
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
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- 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
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- 3:00 p.m. **Roundtable Discussions**
- Topics to include:
- European Credit
 - Canadian Banks
 - Specialty Finance
 - US Regional Banks
 - Asset Managers
 - Housing