director & Sector Lead, S&P Global Ratings Lance Auer , Managing Director, PwC Financial Services Advisory Stephen Lynch , Director & Lead Analyst, S&P Global Ratings Denise Pieck , Managing Director, Morgan Stanley
2:00 p.m.	Leveraged Lending: How Big, Bad, and Risky Is It for Banks and Nonbanks? Moderator: Sebnem Caglayan , Senior Director & Analytical Manager, S&P Global Ratings Michael Arougheti , Co-Founder, Chief Executive Officer and President, Ares Management David Tesher , Managing Director, Analytics and Research, Corporate Ratings, S&P Global Ratings Ruth Yang , Managing Director, Leveraged Commentary & Data, S&P Global Market Intelligence
3:00 p.m.	Roundtable Discussions Topics to include: <ul style="list-style-type: none">- European Credit- Canadian Banks- Specialty Finance- US Regional Banks- Asset Managers- Housing