Speakers’ Bios

Tobias Adrian  
Financial Counsellor and Director  
Monetary and Capital Markets Department  
International Monetary Fund

Tobias Adrian is the Financial Counsellor and Director of the Monetary and Capital Markets Department of the International Monetary Fund (IMF). In this capacity, he leads the IMF’s work on financial sector surveillance, monetary and macroprudential policies, financial regulation, debt management, and capital markets. He also oversees capacity building activities in IMF member countries, particularly with regard to the supervision and regulation of financial systems, central banking, monetary and exchange rate regimes, and asset and liability management.

Prior to joining the IMF, Mr. Adrian was a Senior Vice President of the Federal Reserve Bank of New York and the Associate Director of the Research and Statistics Group. At the Federal Reserve, he contributed to monetary policy, financial stability policies, and crisis management.


Mr. Adrian holds a Ph.D. from the Massachusetts Institute of Technology, an MSc from the London School of Economics, a Diplom from Goethe University Frankfurt, and a Maîtrise from Dauphine University Paris. He received his Abitur in Literature and Mathematics from Humboldtschule Bad Homburg.
Barbara Bouchard  
Senior Associate Director  
Division of Supervision and Regulation  
Board of Governors of the Federal Reserve System

Mrs. Bouchard is a Senior Associate Director in the Division of Banking Supervision and Regulation at the Federal Reserve Board. From early 2010 until 2016, Mrs. Bouchard led the Federal Reserve’s efforts to develop and implement a supervisory program for recovery and resolution planning. In addition, her responsibilities encompass Supervisory Enforcement, Acquisitions and Activities – domestic and international applications – Bank Secrecy Act and Anti-Money Laundering and the Corporate Compliance program. Mrs. Bouchard also has responsibility for a number of work streams that support the Basel Supervisors Committee and the Financial Stability Board. Prior to her current responsibilities, Mrs. Bouchard was the officer responsible for Capital Policy. Mrs. Bouchard joined the Federal Reserve Board in 1992 and became a member of the official staff in 2000. She holds a B.S. degree in Commerce from the University of Virginia and a J.D. degree from George Washington University.

Grace Brasington  
Global Leader for Risk and Compliance  
International Business Machines (IBM)

Grace Brasington has thirty years of experience in the financial services industry, holding executive level roles at advisory firms and financial institutions. Grace currently serves as IBM’s Global Leader for Risk and Compliance in Watson Financial Services Solutions, Industry Platforms business. Grace leads a team of industry consultants that assists organizations in using regulatory technology to address their key compliance challenges. She meets with business and technology leaders from IBM's clients in financial services across the globe to share best practices and identify how they can take advantage of emerging regulatory technology capabilities to drive new business value.

Grace has focused her career on risk, compliance, data management, predictive analytics, operations management, and data governance. Prior to IBM, Grace has served as a Top 10 Financial Institution’s Chief Compliance Officer. In this capacity, she was responsible for the continuous development and enterprise-wide implementation as well as execution of the bank’s Compliance Program. Prior to her CCO role, she also has held executive roles as the Chief Risk Officer for a $3B technology and services company.

Grace has developed, built and guided multiple financial institutions strategy for leveraging and deploying data and technology capabilities to solve critical business issues with an emphasis on data governance, risk and compliance. She has extensive experience in leading businesses through challenging times and facilitating their mitigation of risk.
and their adherence to regulatory and compliance dictates, while driving and managing compliance change, and championing risk management initiatives.

**Kelvin Chen**  
**Manager – Operational Risk**  
**Division of Supervision and Regulation**  
**Board of Governors of the Federal Reserve System**

Kelvin Chen is Manager of the Operational Risk section in the Division of Supervision & Regulation at the Federal Reserve Board, where he leads a group of subject matter experts focusing on fintech and operational risk.

Prior to joining the Federal Reserve Board, Kelvin was the Consumer Financial Protection Bureau’s Program Manager for Emerging Payments. In that role, he led the Bureau’s policy response to virtual currencies, like Bitcoin, as well as other payment innovations. Kelvin previously served as Counsel at the CFPB, where he headed a multidisciplinary team that produced the Bureau’s multi-year empirical study of mandatory arbitration provisions, a Dodd Frank Act-required prerequisite to the Bureau’s rulemaking on the same.

In prior roles, Kelvin advised former Federal Trade Commission Chairwoman Edith Ramirez on consumer protection issues and was a litigator in the New York offices of Morrison & Foerster LLP and Cadwalader, Wickersham & Taft LLP. His practice focused on complex commercial litigation and digital copyright issues. Kelvin studied Systems Engineering and Mathematics at the University of Pennsylvania (’00) and attended New York University School of Law (’04). Kelvin is an Affiliate of the Princeton Center for Information Technology Policy.

**William Coen**  
**Secretary General**  
**Basel Committee on Banking Supervision (BCBS)**  
**Bank for International Settlements**

As Secretary General, Mr. Coen directs the work of the Basel Committee on Banking Supervision and manages its Secretariat. Bill chairs the Basel Committee’s Policy Development Group and the Committee’s Coherence and Calibration Task Force. He also served as chair of the Committee’s Corporate Governance Task Force and is a member of the IFRS Advisory Council. Prior to his appointment as Secretary General in 2014, Bill served as Deputy Secretary General since 2007. His responsibilities focused on the Basel
Committee’s response to the global financial crisis, including the coordination of the Committee’s various Basel III initiatives.

Bill joined the Basel Committee’s Secretariat in 1999 when he was part of the core team responsible for developing the Basel II framework. Prior to joining the Secretariat, he worked for the Board of Governors of the Federal Reserve System in Washington DC. He had a variety of responsibilities during his career at the Federal Reserve, including banking policy, supervision and licensing. Before joining the Federal Reserve, he was a bank examiner for the US Office of the Comptroller of the Currency. Bill began his career as a credit officer of a New York City-based bank where he served as an Assistant Vice President responsible for consumer credit and retail mortgage lending.

Bill is a native of New York City and received his Master of Business Administration degree from Fordham University and Bachelor of Science degree from Manhattan College. He resides in Basel with his wife and three daughters.

Ricardo R. Delfin
Director - Office of Complex Financial Institutions
Federal Deposit Insurance Corporation (FDIC)

Ricardo Delfin was appointed the Director of the Office of Complex Financial Institutions (OCFI) in October 2017. Mr. Delfin served as Deputy Director of the Resolution Policy Branch in OCFI from 2014 until he was appointed Director of the OCFI. Prior to joining the FDIC, Mr. Delfin held several prominent roles, including executive director of The Systemic Risk Council, special counsel to the Chairman of the U.S. Securities and Exchange Commission, and senior counsel for the U.S. House of Representatives Committee on Financial Services. Mr. Delfin earned a Bachelor of Science from Cornell University and a Juris Doctor from Northwestern University School of Law.

Slavka Eley
Head of Banking Markets, Innovation and Products Unit
European Banking Authority (EBA)

Slavka Eley was appointed Head of the Supervisory Convergence Unit within at the EBA in February 2013. She has been responsible for the EBA's work on the common EU supervisory policy and convergence, including IT risks, outsourcing to cloud and risks related to financial innovation, efficient supervisory cooperation, recovery planning and the early intervention framework. Since 1 March 2018 she is the Unit Banking Markets, Innovation and Products, which has a leading role in the EBA Fin Tech work.
She chaired different working groups at the EBA as Sub-group on Risk Assessment Systems mandated to develop the common SREP framework. Currently she chairs the Sub-group on Supervisory Effectiveness and Convergence.

Prior to joining the EBA Slavka worked for the National Bank of Slovakia where she held a number of roles in supervision and prudential policy.

She holds a MBA in general management from the City University of Seattle and a Master degree in Mathematics, Physics and Education from the Comenius University Bratislava.

**Chuchi Fonacier**  
**Deputy Governor - Supervision and Examination Sector**  
**The Central Bank of Philippines**

Chuchi G. Fonacier is the Deputy Governor of the Supervision and Examination Sector, which is mainly responsible for the regulation of Banks and other BSP-Supervised Financial Institutions (BSFIs). Under her direct supervision are inclusive financial advocacy unit, technical services staff, administrative and operations group, and four (4) sub-sectors, which handle onsite examination and inspection, offsite supervision, financial literacy, consumer affairs, financial data collection, and policy studies.

She started her career at the Bangko Sentral ng Pilipinas in 1984 as a Bank Examiner and has progressively worked her way to become Assistant Governor in 2017. Among the highlights of her career as a central banker are the following: (i) her designation as the BSP’s point person of the two (2) important legislative measures passed by Congress – the Securitization Act, and the Special Purpose Vehicle (SPV) Act, which were both instrumental in unloading Banks’ non-performing assets and improving their financial position; (ii) the recognition of the department which she headed in 2008 as BSP’s primary supervisory unit that handles specially-challenged Banks where a record number of banks were successfully resolved; (iii) the development of various programs, in coordination with the Philippine Deposit Insurance Corporation (PDIC), aimed at strengthening the thrift, rural and cooperative banking sectors by encouraging mergers, consolidations and acquisition involving weak banks: the Strengthening Program for Rural Banks (SPRB)/SPRB Plus, Strengthening Program for Cooperative Banks (SPCB)/SPCB Plus and the Consolidation Program for Rural Banks (CPRB); and (iv) the issuance of policies and procedures intended to accelerate resolution of banks.

As Deputy Governor, she is also a member and the BSP-designated representative in different interagency and international committees such as Financial Sector Forum (FSF), Working Group on Banking Supervision (WGBS) of the Executives’ Meeting of East
Ms. Fonacier took up her Bachelor of Science in Commerce major in Accounting degree at University of St. La Salle - Bacolod. She is a Certified Public Accountant (CPA) and a holder of a Career Service Executive Eligibility (CSEE). She obtained her Master in Business Administration (MBA) at the Ateneo de Manila University.

She attended the Program on Rethinking Financial Inclusion: Smart Design for Policy and Practice organized by the Harvard Kennedy School, and various foreign trainings, seminars and conferences such as the WB/Federal Reserve System (FRS)/IMF 17th Annual International Conference on Policy Challenges for the Financial Sector in Washington, D.C.; IADI Europe Regional Committee Annual Meeting & International Conference in Bari, Italy; CCBS Workshop for Heads of Financial Stability in London, United Kingdom; and MCM-IMF Asia Regional Conference on Banking Supervision and Regulation in Tokyo, Japan.

She also served as panelist/resource person on financial inclusion in various international conferences fora such as the 3rd International Conference on Financing for Development held at the UN Headquarters, New York, USA; UNESCAP Asia-Pacific Outreach Meeting in Jakarta, Indonesia; Microfinance Forum in Shanghai, China; International Conference on Financial Inclusion and Shadow Banking in Moscow, Russia; and APEC Finance and Central Bank Deputies’ Meeting in Lima, Peru.

Alfonso Garcia Mora
Director - Finance, Competitiveness and Innovation Global Practice
World Bank Group

Alfonso Garcia Mora joined the Bank in January 2013 as a Lead Financial Sector Specialist in the World Bank’s Finance and Private Sector Development Vice Presidency. Currently, he is the Director for Finance, Competitiveness and Innovation (FCI) Global Practice with direct responsibility on LAC and ECA regions, financial stability and integrity, and long term finance global teams. In April 2016, Alfonso became Director for the Finance and Markets Global Practice at the World Bank Group (WBG), having been Practice Manager for Latin America and the Caribbean before. Since he joined the WBG, Alfonso has led various projects in Latin America, East Asia Pacific, Middle East and Eastern Europe advising Governments, supervisors and regulators in projects related to financial sector development, access to finance, banking crisis and resolution, capital markets and financial regulation. Alfonso has participated in a number of Financial Sector Assessment Programs (FSAP) as mission chief and specialist. Currently he represents the WB in different committees of the Financial Stability Board (FSB).

Prior to joining the Bank, Alfonso had a successful career in the private sector at
Analistas Financieros Internacionales Consulting Group, and held the position of Partner Managing Director from 2007 - 2012.

Alfonso holds a PhD in Economics from Universidad Autonoma de Madrid, a Master’s Degree in Finance at the Catholic University of Leuven and has also served as a visiting PhD student at Boston University. He has lectured and published extensively on banking and financial sector issues.

John C. Gerspach  
Chief Financial Officer  
Citigroup

John Gerspach was named Chief Financial Officer of Citi in July 2009. He is responsible for the financial management of the company and also spearheads Citi's Expense Management and Citi Ventures initiatives. Prior to being named CFO, John was Controller and Chief Accounting Officer of Citi.

Mr. Gerspach has been with Citi since 1990 and has held various CFO and Chief Administrative Officer positions throughout the company. He has experience in both the Regional Consumer Banking and Institutional Clients Group and has worked closely with all of the regions, including serving as the CFO/CAO of Latin America.

Before joining Citi in 1990, Mr. Gerspach was CFO at Penn Central Industry Group. Prior to that, he was Comptroller for the Defense Contracting Group at ITT Corporation. His professional career began at Arthur Andersen & Company.

Mr. Gerspach earned his degree in accounting at the University of Notre Dame and is CPA certified in the State of New York.

Michael S. Gibson  
Director of the Division of Supervision and Regulation  
Board of Governors of the Federal Reserve System

Michael S. Gibson is Director of the Division of Supervision and Regulation at the Federal Reserve Board. As division director, he oversees the Federal Reserve’s development of bank regulatory policy and its supervision of banking organizations. He represents the Federal Reserve on the Basel Committee on Banking Supervision and works closely with officials from other U.S. and international government agencies on bank oversight issues.
He formerly served as Deputy Director in the Division of Research and Statistics at the Board of Governors of the Federal Reserve System, where he was responsible for overseeing the division’s financial functions. He has worked on research and policy issues related to financial stability, financial markets, and derivatives. He has authored articles on value at risk, stress testing, and credit derivatives. He served on the faculty of the University of Chicago Graduate School of Business for two years and as a visiting lecturer at Princeton University. He has a Ph.D. in economics from the Massachusetts Institute of Technology and a B.A. in Economics from Stanford University.

Bernardo González Rosas
President
Mexico’s National Banking and Securities Commission (CNBV)

Bernardo González is President of CNBV since February 2018. Before, he held the positions of Assistant Secretary for Banking, Securities and Savings and Head of the Development Banking Unit at the Ministry of Finance. As the former he was in charge of drafting Mexico’s Fintech Law, pass it through Congress and now as head of CNBV to implement it.

Previously at CNBV he was Vice-President for Regulatory Policy overseeing the regulation, economic studies, international affairs and financial inclusion departments. During this period, he was responsible of implementing Mexico’s 2014 Financial Reform and Basel Committee’s Regulatory Consistency Assessment Program in which Mexico obtained the highest grade possible.

Bernardo González has also worked for more than a decade in development banks and at the Deposit Insurance Institute in Mexico, as well as a consultant for the Inter-American Development Bank, UK’s Department for International Development and the United Nations Development Program.

Mr. González holds a bachelor’s degree in Business Administration specialized in Finance from Instituto Tecnológico Autónomo de México and a master’s degree on Public Policy from Georgetown University. He has served as professor of public finance both at ITAM and Universidad Iberoamericana in México City.
Randall Guynn  
Partner  
Davis Polk & Wardwell LLP

Mr. Guynn is head of Davis Polk’s Financial Institutions Group. He is widely recognized as one of the country’s leading bank regulatory and bank M&A lawyers, and a thought leader on financial regulatory reform. He was named the Banking Lawyer of the Year and the most highly regarded banking lawyer in the world in 2014 and 2017 by Law Business Research’s International Who’s Who of Banking Lawyers and one of the 10 most innovative lawyers in the United States by the Financial Times in 2013. The group he heads was named the "Financial Regulation Team of the Year" twice (2013 and 2015) by the International Financial Law Review. See also “In the Red Zone,” The American Lawyer, January 2009 and “For Davis Polk, Dodd-Frank Pays,” The American Lawyer, December 2010. His thought leadership on financial regulation is often featured on Davis Polk’s FinReg blog.

He has advised The Clearing House Association (TCH) and the Securities Industry and Financial Markets Association (SIFMA), the principal trade organizations for U.S. banks, all eight of the U.S.’s global systemically important banking groups (G-SIBs), many of the most important foreign banks and a number of U.S. regional, mid-size and community banks.

His practice focuses on providing strategic bank regulatory advice and advising on M&A and capital markets transactions when the target or issuer is a banking organization or other financial institution. He also advises on regulatory enforcement actions and white collar criminal defense, bank failures and recapitalizations, corporate governance and internal controls, cross-border collateral transactions, credit risk management, securities settlement systems and payment systems.

In 1981, Guynn was graduated from Brigham Young University, and in 1984 from the University of Virginia School of Law with a J.D.[1][2] Between 1984 and 1985, Guynn was a clerk for John Clifford Wallace,[3] United States Court of Appeals for the Ninth Circuit, and from 1985 to 1986 he was a clerk for the William Rehnquist, U.S. Supreme Court

Paul Hilbers  
Director, Financial Stability Division  
De Nederlandsche Bank

Paul was appointed Director Financial Stability at the Netherlands Bank (DNB) in May 2015. He is a member of the Financial Stability Board's Standing Committee on Assessment of Vulnerabilities and alternate member of the BIS Committee on the Global
Financial System. In addition, he is the Secretary of the Dutch Financial Stability Committee, a member of the Council of the Netspar Foundation and an external member of the Audit Committee of the Ministry of Foreign Affairs.

Before taking up his current position, Paul was Director of Supervision Policy at DNB. He has been a member of the Basel Committee and (co-)chair of the Task Forces on Impact & Accountability of Banking Supervision and Sovereign Exposures. Earlier in his career, he worked at the International Monetary Fund (IMF) in Washington for over 15 years. During that period he served as Manager in the IMF's Monetary and Capital Markets Department and Division Chief and Mission Chief in the European Department.

Paul Hilbers was appointed part-time professor at Nyenrode Business Universiteit (NBU) in 2010. His field is Financial Sector Supervision and his chair is part of the Supervision Academy at NBU. Paul specializes in research that contributes to the further development of supervision and regulation of the financial sector.

Paul studied Mathematics at the University of Utrecht (BA) and Econometrics at the Free University in Amsterdam (MA), where he also obtained his Ph.D. in International Economics. He has published extensively on monetary, fiscal and financial sector issues.

Faizel Jeena

Head of Risk Support Department of the Prudential Authority
South African Reserve Bank

Faizel Jeena is a Chartered Accountant by training. He holds the degrees of Bachelor of Commerce (Law) and Bachelor of Accountancy. He has approximately 22 years of experience in banking and finance with exposure to data management, bank supervision and regulation, investment banking and commercial and retail asset finance. He is the Head: Risk Support Department in the Prudential Authority at the South African Reserve Bank. The Risk Support Department is responsible for providing regulatory, supervisory support and technical expertise on all prudential risk types for insurance, banking and financial market infrastructures. It also provides quantitative analysis, actuarial analysis and financial institution statistics used in the Prudential Authority. Faizel has represented the South African Reserve Bank at a number of national and BCBS working groups.
Neel Kashkari
President
Federal Reserve Bank of Minneapolis

Neel Kashkari took office as president and chief executive officer of the Federal Reserve Bank of Minneapolis on January 1, 2016. In this role, he serves on the Federal Open Market Committee, bringing the Fed’s Ninth District’s perspective to monetary policy discussions in Washington. In addition to his responsibilities as a monetary policymaker, Kashkari oversees all operations of the bank, including supervision and regulation, and payments services. He is on the Board of the Economic Club of Minnesota and a member of the Twin Cities PBS (TPT) President’s Council and the Aspen Economic Strategy Group.

Kashkari began his career as an aerospace engineer at TRW in Redondo Beach, Calif., where he developed technology for NASA space science missions. Following graduate school, he joined Goldman Sachs in San Francisco, where he helped technology companies raise capital and pursue strategic transactions.

From 2006 to 2009, Kashkari served in several senior positions at the U.S. Department of the Treasury. In 2008, he was confirmed as assistant secretary of the Treasury. In this role, he oversaw the Troubled Assets Relief Program (TARP) during the financial crisis. Kashkari received the Alexander Hamilton Award, the Treasury Department’s highest honor for distinguished service.

Following his tenure in Washington, Kashkari returned to California in 2009 and joined PIMCO as managing director and member of the executive office. He left the firm in 2013 to explore returning to public service.

In January 2014, Kashkari was a gubernatorial candidate in the state of California, running on a platform focused on economic opportunity.

Kashkari earned his bachelor’s and master’s degrees in mechanical engineering at the University of Illinois at Urbana-Champaign and his MBA from the Wharton School at the University of Pennsylvania.

Aaron Klein
Policy Director - Center on Regulation and Markets
Brookings Institution

Aaron Klein is a fellow in Economic Studies at the Brookings Institution and serves as policy director of the Center on Regulation and Markets. He focuses on financial regulation and technology, macroeconomics, and infrastructure finance and policy. His
work looks broadly at the impact of financial regulation on the economy and considers the goals of financial regulatory policy. Previously, Klein directed the Bipartisan Policy Center’s Financial Regulatory Reform Initiative which was the first comprehensive bipartisan review of the impact of the Dodd-Frank Act.

Before joining the think tank world, Klein served at the Treasury Department as Deputy Assistant Secretary for Economic Policy during the first term of the Obama Administration from 2009-2012. He worked on financial regulatory reform issues including crafting and helping secure passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. He also played leading roles on housing finance reform, transportation and infrastructure policy.

Prior to his appointment as Deputy Assistant Secretary, he served as Chief Economist of the Senate Banking, Housing and Urban Affairs Committee for Chairmen Chris Dodd and Paul Sarbanes.

Klein holds a master’s degree from Princeton University’s Woodrow Wilson School and an AB from Dartmouth College. He lives in his home town of Silver Spring Maryland, with his wife and two daughters.

**Joaquim Levy**  
**Managing Director and Chief Financial Officer**  
**World Bank Group**

As Managing Director and WBG CFO since February 2016, Mr. Levy is responsible for the financial and risk management strategies including development of new, innovative financial products and services, oversight of the financial reporting, risk management, and mobilization of financial resources in alignment with the WBG’s strategy. Previously, he served as the Minister of Finance for the Federal Republic of Brazil, working with the president and government in reforming the world's fifth largest economy. From 2010 to 2014, Levy was CEO of Bradesco Asset Management S.A. Distribuidora de Títulos e Valores Mobiliários, division of Banco Bradesco S.A., Brazil's second-largest private bank group, handling a portfolio of more than $130 billion. Prior to that Mr. Levy, as the Secretary of Finance of the State of Rio de Janeiro, successfully re-engineered financial management of the state, leading to its receiving an investment-grade credit rating from Standard & Poor's. Mr. Levy served as the Executive Vice President of Finance and Administration at the Inter-American Development Bank. Mr. Levy also served as the Secretary of Brazil's National Treasury and the Chief Economist at the Brazilian Ministry of Planning, Budget & Management. Mr. Levy held several positions at the European Central Bank and the International Monetary Fund.

Levy holds a PhD in economics from the University of Chicago (1992); a master's in
David Lipton  
**First Deputy Managing Director**  
**International Monetary Fund**

Mr. David Lipton assumed the position of First Deputy Managing Director of the International Monetary Fund on September 1, 2011. On March 28, 2016, Mr. Lipton was reappointed for a second five-year term beginning September 1, 2016. Before coming to the Fund, Mr. Lipton was Special Assistant to the President, and served as Senior Director for International Economic Affairs at the National Economic Council and National Security Council at the White House.

Previously, Lipton was a Managing Director at Citi, where he was Head of Global Country Risk Management. In that capacity, he chaired Citi’s Country Risk Committee, worked for the Senior Risk Officer, and advised senior management on global risk issues. Prior to joining Citi in May 2005, he spent five years at Moore Capital Management, a global hedge fund and, before that, a year at the Carnegie Endowment for International Peace.

Lipton served in the Clinton administration at the Treasury Department from 1993 to 1998. As Under Secretary of the Treasury for International Affairs — and before that as Assistant Secretary – Lipton helped lead the Treasury’s response to the financial crisis in Asia and the effort to modernize the international financial architecture. Before joining the Clinton administration, Lipton was a fellow at the Woodrow Wilson Center of Scholars.

From 1989 to 1992, he teamed up with Prof. Jeffrey Sachs then at Harvard University, working as economic advisers to the governments of Russia, Poland and Slovenia during their transitions to capitalism.

Lipton began his career with eight years on the staff of the International Monetary Fund, working on economic stabilization issues in emerging market and poor countries.

Lipton earned a Ph.d. and M.A. from Harvard University in 1982 and a B.A. from Wesleyan University in 1975.

He is married to Susan Galbraith and has three children, Anna, Sasha, and Gabriel.
Liu Chunhang
Director General of the Policy Research Bureau
China Banking Regulatory Commission
and Head of the Supervision and Implementation Group, Basel Committee on Banking Supervision (BCBS)

Liu Chunhang is Director General of Policy Research Bureau at China Banking Regulatory Commission (CBRC). He joined the CBRC in 2006 as Deputy Director General of Statistics Department. Since 2011, Mr. Liu has served as the CBRC representative on the Standing Committee on Supervisory Cooperation under the Financial Stability Board (FSB). Between 2012 and 2015, he was Chair of the Leverage Ratio Group under the Basel Committee on Banking Supervision, responsible for leading the work on the Basel III leverage ratio standard. He is currently Chair of the Supervision and Implementation Group (SIG) under the Basel Committee.

Prior to joining the CBRC, Mr. Liu worked at Morgan Stanley and McKinsey on the restructuring and business strategies of multinational firms and financial institutions. Mr. Liu received his MPhil and PhD from Cambridge University and MBA from Harvard Business School (Baker Scholar).

Joseph Lubin
Founder - ConsenSys
Co-Founder - Ethereum

Joseph Lubin is a co-founder of blockchain computing platform Ethereum and the founder of Consensus Systems (ConsenSys), a blockchain venture studio. ConsenSys is one of the largest and fastest-growing companies in the blockchain technology space, building developer tools, decentralized applications, and solutions for enterprises and governments that harness the power of Ethereum. Headquartered in New York, ConsenSys also has a global presence, employing top entrepreneurs, computer scientists, software developers, and experts in enterprise delivery worldwide. Lubin graduated from Princeton University with a degree in Electrical Engineering and Computer Science. He worked in the Princeton Robotics Lab, at tomamandy music developing an autonomous music composition tool, and at private research firm Vision Applications Inc. building autonomous mobile robots. As a software engineer and consultant, Lubin worked with eMagine on the Identrus project and was involved in the founding and operation of a hedge fund with a partner. He held positions as Director of the New York office of Blacksmith Software Consulting, and VP of Technology in Private Wealth Management at Goldman Sachs. Through these posts, Lubin focused on the intersection of cryptography, engineering, and finance. Switching gears, Lubin moved to Kingston, Jamaica to work on projects in the music industry. Two years into his musical endeavors, Lubin co-founded the Ethereum Project and has been working on Ethereum and ConsenSys since January 2014.
Álvaro Martin
Lead Economist – Digital Regulation
Banco Bilbao Vizcaya Argentaria (BBVA)

Álvaro is the Lead Economist for Digital Regulation and Trends at BBVA Research. He leads a multi-disciplinary team that produces analysis on mid- and long-term digital transformation trends, financial inclusion and regulatory aspects of digital finance. His role involves close interaction with BBVA decision-makers, regulators, supervisors, standard-setters and industry bodies. Some of his team's work is also available to the general public through BBVA Research's website. Álvaro has been recently appointed by the European Commission as a member of its Group of Experts on Regulatory Obstacles to Financial Innovation.

Yira Mascaro
Practice Manager - Financial Stability and Integrity
Finance Competitiveness and Innovation
World Bank Group

Yira Mascaró is the manager of Financial Stability and Integrity at the Finance, Competitive, and Innovation Practice of the World Bank. She holds a PhD in financial economics. Yira has about 20 years of operational and research experience covering a wide range of financial sector, central bank and related issues. Prior to joining the World Bank, she worked briefly at the Research Department of the Inter-American Development Bank, as well as at financial institution and a University in the Dominican Republic, her native country. Yira has led numerous World Bank operations and analytical work in various regions (particularly in Latin America, Africa, and Eastern Europe), including field based in Kenya for 4 years as sector leader for finance and private sector development (including aspects related to infrastructure finance and PPPs). She has worked on various financial crises as adviser to governments, focusing on bank restructuring and crisis management. Some of her publications cover bank resolution and financial safety nets, state-owned banks’ performance, and development aspects of remittances and access to finance.
Lara de Mesa
Head of Public Policy
Santander

Lara de Mesa is Head of Public Policy at Santander Bank since May 2006. This department is responsible for monitoring financial regulatory initiatives and defining corporate positions, international and European and in the core markets where Santander is present (Brazil, Mexico, the US, UK, Germany, Poland and Spain among others).

Lara is a member/has attended Committees of international, European and national industry bodies: the Spanish Banking Association Public Policy and International Committees; the EBF Banking supervisory, Crisis resolution and Digital Committees; AFME European Public Policy Committee; IIF Steering Committees on Capital and Effective regulation, as well as meetings/workshops/hearings of Basel Committee on Banking Supervision, Financial Stability Board, Financial Stability Institute, American Supervisors Banking Association, European Central Bank, European Banking Authority, European Commission and Parliament, BACEN, Banxico, Bank of England and Bank of Spain among others. She has been advisor of the Spanish National Strategy Defense plan for 2017.

Her career began in Analistas Financieros Internacionales, where she worked on strategic and economic consulting and housing finance for international public and private entities, including the World Bank and the Inter-American Development Bank, including fieldwork. She was partner of this firm from 2004.

Lara has given training courses and seminars on public economics and policy issues in both an academic and professional context. She was associate professor at Madrid's Carlos III University from 2000 to 2003 and at the IE from 2012 to 2014. She has been selected for the IIF Future Leaders Group – Class of 2018 programme. She has received professional training from Harvard, Wharton, IESE and IE among others.

Lara has an Msc in Economics from the London School of Economics and Political Science, and holds a Bachelor’s Degree in Economics from Universidad Complutense Madrid.
Sebastian Molineus
Director
Finance and Markets Global Practice
The World Bank Group

Sebastian Molineus, a German national, is currently a Practice Director for the World Bank Group's (WBG) Finance & Markets Global Practice. In this role, he is responsible for delivering the Practice's financial, advisory and knowledge, and convening services across the Africa, East Asia and Pacific, and South Asia regions, in addition to the global agenda on Financial Inclusion and Access.

Sebastian joined the WBG's International Finance Corporation (IFC) in 2002, where he was a Project Manager for the Russia Corporate Governance Project, based in Moscow. He later worked in the IFC's Middle East & North Africa Department, where he led a region-wide Corporate Governance Program, based in Cairo. In 2008, he joined the Financial and Private Sector Development Vice-Presidency (FPD) as a Sr. Operations Officer in the Capital Markets Department, and between 2010 and 2012 he co-led the change management initiative to implement Global Practices across FPD. From 2012-2014, Sebastian was the Practice Manager of the Capital Markets Practice, where he was responsible for strategic, knowledge, resource, portfolio, and talent management.

Prior to joining the WBG, Sebastian worked at the OeEoD in the Financial, Fiscal, and Enterprise Affairs Division, where he focused on corporate governance and financial reporting reforms.

Sebastian holds an M.B.A. from the HEC School of Management in France, and a Master’s in European and International Law from the University of Passau's School of Law in Germany. He is married with four children.

Aditya Narain
Deputy Director, Monetary and Capital Markets Department
International Monetary Fund

Aditya Narain is Deputy Director in the IMF’s Monetary and Capital Markets Department (MCM) with oversight responsibility for Financial Supervision and Regulation and also for the Technical Assistance function. He has contributed extensively to the international discussions on the development of financial regulatory and supervisory policies, and has led IMF missions on financial sector issues across a range of the Fund's member countries—most recently as Mission Chief of the Financial Sector Assessment Programs (FSAP) to the United States, Canada, and Malaysia. Before joining the IMF in 2003, he was Chief General Manager of Banking Supervision at the Reserve Bank of India.
**Robert S. Nichols**  
**President and CEO**  
**American Bankers Association**

Rob Nichols is the president and CEO of the American Bankers Association, which represents banks of all sizes and charters and is the voice for the nation’s $17 trillion banking industry.

Rob joined ABA in August 2015, following ten years at the helm of the Financial Services Forum, a non-partisan financial and economic policy organization. Before joining the Forum, Rob served as assistant secretary of the Treasury for Public Affairs, a position requiring confirmation by the United States Senate.

Rob’s earlier career highlights include working as communications director to U.S. Senator Slade Gorton and Press Secretary to the late Congresswoman Jennifer Dunn, a former member of the House leadership; and in the West Wing as an aide in the Office of the Chief of Staff in the George H.W. Bush administration.

Rob is a recipient of the Alexander Hamilton Award, the highest honor of the U.S. Department of the Treasury. He also is consistently ranked as one of Washington’s Top Lobbyists by *The Hill* and was recently described as one of the “new generation of trade group CEOs” by *The Washington Post*.

Rob is a graduate of the George Washington University. He is vice chair of the Board of Directors of Food Allergy Research & Education (FARE) which works on behalf of the 15 million Americans with food allergies, including all those at risk for life-threatening anaphylaxis.

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**João André Calvino Marques Pereira**  
**Senior Advisor to the Board**  
**Central Bank of Brazil**

João André Pereira is the Head of the Financial System Regulation Department, responsible for directing the projects of the regulation area at Central Bank of Brazil (BCB). Previously, he was the Deputy Head of the Financial System Monitoring Department, responsible for coordinating the macroprudential analysis within the supervision area, which includes structuring the presentations to the Financial Stability Committee (COMEF) and publishing the Financial Stability Report. Before joining the BCB, he worked as a risk manager for some financial institutions in Brazil. He holds a PhD in Finance from the Sao Paulo School of Business – FGV, Brazil and a B.A. in Mechanical Engineering from the University of Brasilia, Brazil.
Kevin Phillips  
Head of Corporate Development  
Kabbage

Kevin Phillips has a track record of building shareholder value having worked in technology, operations, and finance positions for a number of high-growth companies, including:

- Head of Corporate Development of Kabbage, Inc., Kabbage provides the most advanced lending infrastructure available globally enabling small businesses to borrow the funds they need. Kabbage accomplishes this through a direct SMB lending product and technology platform adopted by banks and non-banks worldwide, with originations in excess of $5B. Mr. Phillips has raised $500M of equity and more than $1B of debt. Prior to his appointment as Head of Corp Dev he was Kabbage’s CFO for several years and prior to that he was Kabbage’s CTO responsible for the development of Kabbage’s technology products.
- COO/CFO of Scientific Intake, a medical technology company. He was responsible for operations, technology, and finance. He drove excellence through the development of its quality management system, achieving ISO 13485 certification, HealthCanada and EU market clearance and oversaw the development of the company’s technology platform.
- CIO for S1 Corporation a FinTech platform company. During his tenure revenue increased from $80M to $230M a year. He also served as Director of Operations for the Americas division.
- Executive Director for WH Smith Ltd in the UK. Mr. Phillips defined the strategy and managed the day-to-day efforts to turn around this leading British retailer. He also served as CIO for the company’s U.S. subsidiary.
- Senior Technology Manager with The Home Depot.
- Senior Manager for Deloitte Consulting.

Mr. Phillips holds a B.A. from Washington College and an M.B.A. from Georgia State University.

Andrés Portilla  
Director, Regulatory Affairs Department  
Institute of International Finance

Andrés Portilla is the Managing Director of Regulatory Affairs at the IIF. He is in charge of leading the activities of the Regulatory Affairs department, which covers the whole spectrum of regulatory policy issues of interest to internationally-active financial institutions. His work covers topics related to prudential standards (both on capital and
liquidity) for banks and insurance companies, systemic risk, cross-border resolution, financial infrastructure, international accounting, securities as well as regulatory policy issues in the context of emerging markets. The Department also spearheads the dialogue and interaction with international regulators and policy makers in the above areas.

Mr. Portilla has over 21 years of experience on financial regulatory issues. In his native country, Colombia, he occupied positions in the regulatory affairs departments at the national Banking Association as well as commercial financial institutions. He also practiced law in the area of banking and financial markets.

Mr. Portilla holds a JD and a Specialized Degree on Banking Law from University of Rosario in Colombia, a Masters in Comparative Law LL.M from Pennsylvania State University in the US and a MBA from Bocconi University in Italy.

Andrew Powell
Principal Advisor
Inter-American Development Bank

Andrew Powell is the Principal Advisor in the Research Department (RES). He holds a Ba, MPhil. and DPhil. (PhD) from the University of Oxford. Through 1994 he dedicated himself to academia in the United Kingdom as Prize Research Fellow at Nuffield College, Oxford and Associate Professor (Lecturer) at London University and the University of Warwick. In 1995, he joined the Central Bank of Argentina and was named Chief Economist in 1996. He represented Argentina as a G20/G22 Deputy and as member of three G22/G20 working groups in the late 1990’s. Banking regulation came under the Chief Economist at that time and Andrew worked on many aspects of the financial reforms in Argentina after the 1995 Tequila crisis. In early 2001, he returned to academia, joining the Universidad Torcuato Di Tella in Buenos Aires as Professor and Director of Graduate Programs in Finance. He joined the IDB’s Research Department in 2005 as Lead Research Economist, served as Regional Economic Advisor for the Caribbean Region (2009-2011) until returning to the Research Department as the Principal Advisor. Andrew has published numerous academic papers in leading economic journals in areas including banking and international finance, commodity markets, risk management and the role of multilaterals. Recent publications have been on the relation between monetary and macroprudential policies and on inflation targeting and an edited book on the taxation of commodities in Latin America. Current projects include papers on financial innovation, on capital flows and corporate balance sheets, on sovereign debt restructuring and on the preferred creditor status of international financial institutions. Andrew has also been a Visiting Scholar at the World Bank, the IMF and at Harvard University.
Randal K. Quarles
Vice Chairman for Supervision
Board of Governors of the Federal Reserve System

Randal K. Quarles took office as a member of the Board of Governors of the Federal Reserve System on October 13, 2017, to fill an unexpired term ending on January 31, 2018. He was sworn in as Vice Chairman for Supervision on October 13, 2017. His term as Vice Chairman for Supervision ends on October 13, 2021.

Prior to his appointment to the Board, Mr. Quarles was founder and managing director of the Cynosure Group, a Utah-based investment firm. Before founding the Cynosure Group, Mr. Quarles was a partner at The Carlyle Group, a private equity firm based in Washington, DC.

From September 2005 to November 2006, Mr. Quarles served as Under Secretary of the Treasury for Domestic Finance. Prior to serving as Under Secretary, from April 2002 to August 2005, Mr. Quarles was Assistant Secretary of the Treasury for International Affairs. During his tenure, Mr. Quarles served as policy chair of the Committee on Foreign Investment in the United States. Prior to joining the Department of the Treasury, Mr. Quarles served, from August 2001 to April 2002, as the U.S. Executive Director of the International Monetary Fund.

From January 1991 to January 1993, he served in the Treasury Department as a Special Assistant to the Secretary of the Treasury for Banking Legislation and as Deputy Assistant Secretary of the Treasury for Financial Institutions.

Prior to, and in between, his service at the Department of the Treasury, Mr. Quarles was a partner at Davis Polk & Wardwell, serving in their New York and London offices.

Mr. Quarles was born in September 1957. He received an A.B. in philosophy and economics, summa cum laude, from Columbia in 1981 and earned a law degree from the Yale Law School in 1984.

Mr. Quarles is married with three children.

Johannes Turner
Director - Statistics Department
Oesterreichische Nationalbank (OeNB)

Dr. Johannes Turner is Director Statistics Department in the Oesterreichische Nationalbank (OeNB), which is in charge of compiling and analyzing monetary, interest rate, supervisory and external statistics and maintaining the Austrian Central Credit
Register. He is a member of the Statistics Committee of the ESCB, and a representative in the Committee on Monetary, Financial and Balance of Payments Statistics in Luxembourg (CMFB). Since 2013 Johannes Turner has been a representative in the ESF (European Statistical Forum) and since 2016 he has been vice president of the European Committee of the Central Balance-Sheet Data Offices (ECCBSO). He is an Advisory Board Member of the Statistics Council Austria and a member of the ERP (European Recovery Programme) Audit Committee. In 2014/2015 he chaired the ECB taskforce for a harmonized reporting framework for banks in Europe.

He was promoted to his current position in June 2010 after having worked on banking supervision at the OeNB for 18 years, ultimately as Head of the Banking Analysis Division from 2008. He started his career at Raiffeisencentralbank Vienna (1985-86). From there he moved to Fessel+GfK Institution for market research (1986-92), where he served as an assistant to the management.

Johannes Turner holds a Master's degree and a Ph.D. in business administration from the University of Vienna.

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**Rene Weber**  
**Head of Policy Coordination, Ambassador**  
**State Secretariat for International Finance SIF**  
**Federal Department of Finance, Switzerland**

René Weber heads the Policy Coordination Division and is a member of the Management Board of Switzerland’s State Secretariat for International Finance. He is responsible for formulating and implementing the government’s financial market policy and strategy, which includes the design of key regulation as well as ongoing stakeholders dialogues in order to identify, assess and help seize opportunities for the Swiss financial center.

Mr. Weber also leads financial consultations and negotiations with important partner authorities abroad with the objective to enhance regulatory cooperation and the framework conditions for cross-border finance.

Mr. Weber spent nine years overall at the International Monetary Fund, between 2010 and 2013 as Executive Director and Member of the Executive Board, representing eight countries at different stages of economic development. He has extensive policy-making experience at the national level, gained since 1993 in the Ministries of Economy and Finance.

Mr. Weber holds a Doctorate in Economics from the University of Basel, Switzerland.