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Financial systems around the world have been undergoing rapid changes in recent years due to technology, popularizing new words like “fintech” and new uses for words like “disruption”. As it is of paramount importance that the financial systems’ regulators and supervisors are aware and knowledgeable about the main technologies spurring financial services evolution, the conference aims to dissect the few key areas relevant for this audience at a practical level. From participating in this conference as a knowledge product, regulators, supervisors, and central bankers, as well as FinSAC donors, clients, and outside partners in the field will gain a deeper understanding of the highlighted fintech areas. Furthermore, the event may contribute beyond the conference to the participants’ discussions with respective counterparts and to strategies on what these technologies mean and may mean to them in the future. The event will serve to continue FinSAC’s relevance as a center of expertise and knowledge-sharing for the ECA region.

The conference will concentrate on the most highly discussed fintech themes of relevance to regulators, supervisors, and central bankers: regulatory and supervisory responses to fintech; suptech and regtech; operational risk arising from fintech; Distributed Ledger Technology and crypto-assets; and evolution of consumer lending. Topics are distributed into eight sessions, which will be conducted largely in a moderated panel format. In each area, the aim is to provide real-life cases and/or demonstrations of illustrative products as applicable, and to discuss the trends, opportunities, and challenges for this particular audience.

As part of the conference, a series of short policy papers addressing these themes will be prepared.
# May 22, 2019
## Day 1

<table>
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<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>09:00 - 09:30</td>
<td>Registration and breakfast &amp; coffee</td>
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<tr>
<td>09:40 - 09:50</td>
<td>Opening&lt;br&gt;Harald Waiglein</td>
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<tr>
<td>10:05 - 11:20</td>
<td><strong>Session 1. Fintech overview for regulators, supervisors, and central bankers</strong>&lt;br&gt;The session introduces the conference topic, starting with a broad overview of what the fintech ‘industry’ encompasses, the current trends in the innovations, and the responses by regulatory and supervisory agencies and multijurisdictional organizations. Against this background, a bank and a fintech company will discuss the current and future of their respective business models, their operating environment, including opportunities and key challenges.&lt;br&gt;&lt;br&gt;<strong>Moderator:</strong> Yejin Carol Lee</td>
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<td>11:20 - 11:35</td>
<td>Coffee break</td>
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<td>11:35 - 13:00</td>
<td><strong>Session 2. Regulatory and Supervisory approaches to fintech</strong>&lt;br&gt;Before further diving into specific types of fintech, we hear from a few regulatory and supervisory authorities on their experience with various responses to fintech. Early movers in regulation of fintech deployed ‘regulatory sandboxes’ in some jurisdictions, while more recently others have responded with fintech laws. A related question is whether to regulate entities, or for regulation to be activity-based. Still others are addressing related issues specifically, such as cybersecurity. Speakers detail their specific case experience, including background of why and how, the effects of the approach, and the evolution and challenges faced.&lt;br&gt;&lt;br&gt;<strong>Moderator:</strong> Miquel Dijkman</td>
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<td>13:00 - 14:00</td>
<td>Lunch</td>
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14:00 – 15:30 Session 3. Fintech for compliance: Regtech

Regtech can be defined as the use of technologies to increase efficiency and effectiveness of regulatory and compliance requirements by financial institutions. Regtech could increase the financial institutions' profitability and efficiency, while improving their effective compliance with financial regulations. The session will describe the landscape of various current and near-term uses for the technologies, invite the actors in this area - users (financial institutions) and providers (tech firms), and facilitate a discussion on opportunities and challenges of importance for the participants.

**Moderator:** Holger Floerkemeier | Joint Vienna Institute (JVI)

**Speakers:**
- Maciej Piechocki | BearingPoint
- Marius Jurgilas | Bank of Lithuania
- Matthias Blume | Erste Group Bank AG

15:30 – 15:45 Coffee break

15:45 – 17:15 Session 4. Direct use for financial sector authorities: Suptech

Suptech can be defined as the use of technologies to increase efficiency and effectiveness of regulatory and compliance requirements by the supervisor and/or regulator. It can be argued that the use of technologies by supervisors is nothing new; however, the current environment of financial sector digitization is enabling (and some might say necessitating) some authorities to view it in a different light. Suptech has the potential to significantly change supervisory processes. For example, technology that allows the analysis of data from a wide range of sources other than supervised entities can help authorities identify emerging risks that may not be captured by status quo compliance requirements. The session will describe the Suptech landscape of current and near-term uses and facilitate a discussion among users (authorities) and providers (tech firms) on the impact, opportunities, and challenges of importance for the prudential regulator/supervisor.

**Moderator:** Jermy Prenio | Financial Stability Institute, BIS

**Speakers:**
- Johannes Turner | National Bank of Austria (OeNB)
- Jin Wang | China Banking and Insurance Regulatory Commission (CBIRC)
- Iman van Lelyveld | De Nederlandsche Bank (DNB)
- Arend Kulenkampff | BFA (R2A)

17:15 – 17:30 Closing of Day I

19:30 – 21:30 Dinner, InterContinental Hotel
**May 23, 2019**  
**Day 2**

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<th>Time</th>
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<tr>
<td><strong>08:30 - 09:00</strong></td>
<td>Breakfast &amp; coffee</td>
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<tr>
<td><strong>09:00 - 09:30</strong></td>
<td>Keynote speech</td>
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<td>Alfonso Garcia Mora</td>
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<td>Global Practice, The World Bank Group</td>
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<td><strong>09:30 - 11:15</strong></td>
<td>Session 5. Addressing operational risk in a fintech environment</td>
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<td>The pace and scale of reliance on digital technology in the current environment is bringing about heavy pressures on regulated entities’ operational risk. This requires a concentrated look into facets of risk traditionally falling under operational risk, namely outsourcing and cybersecurity, to determine whether the risks are being managed properly and whether these risks are even sufficiently understood and adequately addressed. This session first dives into the rise of “cloud” services, the trends and impacts of such concerns as physical location/jurisdiction, market concentration, and regulatory frameworks. Closely related, next comes the discussion of cybersecurity as an operational risk and beyond. Speakers discuss the evolution of cybersecurity frameworks, from identification to response and recovery, necessitating approaches that go beyond the realm of mere operational risk.</td>
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<td>Moderator: Mario Guadamillas</td>
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<td>David Papuashvili</td>
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<td>Komitas Stepanyan</td>
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<td>Silvia Senabre</td>
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<td>Wiebe Ruttenberg</td>
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<td><strong>11:15 - 11:30</strong></td>
<td>Coffee break</td>
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<td><strong>11:30 - 13:00</strong></td>
<td>Session 6. The world of crypto-assets and blockchain</td>
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<td>The world of crypto-assets has evolved rapidly, taking on a new identity of its own beyond the famed Satoshi Nakamoto’s white paper on Bitcoin published 10 years ago. It is a space full of unfamiliar, often misused, words and concepts (like blockchain, crypto-currencies, initial coin offerings, and different types of tokens). What exactly are crypto-assets and blockchain, and why do they matter? This session aims to explain the basics of the underlying technology in crypto-assets, to understand what it is (and isn’t), to further distinguish the promise it purportedly holds for the broader society from actual uses for the financial sector (discussed in Session 7).</td>
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<td>Moderator: Aquiles Almansi</td>
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<td>Dan Morgan</td>
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<td>Shermin Voshmgir</td>
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<td>Marc Farag</td>
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<tr>
<td><strong>13:00 - 14:00</strong></td>
<td>Lunch</td>
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14:00 – 15:30 Session 7. Distributed ledger technology use in payments infrastructure

Already for the past few years, banks are spending millions if not billions into the "distributed ledger technology" for its potential to change the way they operate. Some central banks, government agencies, and collaborations across public and private players, even across jurisdictions are active in this space. Having discussed the underlying technology in Session 6, this session aims to showcase its practical applications in payment systems, such as those sponsored by leading tech companies and financial institutions. Speakers from both old and new financial services firms, as well as financial sector authorities discuss their initiatives.

Moderator: Harish Natarajan | The World Bank Group

Speakers:
Thomas Lammer | European Central Bank (ECB)
Kaushalya Somasundaram | HSBC
Dilip Rao | Ripple

15:30 – 15:45 Coffee break

16:45 – 17:15 Session 8. Evolution of “Digital Credit” and implications for regulators/supervisors

Touted as an early ‘disruptor’ to the established traditional banks, peer-to-peer (P2P) lending/investments via Fintechs have now been around for over a decade. Starting in large developed markets like the U.S. and U.K., the model has also taken off in developing markets with limited access to consumer or small business loans, such as China and India. P2P, differing in its sourcing of funds, is but one model of Digital Credit which is projected to grow still with other strong players. What are the current trends in Digital Credit and what impact has it had on the business of financial intermediation around the globe? What has been the experience of regulators and supervisors of relevant jurisdictions, and what can be learned from them? Session speakers will discuss potential risks for borrowers and investors, including with respect to disclosure/transparency, fraud, and data privacy, as well as the potential upsides, such as contribution to financial inclusion.

Moderator: Mahesh Uttamchandani | The World Bank Group

Speakers:
Kieran Garvey | Cambridge Centre for Alternative Finance
Christine Farnish, CBE | Zopa
Luis Leyva | La Comisión Nacional Bancaria y de Valores (CNBV)

17:15 – 17:30 Closing remarks

Miquel Dijkman | The World Bank Group
Speaker Bios
Day 1

Miquel Dijkman
Lead Financial Sector Specialist, FinSAC Coordinator, the World Bank

Mr. Miquel Dijkman is a Lead Financial Sector Specialist in the Finance and Markets Global Practice of the World Bank, and is currently the Coordinator of the Vienna Financial Sector Advisory Center (FinSAC). Since joining the World Bank, his work program has covered a broad range of topics and different countries. He has also conducted and led many Technical Assistance missions covering a highly diverse range of countries and topics, including banking supervision and regulation, crisis preparedness and crisis management, cross-border supervision and systemic risk analysis. He has participated in twelve Financial Sector Assessment Programs (FSAPs), including the ongoing 2017 China FSAP Update, which he has led on behalf of the World Bank.

Prior to joining the World Bank, he worked in several business areas of the Central Bank of the Netherlands; including Monetary and Economic Policy, Financial Stability and Financial Conglomerate Supervision. He also worked at the European Central Bank as a National Central Bank Expert. Mr. Dijkman holds graduate degrees from Radboud University in both international economics and in development studies.

Linda Van Gelder
Regional Director for Western Balkans, World Bank Office in Vienna

Linda Van Gelder is the World Bank’s Regional Director for Western Balkans, joining the position in July 2017 and is based in Vienna, Austria. In this position, she is responsible for leading the dialogue on economic reform with the six countries of the Western Balkans, developing the World Bank’s country strategies, managing the World Bank portfolio, coordinating with partners, and engaging in outreach on economic growth and poverty reduction in the Western Balkans. Prior to this position, Ms. Van Gelder was the Director of Strategy and Operations for Equitable Growth, Finance and Institutions Practice Group, covering the Macroeconomic and Fiscal Management, Finance and Markets, Trade and Competitiveness, Poverty and Equity, and Governance Global Practices.

Ms. Van Gelder joined the World Bank in 1994. Her regional and country work has ranged across economic management, governance, and poverty reduction issues. She has also held several corporate positions, including leading the development of first World Bank Group strategy (2013) and as the Director for Operational Policy and Quality.

Ms. Van Gelder has a PhD in Economics from Cornell University.
Harald Waiglein

Director General, The Austrian Ministry of Finance

Harald Waiglein is Director General for Economic Policy, Financial Markets and Customs at the Austrian Federal Ministry of Finance. Mr. Waiglein joined the Ministry in 2007 and, after having worked in various areas including taxes and the political offices of two Ministers of Finance, was appointed Director General in 2012. His current responsibilities include Ecofin and Eurogroup affairs, international financial institutions, export credit agencies, development assistance, macroeconomic analysis and advice, financial markets regulation, and customs matters. His numerous international functions include the position of Executive Director for Austria at the European Stability Mechanism (ESM), where he also serves as a member of the Board Risk Committee. He recently has also been elected Chairman of the Board of Directors of the European Financial Stability Facility (EFSF). Before joining the Ministry of Finance, Mr. Waiglein worked as a financial journalist and professional interpreter and translator. He obtained a master’s degree in finance and financial law from the University of London, and a master’s degree in interpretation and translation from the University of Vienna.

Yejin Carol Lee

Senior Financial Sector Specialist, Finance, Competitiveness, and Innovation Global Practice, the World Bank Group

Yejin Carol Lee is a Senior Financial Sector Specialist, Finance Competitiveness and Innovation Global Practice, World Bank Group. Currently, Carol’s primary focus is on crisis preparedness and management and cybersecurity in the financial sector. Her responsibilities include leading World Bank’s Crisis Simulation Exercises as tools for financial sector authorities to practice coordination, communication, and decision-making in times of stress. She has conducted CSEs in over 20 countries across regions. Carol also works on producing knowledge products as well as technical assistance projects on cybersecurity policies. Since joining this unit in 2009, Carol has contributed to projects across the globe in areas of crisis preparedness and management, banking supervision and regulation, and systemic risk analysis, including work on Financial Sector Assessment Programs (FSAPs). Prior to this, she has done work in process auditing, development consulting, and strategy consulting in the private sector. Carol has an MA in International Trade and Investment Policy from the George Washington University, as well as a BS in Business Administration and a BA in Psychology, both from the University of California, Berkeley.
**Erik Feyen**

Head of the Macro-Financial Unit, Finance, Competitiveness, and Innovation Global Practice, the World Bank Group

Erik Feyen is Head of the Macro-Financial Unit in the Finance, Competitiveness, and Innovation Global Practice of the World Bank Group. In this capacity, he leads the global monitoring and analysis of key macro-financial trends and their implications, including fintech. Erik advises on fintech-related country operations and coordinated the development of the World Bank – IMF Bali Fintech Agenda. Erik represents the Bank in the Analytical Group on Vulnerabilities of the Financial Stability Board (FSB) and served as a member of the FSB’s Financial Innovation Network. He also represents the Bank in the Financial Action Task Force regarding the use of virtual assets for money laundering and terrorist financing purposes.

Erik has led a wide range of country engagements related to financial development, stability, and regulation, including several Financial Sector Assessment Programs (FSAPs). He has written extensively on international macroeconomics, financial stability, and financial development and his publications have appeared in leading journals such as the *Journal of Financial Economics* and the *Journal of Portfolio Management*.

Erik holds a Ph.D. in Finance from the University of Amsterdam, an M.S. in Technology, Policy, and Management / Electrical Engineering from Delft University of Technology and has lectured at various institutions including Columbia University.

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**Santiago Fernandez de Lis**

Head of Regulation, BBVA

Santiago Fernandez de Lis is currently Head of Regulation at BBVA. He is the former Director of the International Department of the Banco de España (the Spanish central bank). He is a member of the High Level advisory group on Finance and Technology of the IMF and until 2018 he was also chairman of the Banking Stakeholders Group of the European Banking Authority (EBA). From 2007 to 2011 he was partner and Director of the International Department of Afi, a consultancy and think tank.

He joined the Banco de España in 1986, where he held several management positions, among them Head of the Monetary and Financial Division and Director of the International Department (2001-2007). Between 1998 and 2000 he worked in the Bank for International Settlements (BIS) in Basel, in the secretariat of the Committee of the Global Financial System (CGFS).

He is an economist from Universidad Autonoma de Madrid and he was a lecturer in Universidad Carlos III (Madrid). He is the author of several papers and publications on financial regulation, monetary policy, international economics and central banking.
Christine Farnish, CBE
CBE, Chair of Zopa P2P Ltd

Christine Farnish is Chair of Zopa P2P Ltd and a Non Executive Director of Zopa Group. Zopa is the UK’s largest peer to peer consumer lender. From 2012 to 2018 she chaired the P2PFA, the UK industry body for P2P lenders.

Christine has had a successful career in regulation and public policy. Her career includes serving as Deputy Director General at Oftel, the UK’s telecoms regulator; Consumer Director at the Financial Services Authority; CEO at the National Association of Pension Funds; and MD Public Policy at Barclays group.

She has held Independent Non Executive Director roles at the Office of Fair Trading, ING Direct, the Advertising Standards Authority; and Consumer Focus, the statutory UK consumer body, which she chaired between 2010 and 2014. Christine is currently a Non Executive Director at Ofgem and Ofwat, the UK’s statutory energy and water regulators.

Christine has degrees from Manchester University and University College London. She was awarded a CBE in the Queen’s Birthday Honours in 2014, for services to financial services and consumer affairs.

Andreas Papaetis
Policy Expert, European Banking Authority

Mr. Andreas Papaetis is a Policy Expert in the Banking Markets, Innovation and Products Unit of the European Banking Authority, focusing on FinTech related topics. Since joining the EBA in January 2017, he worked on banking supervision policy areas such as Supervisory Review and Evaluation Process and Pillar 2 and conducted supervisory convergence work. From 2018, Andreas has been actively involved in delivering the EBA’s FinTech Roadmap, including the analysis of FinTech impact on institutions’ business models and assessment of prudential risks and opportunities from FinTech while he is currently leading work on Big Data and Advanced Analytics. Andreas is also core member of the EBA FinTech Knowledge Hub and EBA representative on FinTech topics at European and international level.

Andreas started his career at one of the Big Four accounting firms in Cyprus and before joining the EBA, he was working for a global systemically important bank in London. Andreas holds a BSc in Business Mathematics and Statistics and MSc in Finance from the London School of Economics and Political Sciences and he is an ICAEW Chartered Accountant (ACA).
Laura Royle  
Financial Conduct Authority, UK

Laura leads the policy and engagement team within the FCA’s Innovation division. This team is responsible for the FCA’s international FinTech work programme including the Global Financial Innovation Network (GFIN). The team also leads on developing policy responses to new technology, for example Cryptoassets, AI and DLT. Before this role, Laura lead a number of other FCA teams within Policy and Strategy. Before joining the FCA, Laura worked at EY as a management consultant.

Luis Leyva Martínez  
General Director, Regulatory Development, CNBV

He is the General Director for Regulatory Development at the Mexican National Banking and Securities Commission (CNBV). Is responsible for the design and issuance of secondary regulations for entities under supervision, including banks, savings and loans, brokerage houses, mutual funds, issuers, rating agencies, fintech institutions, among others.

He has collaborated in the drafting of several legal frameworks for the Mexican financial system, including the Securities Market Law, the Mutual Funds Law, and the recent Fintech Law.

He has worked for more than 19 years in the development of financial regulation, and has represented the CNBV in several working groups and committees in forums such as the Basel Committee, the FSB, IOSCO, among others.

He holds a Bachelor’s degree in economics from the National Autonomous University of Mexico (UNAM), and a Master’s degree in finance from the Carlos III of Madrid, Alicante and Barcelona Universities.

Holger Flörkemeier  
Deputy Director, Joint Vienna Institute (JVI)

Before joining JVI in September 2017, he was a Deputy Division Chief in the International Monetary Fund’s (IMF) Institute for Capacity Development, leading the Regional Technical Assistance Center (RTAC) team. Previously, he held positions in the African, the European, and the Middle East and Central Asian Departments, working on IMF-supported programs and surveillance relations in close to 20 member countries. Before joining the IMF in 2002, he was an assistant professor for statistics and empirical economic research at Albert-Ludwigs-University in Freiburg, Germany, and worked in several roles in the market research field. Holger has a doctorate in economics from Albert-Ludwigs-University and is a Certified Financial Analyst (CFA).
**Dr. Maciej Piechocki**

Chief Sales Officer, BearingPoint

Dr. Maciej Piechocki is Chief Sales Officer of the RegTech product unit at BearingPoint. For the last 10 years, he has been specializing in the areas of digitalization, regulation and Big Data especially in the financial services sector. In his role, Maciej Piechocki is responsible to deliver services and solutions to clients such as banks, insurance companies, central banks and supervisory authorities in the areas of regulatory reporting, regulatory management and regulatory analytics. He deals with regulations such as Basel III, Solvency II, IFRSs, MiFID but also implements standards such as XBRL or SDMX. Moreover, Maciej Piechocki is driving the international market development for BearingPoint’s RegTech solutions.

During his career, Maciej has been working with a number of regulators worldwide such as Deutsche Bundesbank, the European Banking Authority, the European Central Bank, the Polish Central Bank, the SEC in the US, Japan’s FSA, the Chinese Ministry of Finance. He was also working with a number of large banks, insurers and listed companies. He has been working in consulting, software development, accounting standard setting and in academia.

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**Marius Jurgilas**

Member of the Board of the Bank of Lithuania

Prior to joining the Bank of Lithuania, Marius Jurgilas worked as Economist at Norges Bank and the Bank of England, Researcher at the European Central Bank, and gained academic experience in the US. As Member of the Board of the Bank of Lithuania, he is in charge of payment services and their development, FinTech, research and cash, as well as units performing related functions. To address related issues, he participates in meetings of the ECB Governing Council and committees, scientific conferences, as well as represents the central bank of the Republic of Lithuania at various international economic fora and organizations.

Education: 2007 – PhD in Economics, University of Connecticut (USA); 2003 – MSc in Economics, University of Connecticut (USA); 2001 – BSc in Economics, Vilnius University (Lithuania)

Matthias Blume
Group Regulatory Compliance Officer, Erste Group

Mr Matthias Blume is an expert in the field of bank regulation and currently Group Regulatory Compliance officer of Erste Group and as such heading the Group Regulatory Compliance Department. This department has been newly established beginning 2019 and is currently in the set-up phase. One aspect of this set up is RegTech in view of the question: how can a banking organisation effectively cope with the challenge in the context of an extensive, detailed, complex and fast moving regulatory environment by using IT technology?

Since joining Erste Group in 2006 Mr Blume has covered different positions in the area of banking regulation, specifically dealing with the implementation of Basel II and III within the bank, dealing with all kinds of legal aspects in this context. Prior to joining Erste Group Mr Blume worked from 2002 to end of 2005 for the Austrian Financial Market Authority as a regulatory legal expert. Mr Blume studied law at Vienna University and finished his studies with a PhD.

Mr Blume is the author of legal articles and commentaries in the field of banking supervision law and co-editor of a commentary of the Capital Requirements Regulation, released in 2019 (‘CRR-Kommentar’).

Jermy Prenio
Senior Advisor, Financial Stability Institute

Jermy joined the FSI in 2016. He is involved in managing the FSI’s outreach programme for banking supervision. He contributes to the FSI’s published work, mainly through FSI Insights on policy implementation, and develops other policy-related material for FSI Connect. Previously, he was Deputy Director for Regulatory Affairs at the Institute of International Finance in Washington DC, where he led the formulation of the global banking industry’s views on international regulatory issues. He also worked as a regulator in the Philippines where he headed the Task Force on Basel II Implementation. He has an MA from the University of the Philippines School of Economics.
Jin Wang
Division Chief, Financial Market Division, the Statistics, Information Technology and Risk Surveillance Department, CBIRC

Mrs. Jin Wang is the director of the Financial Market Division in the Statistics, Information Technology and Risk Surveillance Department of CBIRC, and also the chief coordinator of the FSB related work within CBIRC. Since joining the CBIRC in 2009, her responsibility has been mainly focusing on the regulatory statistics and off-site risk monitoring. She was the deputy director of the regulatory statistics division and the director of the regulatory information division before the current role. Her work program covered a broad range of topics including regulatory statistic, banking industry level risk monitoring and early warning analysis, BIII regulatory capital framework, and financial market risk analysis. She was also the CBIRC representative in several BCBS working groups including Quantitative Impact Study, Risk Monitoring Group and Market Risk Group.

Mrs. Jin Wang holds graduate degree in Financial Mathematics from CASS Business School of City University in London, and graduate degree in Economics from the Central University of Finance and Economics in China.

Dr. Johannes Turner
Director of the Statistics Department, Oesterreichische Nationalbank (National Bank of Austria)

Johannes Turner is Director of the Statistics Department of 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 of the Board of the Austrian Statistical Society, an Advisory Board Member of Statistics Austria, a member of the ERP (European Recovery Programme) Audit Committee and a representative in the Committee on Monetary, Financial and Balance of Payments Statistics in Luxembourg. Since 2013 Johannes Turner has been representative in the ESF (European Statistical Forum). Since June 2014 he has been chairing the ECB taskforce for a harmonised reporting framework for banks in Europe and since 2016 he has been vice president of the European Committee of Central Balance-Sheet Data Offices (ECCBSO). 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.

Johannes Turner holds a Master’s degree and a Ph.D. in business administration from the University of Vienna.
Iman van Lelyveld
Statistics Division, Dutch National Bank

Iman van Lelyveld is keen to use new data sources for solid data driven policy. He is spearheading a Data Science Hub initiative at DNB’s Statistics Division and is Professor of Banking and Financial Markets at the Finance Group of the VU Amsterdam.

At DNB we now have confidential data in the cloud. Here we will be exploring cloud solutions for data storage and computing and pursue several Proof of Concepts in the area of data analytics (including credit risk analysis, central clearing risk indicators, contagion detection and interest rate swaps).

Iman has published widely on international banking and financial networks. He has worked for Deutsche Bank, the Bank of England, and the International Data Hub at the Bank for International Settlements. He has visited with Norges Bank and the Swedish Riksbank, and has held a position at Radboud University.

Arend Kulenkampff
Senior Associate, Policy and Ecosystem Development, BFA

Arend is a Senior Associate in the Policy and Ecosystem Development team, where he helps to develop regulatory and supervisory technology (RegTech, SupTech) solutions. He joined BFA from Fitch Ratings, where he was Director of Sovereign Ratings for Latin America, covering mostly Central America and Mexico. Prior to that, as a Senior Economist at Swiss Re, he produced insights about the insurance and reinsurance industry globally, with a specific focus on re/insurance regulation, agricultural insurance, and insurtech in Latin America. Arend has also worked in corporate and investment banking at Standard Bank in Johannesburg, South Africa, and in financial intelligence at Business Monitor International in London. He holds a B.A. in economics, politics, and Russian from McGill University in Montreal, and a M.S.c from the London School of Economics. He is fluent in English, German, and Spanish.
Speaker Bios
Day 2

Alfonso Garcia Mora
Global Director, Finance, Competitiveness & Innovation Global Practice, the World Bank Group

Alfonso Garcia Mora is the Global Director for the Finance Competitiveness and Innovation (FCI) Global Practice at the World Bank Group. He manages the FCI Global Teams related to Stability & Integrity; Financial Infrastructure, Inclusion & Access; Long Term Finance; and Crisis & Disaster Risk Management. He also leads FCI’s LAC and ECA regional teams. He joined the Bank in January 2013. 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 several Financial Sector Assessment Programs (FSAP) as mission chief and specialist. Currently he represents the WBG in different committees of the Financial Stability Board (FSB).

Prior to joining the Bank, Alfonso was Partner Managing Director at Analistas Financieros Internacionales Consulting Group. Alfonso holds a PhD in Economics from Universidad Autonoma de Madrid, a Master of Finance from 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.

Mario Guadamillas
Practice Manager, Finance, Competitiveness & Innovation Global Practice, the World Bank Group

Mario Guadamillas joined The World Bank (WB) in 1998. He is currently a manager in the Finance, Competitiveness & Innovation Global Practice for Europe and Central Asia (ECA) region responsible for projects on a broad range of financial and private sector areas. Before he was a global manager coordinating the joint IMF-WB Financial Sector Assessment Program (FSAP), the WB participation in the Financial Stability Board (FSB) and the assistance to countries in the banking regulation and supervisory area. Previously he was a Senior Financial Economist for Latin America and the Caribbean, leading Bank operational work. Mario has numerous publications on financial sector issues, notably on financial infrastructure.

Before joining the WB, Mario was an Economist in the Ministry of Finance of Spain at the Research Department. He also worked for the Central Bank of Spain as an economic and financial analyst.

He has lectured at the Universidad Autónoma, Universidad San Pablo CEU, Universidad Alfonso X, Universidad Europea de Estudios Superiores and Universidad Nacional de Educación a Distancia, all in Madrid, in the areas of macroeconomy, economic policy, international economy and financial system.

Mr. Guadamillas earned his M.A. and Ph.D. degrees in Business and Economics respectively at the Universidad Complutense and Universidad Nacional de Educación a Distancia in Madrid.
David Papuashvili
Head of Operational Risk and Information Processing Division, the National Bank of Georgia

Mr. David Papuashvili is the Head of Operational Risk and Information Processing Division in the Specialized Groups and Supervisory Policy Department of the National Bank of Georgia, where he is concurrently a member of the Financial Stability Committee. After joining the National Bank of Georgia in 2006, his work initially involved the implementation of monetary policy operations, including open market operations. He also worked extensively on the development and introduction of monetary policy instruments within the Georgian financial system. He has led the Operational Risk and Information Processing Division of the National Bank of Georgia since 2012, where his primary responsibilities include the supervision of operational risk within banking system and the oversight of financial and supervisory reporting processes. After joining the Operational Risk and Information Processing Division, he was responsible for the introduction of operational risk capital requirements as well as operational risk and cybersecurity regulatory frameworks for Georgian commercial banks. He participated in the National Bank of Georgia’s transition to risk-based supervision.

Mr. Papuashvili holds a graduate degree in cybersecurity management from Excelsior College and a bachelor’s degree in financial management from the University of New Mexico.

Komitas Stepanyan
PhD, CRISC, CRMA, CobitF, Deputy Chief Audit Executive, Central Bank of Armenia

Mr. Komitas Stepanyan is a deputy Chief Audit Executive in the Central Bank of Armenia. More than 9 years he headed IT audit division. He joined to the CBA as an information security specialist, than become a senior administrator of information security responsible for implementation of ISO27001.

Komitas also cooperates with IMF as a short-term expert for cyber risk management, regulation and supervision and IT fraud examination. He conducted and led several Technical Assistance and capacity-building missions covering a diverse range of countries and topics, including cybersecurity risk management, cybersecurity regulation and supervision, IT fraud examination.

Komitas is a primary member of the Central Bank of Armenia at the Alliance of Financial Inclusion’s Digital Financial Services working group and currently chairing the Cybersecurity sub-group.

Komitas has almost 20 years of extensive experience in the internal audit, IT audit, information security and Information Technologies. In recent years, he was actively engaged in different programs and forums and was a speaker in many international events in Europe, Africa and post-soviet countries.

He holds a PhD degree in applied physics and has three international certificates (CRISC, CRMA and Cobit). He is a graduate of a “Public Policy and Public Administration” Certificate Program at Tufts University — the Fletcher School of Law and Diplomacy (USA).

Prior to joining the Central Bank of Armenia, he worked in a US based IT company in Armenia while working in his PhD theses. He is an author of more than 10 scientific articles published in Europe and the USA.
**Silvia Senabre**  
IT Expert at Directorate General of Banking Supervision, Banco de España  

Ms Silvia Senabre is an IT Expert with more than 17 years of experience as an IT risk supervisor and regulator in the banking sector. She is Banco de España representative in different international regulatory bodies and institutions like European Banking Authority, Basel Committee on Banking Supervision or Financial Stability Board on topics related to cyber risk, cloud computing, or fintech. Currently, she is co-chair of the European Single Supervisory Mechanism IT Expert Group.  

Before joining Banco de España she worked for several IT services firms. Along her 13 years of professional career in the private sector she held different positions, from software developer to account manager, mainly in the financial sector. Ms Senabre holds a degree on Mathematics, a M.Sc. in Computer Science and CISA and CISM certifications.

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**Wiebe Ruttenberg**  
Senior Adviser, DG Market Infrastructure & Payments, European Central Bank  

Wiebe Ruttenberg (The Netherlands, 1967) started his career in 1994 as a Policy Adviser to the Minister of Finance of the Netherlands on Energy, Telecom and Infrastructure Issues.  

In 1999 he joined De Nederlandsche Bank (DNB) to become Project Secretary for the National 2002 Euro Changeover Project. After finalisation of the euro changeover he became Head of the Payments Policy Department at DNB.  

From 2006 till 2015 Wiebe Ruttenberg was Head of the Market Integration Division at the European Central Bank, dealing with policy issues from a market infrastructure, integration and innovation perspective on a) payments (including the Single Euro Payments Area - SEPA), b) securities and c) collateral.  

He was also member of the Market Infrastructure & Payments Committee of the European System of Central Banks (ESCB), chaired its Payment Systems Policy Working Group and managed the Secretariat of the Euro Retail Payments Board.  

Currently he holds the position of Senior Adviser, focusing on technological innovation and cyber resilience with regards to the financial industry in general and central banking and financial market infrastructures in particular. He chairs the ESCB Task Force on Cyber Resilience Strategy for Financial Market Infrastructures, and manages the Secretariat of the Euro Cyber Resilience Board.
Aquiles Almansi
Lead Financial Sector Specialist, the World Bank Group

Aquiles Almansi is a Lead Financial Sector Specialist at the World Bank based in Washington, DC. Before joining the World Bank in 2002, Almansi was as a Member of the Board at the Central Bank of Argentina, held senior positions at Citigroup Asset Management Argentina, INVESCO Asset Management Latin America, Banque Nationale de Paris-New York, and served as consultant for Citibank’s Latin America Training Center, Merrill Lynch, and several Argentine banks. He has also lectured in Economics and Finance at the Universities of Chicago and Michigan-Ann Arbor in the US, and CEMA, San Andres, and Di Tella in Argentina. He holds M.A. and Ph.D. degrees in Economics from the University of Chicago, and graduate and undergraduate degrees in Economics from CEMA and UNR in Argentina. Since 2009, Almansi has led approximately 40 single and multi-jurisdiction financial crisis simulation exercises in North and South Saharan Africa, East Asia, Latin America, and Eastern Europe. These interactive, role-playing exercises offer an opportunity for participants (Ministers of Finance, Governors and senior officials of Central Banks, heads of other supervisory agencies, and senior management of supervised institutions) to deal with a variety of critical financial sector scenarios, including cyber incidents.

Dan Morgan
Head of Regulatory Relations, Europe, Ripple

Dan leads Ripple’s Regulatory Relations for Europe, managing relationships with central banks, financial Regulators and Governments, and educating policy makers on Ripple’s solutions and role as a fintech service provider. Prior to Ripple, Dan was the Fintech Sector Specialist for the UK’s Department for International Trade, and served as Director of Policy and Regulation at Innovate Finance, the member-led industry body for the UK’s global FinTech community. There he launched the first All-Party Parliamentary Group for FinTech, which provides a forum for UK Parliamentarians to discuss the challenges and opportunities relating to FinTech.

Dan also launched the Transatlantic Policy Working Group (TPWG) in Washington DC, which brings together leading U.S. FinTech companies, academics and regulators to help foster an open, collaborative, and inclusive dialogue with respect to FinTech policy approaches. Dan sits on the UK Department for Trade Fintech Board and has been named one of Thomson Reuters’ Top (UK) Influencers in the Risk, Compliance and RegTech.

Shermin Voshmgir
Vienna University of Economics, Blockchain Hub

Shermin is the director of the Research Institute for Crypto Economics at the Vienna University of Economics, and the founder of BlockchainHub in Berlin. She is the author of the book Token Economy. In the past, she was a curator of TheDAO, an advisor to Jolocom, Wunder and the Estonian E-residency program. She regularly speaks at conferences especially in the context of tokens, sustainability and social impact of future technologies. Shermin did her PhD in IT-Management at the Vienna University of Economics. Furthermore, she studied film and drama in Madrid. Her past work experience ranges from internet start-ups, IT consulting & filmmaking. She is Austrian, with Iranian roots, and lives between Vienna and Berlin.
Marc Farag
Member of the Secretariat, Basel Committee on Banking Supervision

Marc Farag is a member of the Secretariat of the Basel Committee on Banking Supervision. In this capacity, he oversees the Committee’s policy development work, including the range of post-crisis Basel III reforms. Marc worked previously at the Bank of England, where he was involved in and led a wide range of financial stability policy initiatives for the Bank’s Financial Policy Committee.

Marc received a bachelor’s degree in Economics from the London School of Economics. He went on to receive a master’s degree from the University of Cambridge.

Harish Natarajan
Lead Financial Sector Specialist, the World Bank Group

Harish is a Lead Financial Sector Specialist in the Finance, Competitiveness and Innovation Global Practice and leads a global team working on payments and market infrastructures. He is a core member of the cross-sectoral teams in the World Bank working on Universal Financial Access 2020, ID for Development, Government payments, Digital Economy and FinTech. Harish represents the World Bank in the working groups of the Committee on Payment Market Infrastructures (CPMI) at the Bank for International Settlements and FinTech related working groups at the Financial Stability Board (FSB). Prior to joining the World Bank, Harish worked with VISA Inc. in the South Asia region in various senior level positions in business development, operations and risk management. Prior to VISA, Harish worked in Citigroup, Infosys and other technology companies, primarily in the areas of payment systems and retail banking.

Harish holds an under-graduate degree in Electrical and Electronics Engineering from IIT-Madras and a Post Graduate Diploma in Management, from IIM-Calcutta, specializing in IT systems and Finance.

Thomas Lammer
Principal Market Infrastructure Expert, European Central Bank

Thomas Lammer has been working in the field of payments and financial infrastructures for more than 17 years and has regularly published on payments related topics. Currently he is Principal Market Infrastructure Expert at the European Central Bank (ECB), leading the team on payment instrument/payment scheme oversight. Previously he served as Secretary of the Market Infrastructure and Payments Committee of the Eurosystem/European System of Central Banks. From 2013 to 2016 he was a Senior Financial Sector Specialist at the World Bank Group (WBG). During this time Thomas contributed to payment system reforms and financial inclusion initiatives in a variety of countries, mainly in Sub-Saharan Africa and South East Asia. He started his career at Oesterreichische Nationalbank, where he was project manager for the implementation of payment infrastructures and he was a visiting expert at Banca d’Italia. Thomas is a graduate of the Vienna University of Economics and Business (WU Wien).
Kaushalya Somasundaram
Head of Fintech Partnerships & Strategy for the Corporate & Institutional Digital group, HSBC

In this role, Kaushalya leads the partnership and corporate venturing for HSBC’s core businesses including Global Liquidity and Cash Management, Global Trade and Receivables Finance, Custody & Security Services, and Global Markets. In her current capacity, Kaushalya has led HSBC’s efforts in the Distributed Ledger Technology (DLT) space including the investment in and partnership with R3. Kaushalya has also led HSBC’s partnerships with companies including Tradeshift and Kyriba among others and HSBC’s participation in major industry initiatives such as the Utility Settlement Coin (USC).

Prior to her current role, Kaushalya served as a director in the HSBC Strategic Innovation Investments team and has led investments into Symphony, Tradeshift, R3, Neptune, and KY3P. She has also held senior roles in HSBC across Corporate Development, Strategy and Planning, and Group Audit. In her role within Corporate Development, she has led HSBC’s investment into Markit and subsequent IPO as well as investments into consortiums such as Acadiasoft, OTCDeriv, LCH/LSE and LiquidityMatch.

Kaushalya sits on the board of several portfolio companies including Tradeshift, LiquidityMatch and R3 and invited to participate on committees and boards including World Trade Board, BAFT Innovation Council, Tech City - Fintech Delivery Panel, Fintech Circle Institute and White Chapel Thinktank. Kaushalya hails from Botswana and holds degrees from Australia prior to moving to the UK in 2006.

Outside of work, Kaushalya is passionate about efforts to combat poverty globally and dedicates her time to initiatives to provide for children in need. She is also a mother of two daughters and strives to bring them up in a socially humble and conscious way.

In 2016, Kaushalya was recognized in the Brummell’s list of the most inspirational women innovators in London. More recently, Kaushalya has been quoted in Finextra, CoinDesk, Reuters, Financial News, Global Trade Review, Bank Innovation and Scottish Accounting Institute.

Dilip Rao
Global Head of Infrastructure Innovation, Ripple

Dilip Rao is Global Head of Infrastructure Innovation at Ripple, based in NYC. In this role he engages with central banks and financial market infrastructures in their digital journey with Distributed Ledger Technology. Ripple offers proven technology building blocks and a consulting approach to innovation in national and regional payments infrastructure and the use of crypto assets. Dilip is a senior Ripple veteran since 2014 and was previously MD Ripple APAC/MENA. He has over 25 years of experience in banking and payments technology solutions and consulting.
Mahesh Uttamchandani
Practice Manager for SME Access to Finance and Financial Inclusion, Infrastructure & Access in the Finance, Competitiveness, and Innovation Global Practice, the World Bank Group

Mahesh Uttamchandani is the Practice Manager for SME Access to Finance and Financial Inclusion, Infrastructure & Access in the Finance, Competitiveness, and Innovation Global Practice at the World Bank Group. He manages Payment & Market Infrastructures, Responsible Financial Access, Credit Infrastructure, the global Financial Inclusion Support Framework program, the global Financial Consumer Protection program. He also jointly leads (with an IFC co-Head) the Universal Financial Access 2020 initiative. He was previously Practice Manager for SME Access to Finance and Credit Infrastructure.

Mahesh also served as a Global Lead for Credit Infrastructure Global Solutions Group, where he led the WBG’s work in the areas of secured transactions, credit reporting and insolvency, including the insolvency and creditor/debtor rights initiative.

Mahesh joined the World Bank’s Legal Vice Presidency in 2006, and has since held various positions at both the World Bank and IFC.

Prior to joining the WBG, Mahesh worked at the EBRD and as a commercial litigator at a leading Canadian law firm.

Mahesh is a member of the Executive Committee of CGAP, a board member of the legal journal, International Corporate Rescue, and a board member of INSOL International. He has published and taught at the university level and lectured extensively in North America, Europe, and Asia.

Kieran Garvey
Lead, Education & Capacity Building, Cambridge Centre for Alternative Finance, the University of Cambridge Judge Business School

Kieran leads the development of the online education programme – FinTech & Regulatory Innovation. Prior to this, he led the development of a technology solution to automatically conduct FinTech regulatory reviews using natural language processing and machine learning. Kieran previously worked at the UK Crowdfunding Association, as a UK parliamentary advisor and has aided a large number of companies to secure finance via equity crowdfunding. He established a microfinance social enterprise in Northern Vietnam, inspired by Kiva.
Christine Farnish, CBE
Chair of Zopa P2P Ltd

Christine Farnish is Chair of Zopa P2P Ltd and a Non Executive Director of Zopa Group. Zopa is the UK’s largest peer to peer consumer lender. From 2012 to 2018 she chaired the P2PFA, the UK industry body for P2P lenders.

Christine has had a successful career in regulation and public policy. Her career includes serving as Deputy Director General at Of tel, the UK’s telecoms regulator; Consumer Director at the Financial Services Authority; CEO at the National Association of Pension Funds; and MD Public Policy at Barclays group.

She has held Independent Non Executive Director roles at the Office of Fair Trading, ING Direct, the Advertising Standards Authority; and Consumer Focus, the statutory UK consumer body, which she chaired between 2010 and 2014. Christine is currently a Non Executive Director at Ofgem and Ofwat, the UK’s statutory energy and water regulators.

Christine has degrees from Manchester University and University College London. She was awarded a CBE in the Queen’s Birthday Honours in 2014, for services to financial services and consumer affairs.

Luis Leyva Martínez
General Director, Regulatory Development, CNBV

He is the General Director for Regulatory Development at the Mexican National Banking and Securities Commission (CNBV). He is responsible for the design and issuance of secondary regulations for entities under supervision, including banks, savings and loans, brokerage houses, mutual funds, issuers, rating agencies, fintech institutions, among others.

He has collaborated in the drafting of several legal frameworks for the Mexican financial system, including the Securities Market Law, the Mutual Funds Law, and the recent Fintech Law.

He has worked for more than 19 years in the development of financial regulation, and has represented the CNBV in several working groups and committees in forums such as the Basel Committee, the FSB, IOSCO, among others.

He holds a Bachelor’s degree in economics from the National Autonomous University of Mexico (UNAM), and a Master’s degree in finance from the Carlos III of Madrid, Alicante and Barcelona Universities.
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