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# INSOL Europe Financial Institutions Group

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# Goals of the INSOL Europe Financial Institutions Group

The INSOL Europe Lenders Group was founded in 2008 and changed its name to the INSOL Europe Financial Institutions Group in 2016 to reflect the changing dynamics in the sector. The Group has diverse aims which are more relevant than ever in an increasingly interconnected world:

Bringing financiers together	Access to market leading professionals	Communication with regulators
Provides a forum and a network for financiers in which they can meet, develop cross-border support and contacts, cooperate and communicate in both formal insolvencies and informal restructurings.	Acts as a useful link between INSOL Europe practitioner members and the European lender community, including access to legal and financial expertise in country-specific and international matters.	Facilitates meetings and communication with the European Commission, regulators, national organisations and central banks on topics of importance to the lender community.
Considering technical developments...	...distilling commercial implications	
Aims be the leading forum for disseminating 'best practice', technical updates and shared experiences amongst financiers on formal cross-border insolvencies and restructurings. Promotes greater understanding and insight on key issues of relevance to financiers across Europe, including: commercial practice, forms of security and enforcement methods.	Monitors and provides a forum for discussion and know how on "Hot Topics" of relevance to the cross-border lending community. Provides timely, relevant updates on key issues impacting on the restructuring environment. Brings these examples to life with discussions of real life, current examples.	

Membership of our Financial Institutions Group is targeted at financiers and stakeholders operating in the financial sector across Europe and beyond.

If you are interested in participating in the events of the Financial Institutions Group or finding out more about our activities, please feel free to contact, the Director of Administration, the co-Chairs listed below or using the social media options:

**JOINT CHAIR: FLORIAN JOSEPH, GERMANY**  
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**FINANCIAL INSTITUTIONS GROUP LINKEDIN SITE:**  
<https://www.linkedin.com/groups/3586037>

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**INSOL Europe is the European organisation of professionals who specialise in insolvency, bankruptcy and business reconstruction and recovery. INSOL Europe is a not-for-profit Association founded in 1981 and registered in France.**

The goals and strategies of INSOL Europe are:

- To lead the study and evaluation of insolvency, bankruptcy and business recovery law and practice in Europe
- To disseminate technical and topical information on insolvency, bankruptcy and business recovery matters
- To publish “eurofenix” for members
- To maintain the INSOL Europe website for members and others
- To hold International and regional congresses throughout Europe
- To facilitate networking between members and exchange of professional experience
- To discuss and negotiate with relevant officials of European national and International bodies in regard to any matter which may concern members
- To make submissions and contribute to the work of European and other International official bodies who are affected by the insolvency process, or who have a role to play in the saving of businesses and jobs
- To co-operate with INSOL International and its member organisations and other International associations in connection with any insolvency study or project
- To assist in the education and training of members, their staff and others

## Website

[www.insol-europe.org](http://www.insol-europe.org) now features a Members Area which includes access to the full membership listing, where members are entitled to have their name, firm, profession and full contact details published. In addition, members have access to glossaries of terms covering the insolvency laws of many European countries.

## European Congresses

INSOL Europe holds annual Congresses throughout Europe. The first was held in London in 1981.

The Congress is the annual flagship event of the Association and the key papers are published on the website.

We will meet at the INSOL Europe Annual Congresses in Cascais, near Lisbon (23 September 2016), Warsaw (6 October 2017) and Athens (5 October 2018).

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## Eurofenix

INSOL Europe publishes its journal “eurofenix” four times a year in English and French. It features current events concerning the profession in Europe; news and appointments; high quality technical articles written by leading practitioners and academics; news concerning law reform throughout Europe; the efforts that emerging market countries are making to introduce insolvency legislation and practice; and issues related to the European Insolvency Regulation and jurisprudence.

## Membership

Qualified lawyers, accountants, insolvency practitioners, academics, financiers, regulators, credit managers, credit insurers and students studying the insolvency discipline may become members.

Members of INSOL Europe currently come from Argentina, Australia, Austria, Belgium, Bermuda, Bulgaria, Canada, Cayman Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, India, Ireland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malaysia, The Netherlands, Norway, Peru, Poland, Portugal, Republic of Kosovo, Republic of Moldova, Romania, Russian, Serbia, Slovak Republic, Slovenia, South Africa, Spain, Sweden, Switzerland, Turkey, United Kingdom and United States of America.

## Committee structure

The work of INSOL Europe is undertaken by Working Committees, which currently include:

- Academic Forum
  - Anti-Fraud Forum
  - Eastern European Countries’ Committee
  - EU Study Group
  - IOH Forum
  - Judicial Wing
  - Financial Institutions Group
  - Turnaround Wing
  - Younger Academics Network
  - Young Members Group
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# Change is the only certainty

The financing, social, economic and technological landscape in Europe in recent years has presented both opportunities and challenges to lenders and investors. The level of change is unprecedented, and navigating the environment requires a new combination of balanced skills including entrepreneurship, timely response, prudence and compliance.

Finance professionals, along with society at large, now routinely have to consider difficult questions, such as:

Social	Technological
<ul style="list-style-type: none"><li>• What does the changing demographic (ageing population, significant migration) mean for the economy?</li><li>• What will be the impact on business of the Paris climate deal?</li></ul>	<ul style="list-style-type: none"><li>• What implications will the “Internet of Things” and “Big Data” analysis have for business?</li><li>• Are our clients prepared to face increasing levels of (often state-sponsored) cyber-terrorism?</li><li>• How will traditional industries be affected by new business models (“app and ride” taxi firms and driverless cars)?</li></ul>
Economic	Regulatory
<ul style="list-style-type: none"><li>• How will the European Union and individual states navigate economic uncertainty - will the Union fragment?</li><li>• Are there circumstances under which state ownership is appropriate?</li></ul>	<ul style="list-style-type: none"><li>• Which banks/countries have addressed capital adequacy and non-performing loan portfolios? Where do issues remain?</li><li>• What implications do reforms in restructuring and insolvency legislation have for existing lends and future opportunities?</li></ul>



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