

AGENDA

09:00-09:05 Opening Remarks:

JACKI DAVIS, Moderator

09:05-09:20 Welcome Address:

DOMINIQUE GOURSOLLE-NOUHAUD, President, Fédération Nationale des Caisses d'Épargne and President, ESBG

09:20-09:30 Keynote I:

VERENA ROSS, Chairperson, European Securities and Markets Authority (ESMA)

09:30-10:40 Panel I: Closing the gender gap through financial education

Studies show that women are less likely to be financially literate than men – especially when it comes to investing. More efforts are needed across the sector to engage women in growing their wealth, saving for a rainy day and anticipating the different stages in their lives where money has to go further.

This panel will take a look at how banks and other initiatives can provide financial education to women across Europe so that they get the best return for their savings and investments. Empowering consumers with the knowledge to make sound financial decisions and build a better future is important in an era of low savings rates and pandemic recovery.

Questions will include:

- What can school curricula do to engage more girls in money topics?
- Where can financial institutions improve their financial education plans to appeal to a female audience?

Panellists:

ANN CAIRNS, Executive Vice Chair, Mastercard

ELLEN BRAMNESS ARVIDSSON, Executive Director, Finance Norway

GABRIELE SEMMELROCK-WERZER, President, Austrian Savings Banks Association



10:40-11:00 Pastries and coffee

11:00-11:30 Keynote II:

MAIREAD MCGUINNESS, EU Commissioner for Financial Services and Capital Markets Union, European Commission

11:30-12:00 Presentation:

WESELINA ANGELOW, Programme Director on Scale2Save

12:00-13:15 Panel II: Women's financial education amidst new challenges

Every day, Europe's consumers – in particular women, who are less engaged than men – find new challenges and face new risks, and should be armed with up-to-date, clear information to navigate the financial world. Men are statistically more likely to take risks, but also research their activities and understand what they are doing.

This panel will take a look at how it is vital to raise awareness on financial risks. The current cost of living crisis due to inflation and the war in Ukraine, coupled with the long-term climate change and natural disasters will impact financial investments. What's more, new products on the market offered by non-banks are easy to access due to digital developments and online payment transfers, for which a lack of understanding opens the door for scams.

Questions will include:

- How can financial institutions raise awareness among women of the risks and responsibilities when investing?
- What can policy makers do to provide support when targeting this group?

Panellists:

PROF. DR. BETTINA FUHRMANN, Vienna University of Economics and Business

KAROLIN SCHRIEVER, Executive Board Member, Deutscher Sparkassen- und Giroverband (DSGV)

PETRA HIELKEMA, Chairperson, European Insurance and Occupational Pensions Authority (EIOPA)

MAGDALENA BRIER, Chief Executive Officer, Profuturo

13:15-13:25 Fireside chat:

MICHELLE SCHONENBERGER, Adviser on Regulatory Affairs, ESBG with Jacki Davis

13:25-14:30 Lunch