

## SHAPING THE FUTURE OF YOUR BANK

**EXECUTIVE PROGRAMME: A STRATEGIC BANK MANAGEMENT REVIEW**  
*dedicated to C-level executives, direct reports and board members*

LUXEMBOURG, MAY 14-18, 2018

### LECTURERS' SHORT BIOGRAPHIES

#### Luxembourg Financial Center

**Mr Tom Théobald**, as the Deputy CEO of Luxembourg for Finance, assists the agency in its strategic mission to develop the Luxembourg financial centre and promote its expertise and diversity abroad. Tom previously worked as Adviser at the Luxembourg Bankers' Association (ABBL), where he was in charge of Communication and Press relations. He also held the position of Secretary of the ABBL Board of Directors. Prior to joining the ABBL in 2008, he served as an attaché to the Permanent Mission of Luxembourg to the UN in New York. Tom holds a PhD in English Literature from the University of Newcastle-upon-Tyne.

#### Meeting with a CEO

**Ms Françoise Thoma** joined the Bank in 1999 as a legal adviser, she became Secretary General in 2004, then Member of Excom in 2009. She was appointed CEO in June 2016. Before entering the financial sector, she worked as a lawyer at the Luxembourg Bar, then as Référéndaire at the European Court of Justice. Ms Thoma was a Member of the Luxembourg Council of State from 2000 to 2015, and eventually Vice President of this institution which takes part in the law making process in Luxembourg. Ms Thoma is also assistant professor at Luxembourg University.

#### Leadership

**Mrs Viviane Harnois** (retired Senior Vice President of HR) has a 35-year career as HR Director and Line Manager, leading People Strategy and Talent Development across a variety of businesses and countries in complex multicultural environments. In addition she was a key contributor leading or participating in global projects: Leader of the Global Talent Management redesign, Member of the Strategic HR Transformation Team, HR leader for the Private Banking business unit, Leadership Feedback coach for top executives, Leader of several outsourcing projects, integration of acquisitions, creation of a new bank and a major merger. During this time she was also a Board Member of the IFBL (Luxembourg Financial Training Institute) and is an official HoT (ATTF) Senior Expert (since 1997).

#### Banking Strategy and Organisation

**Mr Olivier Debehogne**, a 42-year-old Belgian national, is Head of Retail & Digital Banking and Member of the Management Board at Banque Internationale à Luxembourg (BIL S.A.). Olivier started his career at Accenture with a focus on sales and marketing projects in Europe. After five years, he moved to retail banking at Fortis and BNP Paribas Fortis where he was in charge of the "mass retail" segment and the marketing strategy. Oliver then spent four years as the Chief Commercial Officer at Keytrade Bank in Brussels. He holds a degree from the Solvay Business School at Université Libre de Bruxelles.

**Information and  
Communication  
Technologies**

**Dr Jean Hilger** held a researcher position at the French National Institute for Research in Computer Science and Control (INRIA) and conducted teaching at the University Louis Pasteur. Since 1990, Jean has held a number of positions at a leading Luxembourg bank related to information systems and organization. He is currently CIO, responsible for the operations and strategic planning of banks information system. In 2008 and 2010, he was awarded CIO of the Year by his peers. He is founding president of the Advisory Board ICT Spring Europe Conference and president of the Luxembourgish NGO Foundation Follereau. At the Luxembourg Bankers Association (ABBL), he shares the cluster of members engaged in Fintech projects. He is also member of the board of the foundation ABBL for financial education.

Dr Jean Hilger holds masters degrees in economics and computer science, bachelor degree in theology from University Louis Pasteur, Strasbourg in 1984 and 1986. After a postgraduate degree in Computer Science in 1987 he received his PhD in Management Sciences from the same university in 1990. He is an Honorary Professor at the Interdisciplinary Center (SnT) of the University of Luxembourg.

**Risk  
Management**

**Mr Michel Debay**

**New Distribution  
Channels &  
Strategy**

**Mr Christian Moreels** is Head of General Banking & Savings, member of the Retail Banking Management Team, ING Luxembourg SA.

Christian started his career in Brussels (Belgium) in 1989 as financial employee in a Building company active in HVAC (heating, ventilation and air conditioning). He joined ING Luxembourg SA in November 1993 to launch the Retail Banking as Investment Advisor, mainly for cross-border and international customers. In 1995 he became Assistant Branch Manager specialized in Personal banking and Private Banking products and services. In 1997 he joined the Strassen Branch as Branch Manager and then the Headquarter Branch until 2008. He also brought a bit less than four years, until 2012, as Client Administration Manager, Member of the Ops & IT Management Team, he had the opportunity to explore the hidden facets of all bank activities. Since 2012 he is in charge of Business Coaching, Teaching and Commercial Development of the General Banking & Savings part of the Retail Banking. In charge of Domiciled Companies Desk who provides specific bank services to local domiciliary intermediaries (fiduciaries, chartered accountants, lawyers, companies auditor, etc.) for their own needs and their customers. Also Head of Contact Center since 2015, a team who develops and assists customers and prospects by providing advices and accurate and professional services. In charge of Daily Digital Banking and their tools, he is participating in many strategic projects by ING Luxembourg but also with local regulator (CSSF), officials organizations (ABBL, BCE, ...) and other third parties. Head of Regulatory and Support Team who manage the Customer Due Diligence, included all the compliance aspects and regulatory rules (FATCA, QI, CRS, FEC, AML). Head and member of several Boards and Committees in ING Luxembourg, he also plays an important & active role in extra-professional associations.

### Corporate Governance

**Mrs Anne-Marie Nicolas** partner with the Banking and Finance department of the international law firm Loyens & Loeff. She specializes in international banking and finance transactions and regulatory matters relating to the financial services industry. She also advises on insolvency, structured finance and corporate governance matters.

Previously, she was a banking and finance lawyer with a magic circle law firm in Luxembourg and headed the EMEA and India corporate and banking legal practice of a USD13 billion industrial group listed on the NY stock exchange, where she also acted as an executive board member for a number of the group's entities and advised subsidiary board members in 33 countries.

Anne-Marie is Luxembourg law and New York law qualified and a member of the ILA Banking Committee and the ILA Marketing and Communication Committee. Anne-Marie is also a member of the Business Finance Forum of the ABBL (Bankers and Banks Association of Luxembourg).

Anne-Marie holds masters in French and German Law from the University of Paris I-Pantheon-Sorbonne and the Universität zu Köln and an LL.M. in American law from Boston University.

**Mr Michael Schweiger** is Senior Subsidiary Governance Officer, EMEA and is responsible for all subsidiary governance matters within that region for Royal Bank of Canada. Based in Luxembourg, he is also Head, IT&S Legal, Continental Europe and leads a legal team with accountability for RBC's Investor & Treasury Services platform in the region. He serves as Company Secretary to multiple group companies and is a member of the Executive Committee of RBC's subsidiary bank in Luxembourg which is regulated by the Luxembourg CSSF and the European Central Bank.

He is active in professional associations, including the Banking Committee of ILA, the Luxembourg Institute of Directors, where he has been instrumental in developing training and increasing dialogue for directors of banks in Luxembourg. Additionally, he is a member of the Legal Affairs Committee of the ABBL, the Luxembourg Bankers' Association. Michael is a barrister and solicitor qualified in Nova Scotia (Canada). Prior to joining RBC, Michael practiced corporate, commercial and insolvency law in Canada.

### Coordinator & Moderator

Mr Roger Hartmann, experienced Senior Banker with over 35 years of exposure to various financial centers in Europe, Middle-East, Africa, Asia and Americas. As Group CEO, Roger collected numerous experiences with growth strategies, development of new markets (including new frontier markets), hub strategies, mergers & acquisitions, transformation of the business model, outsourcing (including BPO and offshoring), cost management (fit for future programs), as well as acute crisis management and spin-offs/liquidations. Roger is teaching Banking strategy since 1980 in various Universities and Banking Schools, and is a House of Training expert since 2010. Today, Roger is the Group Strategy Leader of an important family-owned financial institution rooted in Luxembourg. He is also an Independent Director in several family businesses in Europe.



THE GOVERNMENT  
OF THE GRAND DUCHY OF LUXEMBOURG

