

SAFE, BUT SAFE ENOUGH?

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Speaker Bios

Elsie Addo Awadzi
Deputy Governor
Bank of Ghana

Mrs. Elsie Addo Awadzi was appointed 2nd Deputy Governor of the Bank of Ghana in February 2018, with responsibility for financial regulation, financial stability, and financial inclusion, among other things. She is the second woman to be appointed Deputy Governor in the Bank's 62-year history.

Before her appointment as Deputy Governor, she was Senior Counsel of the Financial and Fiscal Law Unit of the International Monetary Fund (IMF)'s Legal Department, based in Washington, D.C. In that role, she helped to assess the stability of financial systems in a number of G-20 member countries, and provided technical assistance to help strengthen financial systems and manage financial crises in a variety of IMF member countries. She also advised on legal and institutional aspects of public financial management, public debt management, and fiscal responsibility frameworks.

Prior to joining the IMF in 2012, Ms. Addo Awadzi was a two-term Commissioner of Ghana's Securities & Exchange Commission, worked on key financial sector legal reforms in Ghana and other countries in Africa, worked briefly as a senior treasury dealer in Barclays Bank Ghana Limited, and worked in private law practice, among others.

She holds an LL.M. degree (International Business and Economic Law) with distinction from the Georgetown University Law Center in Washington, D.C, and a Qualifying Certificate in Law from the Ghana School of Law. She also holds an M.B.A. (Finance) from the University of Ghana, and an LL.B. Degree from the same university.

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

Tobias Adrian is the Financial Counsellor and the Director of the Monetary and Capital Markets Department at the International Monetary Fund. Before joining the IMF in January 2017, he served as Senior Vice President and Associate Director of Research at the Federal Reserve Bank of New York, where he helped lead the New York Fed's work on financial stability policy and monetary policy. He had earlier conducted economic

research at the National Bureau of Economic Research in Cambridge, Massachusetts and at the Centre for European Policy Studies in Brussels. He earned his Ph.D. in economics from the Massachusetts Institute of Technology and his M.Sc. from the London School of Economics and Political Science. He also earned postgraduate degrees from Goethe University in Frankfurt and from Dauphine University in Paris. He has taught economics at MIT, Princeton University, and New York University. His economic analyses have been published in such scholarly journals as the American Economic Review, the Journal of Financial Economics, and the Journal of Finance.

Chris Calabia
Senior Advisor, Supervisory and Regulatory Policy
Bill and Melinda Gates Foundation

F. Christopher Calabia is Senior Advisor for Supervisory & Regulatory Policy at the Bill & Melinda Gates Foundation. Chris leads the Foundation's global efforts to promote a regulatory framework that enables digital financial inclusion. He also oversees grants into policy and technological innovations that may help central banks and supervisors to promote financial inclusion, stability, integrity, and consumer protection in emerging and developing market economies.

Chris joined the Foundation on leave from the Federal Reserve Bank of New York, where he has worked since 1993. Most recently, Chris was Senior Vice President and head of the Regional, Community, and Foreign Institutions Supervision and Consumer Compliance Function, a 72-person division that regulates over 200 U.S. and foreign banking organizations. He previously served as the senior supervisor for one of the largest U.S. systemically important financial institutions from 2009-2011; he then served as deputy head of the function that supervises global systemically important firms from 2011-2013.

Externally, Chris co-led the International Monetary Fund's 2016 evaluation of the United Kingdom's approach to banking supervision. Previously, he was seconded to the Secretariat of the Basel Committee on Banking Supervision in Switzerland from 2003-05, where he assisted in the revision of the global capital framework for banks.

Chris is a Certified Anti-Money Laundering Specialist, a graduate of the Fletcher School of Law & Diplomacy (M.A.L.D.), and a Phi Beta Kappa graduate of the University of Virginia (B.A.). He additionally studied European Union law and integration at the Universität des Saarlandes (Germany) as a DAAD Fellow. Chris lives with his

Sean Campbell
Director of Policy Research
Financial Services Forum

Sean Campbell is the Executive Vice President, Director of Policy Research at the Financial Services Forum.

Prior to joining the Forum, Dr. Campbell served as an Associate Director in the Federal Reserve Board's Division of Supervision and Regulation and as a Deputy Associate Director in the Division of Research and Statistics. Dr. Campbell joined the Federal Reserve Board staff as a staff economist in June 2004. While at the Board, Dr. Campbell contributed to the development and design of an array of regulatory policy initiatives regarding stress testing, capital, derivative markets, and a number of Dodd-Frank Act reforms.

Dr. Campbell's research focuses on financial risk management and the intersection between the macroeconomy and financial markets. Dr. Campbell's research has been published in a number of leading, peer-reviewed, academic journals including the Review of Financial Studies, the Journal of Financial and Quantitative Analysis, and the Journal of Business and Economic Statistics. Dr. Campbell has a Ph.D. in economics from the University of Pennsylvania and a B.A. in economics from the University of Massachusetts, where he graduated Phi Beta Kappa.

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

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 chairs 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 had served as Deputy Secretary General from 2007.

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.

Matthew J. Eichner
Director, Division of Reserve Bank Operations and Payment Systems
Board of Governors of the Federal Reserve System

Matthew J. Eichner was named Director of the Division of Reserve Bank Operations and Payment Systems in May 2016. Prior to joining the Division as a Deputy Director in 2015, he was Deputy Director in the Division of Research and Statistics, with responsibility for its sections focused on financial market, financial institution, and financial stability issues. Before joining the Board staff, Matt was an Assistant Director in the Division of Trading and Markets at the Securities and Exchange Commission. Earlier, he was Assistant Professor of Finance and Economics at the Columbia University Graduate School of Business. He holds a Ph.D. in economics from MIT, a Masters of Public Policy from the John F. Kennedy School of Government at Harvard University, and was awarded a CFA Charter.

Douglas Elliott
Partner
Oliver Wyman

Mr. Elliott is a Partner at the management consulting firm of Oliver Wyman. He focuses on public policy and its implications for the financial sector, globally. Lately, one of his focuses has been on data ownership/usage rights/privacy and the implications for the financial sector. He was one of the authors of the World Economic Forum's paper on Appropriate Use of Customer Data in financial services and was recently a part-time Visiting Scholar at the IMF assisting them in developing their global policy recommendations on data issues in the financial sector.

He frequently appears on panels or as a speaker for the Fed, IMF, World Bank, Bank of England, Banque de France, ECB, ESRB, European Commission, Basel Committee, JFSA, Asian Development Bank, US Treasury, OCC, and other official bodies, as well as at trade group and industry functions.

Prior to joining the firm, he was a scholar at The Brookings Institution for seven years,

where he wrote and spoke extensively on financial regulation and its international coordination. He has twice been a Visiting Scholar at the International Monetary Fund, as well as working as a consultant for the IMF, the World Bank, and the Asian Development Bank.

Prior to Brookings, he was a financial institutions investment banker for two decades, principally at J.P. Morgan. He worked across the range of financial institutions clients, including banks, insurers, and asset managers. He was primarily an M&A investment banker, but also worked as an equities analyst and in capital markets.

He has testified multiple times before both houses of Congress and participated in numerous speaking engagements, as well as appearing widely in the major media outlets. The New York Times has described his analyses as “refreshingly understandable” and “without a hint of dogma or advocacy”.

Mr. Elliott graduated from Harvard College *magna cum laude* with an A.B. in Sociology in 1981. In 1984, he graduated from Duke University with an M.A. in Computer Science.

Edouard Fernandez-Bollo
Secretary General
Prudential Supervision and Resolution Authority of France and
Chair of the BCBS AML/CFT Expert Group

After post-graduate studies at the Ecole Normale Supérieure de Saint-Cloud, Section Humanities and Social sciences, and an experience in different branches of French civil service, Edouard FERNANDEZ-BOLLO joined the Banque de France, French central bank, in 1988. He has occupied different posts related to Banking Regulation and Licensing, European harmonization and Banking Resolution issues.

After 2000 he was in charge of the legal secretariat of the Commission bancaire, the French supervisory authority and of its antimoney laundering policy unit. He became in 2004 its General counsel and in 2008 deputy General Secretary. Since 2007 he chairs the Basel Committee Expert group on AML-CFT (antimoney laundering and combating the financing of terrorism) issues. From 2010 to 2013 he was deputy General Secretary of the new Autorité de contrôle prudentiel, the integrated French prudential supervisor.

Since January 2014, he is Secretary General of the Autorité de contrôle prudentiel et de résolution, and of the Basel Committee on Banking Supervision. Since 2015, he is a Management Board member of the European Banking Authority.

Toby Fiennes
Head - Financial System Policy and Analysis
Reserve Bank of New Zealand

Toby Fiennes is Head of Financial System Policy and Analysis at the Reserve Bank of New Zealand. His department is responsible for the development of all regulatory policies for the banking and insurance sectors, and for the assessment of financial sector risks in New Zealand. Toby has worked at the Bank since 2005, heading the Prudential Supervisory Department from 2007 to 2018.

Before that, he worked in the supervision of banks and other financial institutions, first at the Bank of England from 1993 and then – when the function transferred – at the UK's Financial Services Authority. Prior to that he spent 10 years at Barclays Bank in a variety of credit and marketing roles.

He holds a MA in Economics from Cambridge University, England.

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.

Ben Gully
Assistant Superintendent of Risk Support Sector
Office of the Superintendent of Financial Institutions

Ben Gully was appointed Assistant Superintendent of OSFI's Risk Support Sector in October 2017. As the head of Risk Support Sector, Mr. Gully oversees the assessment of credit, market and operational risks; corporate governance; risk surveillance and analytics; model risk and approvals; anti-money laundering; and regulatory compliance.

Mr. Gully was most recently Chief Risk Officer at the Australian Prudential Regulation Authority (APRA) where he was responsible for enterprise strategy and risk, performance and quality assurance. Previously, Mr. Gully spent 15 years at OSFI where he held senior roles with increasing responsibility, including as the head of large bank supervision. He played a lead role in developing OSFI's supervisory practices in the areas of stress testing, risk management and risk analytics.

Before joining OSFI, he worked at the Bank of England in the area of financial stability. Mr. Gully holds a Doctorate in economics and a Master of Arts degree (Honours) from the University of St. Andrews, and a Master of Science degree in economics from the University of Glasgow. Office of the Superintendent of Financial Institutions.

The Office of the Superintendent of Financial Institutions (OSFI) is an independent agency of the Government of Canada, established in 1987, to protect depositors, policyholders, financial institution creditors and pension plan members, while allowing financial institutions to compete and take reasonable risks.

Socorro Heysen
Superintendent
Banking, Insurance & Private Pension Fund Authority of Peru (SBS)

Socorro Heysen Zegarra has been Head of Peru's Banking, Insurance & Private Pension Fund Authority (SBS) since August 2016, and is the first woman to hold the post.

She is an expert in the regulation and oversight of banks and microfinance entities. She has discharged these roles in public institutions and international financial bodies, holding high-level positions in Peru's central bank as Deputy Manager of the Monetary Sector, in the Banking, Insurance & Private Pension Fund Authority (SBS) itself as deputy Head of Banking, and in the International Monetary Fund (IMF) as Deputy Head of the Banking Regulation & Supervision Division.

She has sat on the Boards of Peru's National Companies & Securities Commission (now the Securities Market Authority of Peru) and of ASBA, the Association of Banking Supervisors in the Americas. She has also been a consultant for the IMF and the World Bank in a number of countries. Before taking the post as Head of the Authority, she was Deputy General Manager of Economic Research at Financiera Confianza, an institution that is part of the BBVA Microfinance Foundation.

She has a degree in Economics from Peru's Pontificia Universidad Católica (PUCP) and a Master's in Economics from the University of California (UCLA).

Jacek Jastrzebski
Chair of the Board
Polish Financial Supervision Authority

Jacek Jastrzębski has been the Chair of the Board of the Polish Financial Supervision Authority since November 2018.

He has a legal background as a graduate and professor at the Faculty of Law and Administration of University of Warsaw, as well as economic background as a graduate of SGH Warsaw School of Economics. He has also completed LL.M. programme at University of California, Berkeley (United States).

Jacek Jastrzębski used to combine his work in banking with his academic and scientific activities. For more than ten years he acted as Deputy Director of the Legal Department at PKO Bank Polski S.A., and for more than five years he has been employed as Associate Professor at the Department of Civil Law of the Faculty of Law and Administration at University of Warsaw. In 2017, he was recognised in 'Legal 500's GC Powerlist: Central and Eastern Europe', a list of the most influential lawyers in Central and Eastern Europe.

As part of his scientific activity, he deals with civil law, commercial law and financial market law, and he is an author/co-author of more than 80 scientific publications. His PhD and habilitation dissertations have received awards from 'Państwo i Prawo' magazine. He participated, as a speaker and host, in a series of national and international conferences, including events regarding financial market.

Nigel Jenkinson

**Division Chief, Financial Sector Regulation and Supervision, Monetary and Capital Markets Department
International Monetary Fund**

Nigel Jenkinson joined the IMF in September 2014 as an Assistant Director and Adviser in the Monetary and Capital Markets Department. He was appointed Division Chief of Financial Regulation and Supervision Division in December 2016. Prior to joining the Fund, Nigel worked at the Bank of England for 30 years, and was Executive Director for Financial Stability from 2003-2008, before joining the Financial Stability Board in Basel in 2009 as an Adviser where he worked for five years. He has chaired several various international Working Groups, most recently the FSB Analytical Group on Vulnerabilities and previously the Basel Committee Working Group on Liquidity, and has written on a number of aspects of financial stability including, the international framework for financial regulation, financial innovation, macroprudential policy, crisis management frameworks, and data gaps and data quality. At the Fund, he has worked on a range of issues including financial regulatory and supervisory policy, shadow banking, and macroprudential policy, and financial technology. He was a member of the FSAP team for the United States and more recently was Mission Chief for the 2016 Turkey FSAP and the 2018 Australia FSAP. He holds degrees from the London School of Economics and the University of Birmingham.

Unathi Kamlana

**Head – Policy, Statistics, & Industry Support Department
South African Reserve Bank**

Unathi Kamlana is the Head of the Policy, Statistics and Industry Support Department in the Prudential Authority of the South African Reserve Bank (SARB). He joined the SARB in 2011 to lead the implementation of the twin peaks regulatory architecture and is a former Deputy Registrar of Banks. Prior to this, he worked at National Treasury for six years, where he was Chief Director: Financial Markets and Stability. During his tenure at the Treasury he also served as a member of the Standing Committee on the Revision of the Banks Act (2009–2011). Currently, he is a member of the Standing Committee on the Revision of the National Payments System (NPS) Act.

He holds MCom and BCom degrees from Rhodes University, and a Higher Diploma in Taxation from Wits University.

He is married, with three sons.

Michael Kiley
Deputy Director, Financial Stability Division
Board of Governors of the Federal Reserve System

Michael Kiley is Deputy Director of the Division of Financial Stability at the Board of Governors of the Federal Reserve System in Washington, DC. In these roles, his primary responsibilities include surveillance of developments that may affect financial stability and providing the Federal Reserve Board with analysis of the interaction of developments within the financial system and macroeconomy that affect the macroprudential policy decisions of the Board.

Mr. Kiley has published widely and with over two dozen co-authors on topics such as financial cycles, inflation dynamics, technological change, dynamic-stochastic-general-equilibrium models, and monetary-policy strategy. His most recent research includes efforts to model the efficacy of monetary policy strategies at low levels of interest rates and the interaction of monetary policy and macroprudential policies in shaping economic performance.

In addition to various leadership roles with the Federal Reserve, Mr. Kiley was a member of the Macroeconomic Assessment Group formed by the Basel Committee on Banking Supervision and the Financial Stability Board (FSB) to evaluate the macroeconomic impact of Basel III reforms and of the FSB informal working group on development of a Framework for Post-Implementation Evaluation of the Effects of the G20 Financial Regulatory Reforms. He currently serves on the FSB's Analytical Group on Vulnerabilities and Surveillance Framework Group.

Outside of these official sector positions, Mr. Kiley has taught macroeconomics at The Johns Hopkins University and the University of Michigan at Ann Arbor, and has worked for the Organization for Economic Cooperation and Development, The World Bank, and the Congressional Budget Office.

Eugene Ludwig
Founder and Chief Executive Officer
Promontory Financial Group, an IBM Company

Gene, the founder and chief executive officer of Promontory Financial Group, an IBM Company, is a trusted adviser to many of the world's leading financial companies. He is widely recognized as a farsighted thinker on the most pressing issues confronting financial services.

As a former federal regulator and banker, Gene is thoroughly attuned to the issues involved in revamping the regulatory framework to withstand future shocks. Under his

leadership, Promontory has become synonymous with excellence in compliance and risk management, and is renowned for its ability to help financial companies with their most pressing challenges. Promontory became a wholly owned subsidiary of IBM in 2016. Together they are at the forefront of applying regulatory expertise and cutting-edge technology, including cognitive solutions, to resolve complex problems facing the financial services industry.

Before founding Promontory, Gene was vice chairman and senior control officer of Bankers Trust New York Corp. He was instrumental in steering the firm through its landmark merger with Deutsche Bank.

As U.S. comptroller of the currency from 1993 to 1998, Gene served as the Clinton administration's point person on the policy response to the credit crunch of the early 1990s. He fashioned an 11-point plan that was instrumental in ending the credit crunch and helping banks begin to lend again and fulfill their role of supporting the economy. As comptroller, he was known as a pragmatist who greatly enhanced the ability of financial institutions to compete even as he refocused the industry on meeting its obligations under the Community Reinvestment Act. Under his purview, lending to low- and moderate-income Americans increased tenfold, as did national bank investments in community-development corporations. He brought 27 fair-lending cases, resulting in tens of millions of dollars in fines against violators.

Gene graduated magna cum laude from Haverford College and received a scholarship to Oxford University, where he earned an M.A. as a Keasbey fellow. He holds a J.D. from Yale University, where he was editor of the Yale Law Journal and chairman of Yale Legislative Services.

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.

Jelena McWilliams
Chairman
Federal Deposit Insurance Corporation

Jelena McWilliams was sworn in as the 21st Chairman of the FDIC on June 5, 2018. She serves a six-year term on the FDIC Board of Directors, and is designated as Chairman for a term of five years.

Ms. McWilliams was Executive Vice President, Chief Legal Officer, and Corporate Secretary for Fifth Third Bank in Cincinnati, Ohio. At Fifth Third Bank she served as a member of the executive management team and numerous bank committees including: Management Compliance, Enterprise Risk, Risk and Compliance, Operational Risk, Enterprise Marketing, and Regulatory Change.

Prior to joining Fifth Third Bank, Ms. McWilliams worked in the U.S. Senate for six years, most recently as Chief Counsel and Deputy Staff Director with the Senate Committee on Banking, Housing and Urban Affairs, and previously as Assistant Chief Counsel with the Senate Small Business and Entrepreneurship Committee.

From 2007 to 2010, Ms. McWilliams served as an attorney at the Federal Reserve Board of Governors, where she drafted consumer protection regulations, reviewed and analyzed comment letters on regulatory proposals, and responded to consumer complaints.

Before entering public service, she practiced corporate and securities law at Morrison & Foerster LLP in Palo Alto, California, and Hogan & Hartson LLP (now Hogan Lovells LLP) in Washington, D.C. In legal practice, Ms. McWilliams advised management and boards of directors on corporate governance, compliance, and reporting requirements under the Securities Act of 1933 and the Securities Exchange Act of 1934. She also represented publicly- and privately-held companies in mergers and acquisitions, securities offerings, strategic business ventures, venture capital investments, and general corporate matters.

Ms. McWilliams graduated with highest honors from the University of California at Berkeley with a B.S. in political science, and earned her law degree from U.C. Berkeley School of Law.

Mauricio Moura
Deputy Governor
Central Bank of Brazil

Mr. Moura joined the Central Bank of Brazil in 2003, in the area of surveillance of the Brazilian financial system.

During his career, Mr. Moura has acted as the Head of Office of the Deputy-Governor for Licensing and Resolution and Head of Office of the Governor. Since 2017, he serves as Deputy-Governor.

After acting as the Deputy-Governor for Administrative Affairs, currently Mr. Moura is at the forefront of Institutional Relations and Citizenship.

In his current position, Mr. Moura oversees strategic matters such as Communication, Governmental affairs, Ombudsman services, Relationship with citizens and financial literacy.

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 responsibilities for MCMs work on financial supervision and regulation and for its technical assistance function. In the course of his Fund career, he has led several Financial Sector Assessment (FSAP) missions to IMF member countries, most recently to the United States and Canada, as well as several Technical Assistance missions on a range of financial sector topics. Before joining the IMF in 2003, he was with the Department of Banking Supervision at the Reserve Bank of India. He holds Master's degrees from Delhi and Harvard University.

Katharina Pistor
Edward B. Parker Professor of Comparative Law and Director of Center on Global Legal Transformation
University of Columbia Law School

Katharina Pistor is the Edwin B. Parker Professor of Comparative Law at Columbia Law School and Director of the Law School's Center on Global Legal Transformation. She

obtained her law degree from Freiburg University in 1988 and qualified for legal practice in 1992 after clerking for the Hamburg Court of Appeals. She obtained a Masters in Law from the University of London in 1989; a Masters in Public Administration from the Kennedy School of Government in 1994; and a Doctorate in Law from the University of Munich in 1998.

Her research and teaching spans corporate law, corporate governance, money and finance, property rights, and comparative law and legal institutions. She has published widely including in the *Journal of Comparative Economics* and the *American Law and Economics Review*, and with Chicago and Columbia University Presses. In 2012 she was co-recipient (with Martin Hellwig) of the Max Planck Research Award on International Financial Regulation; in 2014 she received the Allen & Overy Prize for the best working paper on law of the European Corporation Governance Institute; and in 2015 she was elected member of the Berlin-Brandenburg Academy of Sciences. She is also the recipient of research grants by the Institute for New Economic Thinking and the National Science Foundation.

Prior to joining Columbia Law School, Pistor has held academic positions at the Kennedy School of Government (Harvard University), and the Max Planck Institute for Foreign and International Law in Hamburg. She has held visiting positions at several universities, including University of Pennsylvania Law School, New York University Law School, Frankfurt University, London School of Economics, and Oxford University.

Fernando Restoy
Chairman
Financial Stability Institute
Bank for International Settlements

Fernando Restoy became Chairman of the Financial Stability Institute on 1 January 2017. He had been Deputy Governor of the Bank of Spain since 2012. Previously, he held other senior positions at the Bank of Spain, which he joined in 1991. From 1995 to 1997 he was Economic Advisor and Head of the Monetary Framework Section at the European Monetary Institute in Frankfurt. Mr Restoy was Vice Chair of the Spanish Securities and Markets Commission (CNMV) from 2008 to 2012 and Vice Chair of IOSCO Technical Committee (now Board). He was the Chairman of the Spanish Executive Resolution Authority (FROB) from 2012 to 2015 and has been a Member of the Supervisory Board of the ECB's Single Supervisory Mechanism from 2014 to end 2016.

He holds an MSc in econometrics and mathematical economics from the London School of Economics and an MA and PhD in economics from Harvard.

Liliana Rojas-Suarez
Senior Fellow and Director of the Latin American Initiative
Center for Global Development

Liliana Rojas-Suarez is the Director of the Latin American Initiative and a Senior Fellow at the Center for Global Development. She is also the President of the Latin American Shadow Financial Regulatory Committee and an Adjunct Professor at Columbia University. In 2010, she was President of IBEFA (International Banking and Finance Association). From March 1998 to October 2000, she served as Managing Director and Chief Economist for Latin America at Deutsche Bank. Before joining Deutsche Bank, Ms. Rojas-Suarez was the Principal Advisor in the Office of Chief Economist at the Inter-American Development Bank. Between 1984 and 1994 Ms. Rojas-Suarez held various positions at the International Monetary Fund, including as Deputy Chief of the Capital Markets Division. She has been a Visiting Advisor at the Bank for International Settlements and at the Bank of Spain and a Visiting Fellow at the OECD and the Institute for International Economics. Ms. Rojas-Suarez has also testified before a Joint Committee of the US Senate on the issue of dollarization in Latin America. In 2012, the Peruvian Chamber of Commerce distinguished her with the prize *Economist of the Year*.

Ms. Rojas-Suarez has published widely in the areas of financial markets, macroeconomic policy and international economics. Ms. Rojas-Suarez holds a PhD in Economics from the University of Western Ontario.

Giuseppe Siani
Deputy Director General, Microprudential Supervision IV
European Central Bank

Giuseppe Siani has been Deputy Director General of Microprudential Supervision IV since the SSM was set up. In this role, he has been responsible for a wide range of topics related to horizontal and specialized supervision, including risk assessments, supervisory methodologies, on-site inspections and supervisory priorities. He has also represented the SSM in many EU and international fora (for example FSB and BCBS).

Before joining the European Central Bank, he has held various roles of increasing responsibilities both as a supervisor and policymaker at the Bank of Italy, including the Head of supervisory teams and Head of International Regulation.

He had also worked at the European Commission from 2005 to 2009 where he had contributed to the development of the international financial reform. Over the years, he had also worked in different capacities in several FSB and BCBS projects and had chaired BCBS' working groups on a wide range of topics (for example on regulatory

capital and on the prudential treatment of banks' credit exposures, including to CCPs).

After graduating in economics and finance, Giuseppe began his career in the reinsurance sector where he had mainly worked in the finite-risk business and on natural events related products.

Maureen Simms
Deputy Governor
Bank of Jamaica

Maureen Simms is a career Central Banker who assumed the position of Deputy Governor of the Financial Institutions Supervisory Division of the Bank of Jamaica in July 2016 and more recently, the position of Deputy Supervisor of Banks in June 2017. She is a member of the Supervisory Committee and the Financial Systems Stability Committee, which are two statutorily constituted committees aimed at promoting transparency in the decision-making processes at the Bank of Jamaica. She is also the Chair of an inter-agency working group tasked with developing and implementing a resolution regime for financial institutions in Jamaica based on the *Key Attributes of Effective Resolution Regimes for Financial Institutions*. She has participated in several other technical training programmes held locally, regionally and internationally which covered the gamut of Bank Supervisory issues.

Deputy Governor Simms is a Caribbean Financial Action Task Force (CFATF) trained Mutual Evaluation Financial Examiner and is a nominated appointee for the CFATF working group, particularly, the Expert Review Group (ERG) as well as a Support Examiner for the CFATF's International Cooperation Review Group (ICRG). She has served as a member of the AML/CFT Steering Committee and Regional Working Group of the Financial Stability Board that produced a report on Home-Host co-operation and information sharing in the Americas and the region. Additionally, she was the region's representative and Co-chair of the Association of Supervisors of Banks of the Americas Working Group that produced a report on Best Regulatory Practices and Supervisory Guidelines for AML/CFT which was shared with the region.

Deputy Governor Simms is also a member of the National Anti-Money Laundering Committee (NAMLC) the body tasked with coordinating Jamaica's AML/CFT initiatives.

Pieter Smit
Executive Manager
Financial Intelligence Centre South Africa

Pieter Smit is an Executive Manager at the Financial Intelligence Centre in South Africa where he oversees the administration of legislation against money laundering and terror financing and the development of policy proposals on the implementation and reform of this legislation.

He is also responsible for coordinating South Africa's participation in inter-governmental organizations such as the Financial Action Task Force and the Eastern and Southern Africa Anti-Money Laundering Group.

He holds a Bachelor's degree in law from the University of Pretoria and a Master's degree in law, with major subjects in banking and exchange law, from the University of Johannesburg.

He started his career as a public prosecutor. Then, as a State Law Advisor of the South African Law Reform Commission, he was responsible for projects that resulted in legislation on, among others, money laundering, asset forfeiture, mutual legal assistance and extradition. He then moved to the Asset Forfeiture Unit in the office of the National Director of Public Prosecutions, conducting applications relating to the confiscation and forfeiture of assets before joining the Financial Intelligence Centre.

Braddock Stevenson
Deputy Associate Director for Enforcement
Financial Crime Enforcement Network

Braddock Stevenson is currently the Deputy Associate Director of the Enforcement Division, Financial Crimes Enforcement Network (FinCEN), U.S. Department of the Treasury. As the Deputy Associate Director, he supervises financial institutions for compliance with the Bank Secrecy Act and protects the U.S. financial system from illicit threats.

He has been with FinCEN since 2007 and has worked in Bank Secrecy Act enforcement since 2012. He has also worked in FinCEN's Office of Regulatory Policy. During his tenure, Mr. Stevenson has led and overseen investigations into multiple domestic and foreign financial institutions under the Bank Secrecy Act. In addition, he has implemented programs to supervise and ensure compliance for multiple financial sectors including money services businesses, virtual currency exchangers, depository institutions, and dealers in precious metals, precious stones, and jewels. His responsibilities also included investigating and drafting section 311 actions and representing FinCEN in intra-agency task forces. While with the Office of Regulatory Policy, Mr. Stevenson was

stationed in the New York High Intensity Financial Crimes Area where he advised law enforcement investigators and analysts on money laundering investigations.

Prior to joining FinCEN, Mr. Stevenson was a Senior Research Fellow in financial sector integrity at Case Western Reserve University assisting both the World Bank Group and the International Monetary Fund. He earned his J.D., cum laude, from Case Western Reserve University and a B.A. in history from The Pennsylvania State University.

Nicolas Véron
Senior Fellow
Peterson Institute for International Economics & Bruegel

Nicolas Véron cofounded Bruegel in Brussels in 2002-05, joined the Peterson Institute for International Economics in Washington DC in 2009, and is currently employed on equal terms by both organizations as a Senior Fellow. His research is primarily about financial systems and financial services policies. He frequently briefs senior economic policy officials in Europe, the United States and Asia, and has testified at parliamentary hearings in the US Senate, European Parliament, and in several European member states. A graduate of France's Ecole Polytechnique and Ecole des Mines, his earlier experience includes senior positions in the French government and private sector in the 1990s and early 2000s. He is also an independent board member of the global derivatives trade repository arm of DTCC, a financial infrastructure company that operates on a non-profit basis. In September 2012, Bloomberg Markets included Véron in its yearly global "50 Most Influential" list with reference to his early advocacy of European banking union, a topic on which he has worked and published near-continuously since 2007.

Sir John Vickers
Warden of All Souls College
Oxford University

Sir John Vickers has been Warden of All Souls College since October 2008. He studied at Oxford University, where, after a period working in the oil industry, he taught economics and was Drummond Professor of Political Economy from 1991 to 2008. He was Chief Economist at the Bank of England and a member of the Monetary Policy Committee 1998-2000; Director General of the Office of Fair Trading 2000-05; President of the Royal Economic Society 2007-10; Chair of the Independent Commission on Banking 2010-11; and President of the European Association for Research in Industrial Economics (2018-). His research interests, which combine theory and policy, mainly concern competition and regulation.

Jeremy Warren
Managing Director, Global Financial Crime Compliance
JP Morgan Chase

Jeremy Warren is the Head of Global Financial Crimes Compliance for the Corporate & Investment Bank & Commercial Bank and is responsible for overseeing and directing the Global Financial Crimes Compliance programs for Treasury Services, Investment and Corporate Banking, Markets, Investor Services and Global Trade & Loan Products, which includes AML, OFAC/Sanctions and client Anti-Corruption Compliance.

Prior to JPM Jeremy worked for Newedge USA LLC (now fully merged into Societe Generale - CIB) in 2007 and held various roles within the firm that include: Deputy Head of AML – Americas, Deputy Head of Financial Crime Prevention – APAC, Head of Financial Crime Prevention – EMEA and then as Chief of Staff for Legal, Compliance and AML.

He earned his MBA from DePaul University and his undergraduate degree from the University of Iowa. He is a Certified Anti-Money Laundering Specialist (CAMS) and FINRA 7, 24 & 66 licensed.

Ye Yanfei
Senior Advisor, Policy Department
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Mr. YE Yanfei, graduated respectively from Hefei Polytechnic University in 1983, from Peking University in 1988 and from Japan National Graduate Institute for Policy Studies in 2001, obtaining degrees respectively in Bachelor of Mechanical Engineering, in Master of Economics and in Master of Public Policies. He worked respectively in Luoyang Bearing Research Institute in 1983-1985, National Bureau of Statistics of China in 1988-2003 and in IFC-China Project Development Facility in 2003-2006. He now works in Policy Research Bureau of China Banking and Insurance Regulatory Commission.

Chiara Zilioli
Director General Legal Services
European Central Bank

Professor Chiara Zilioli has dedicated her entire working life to Europe. In 1989 she joined the Legal Service of the Council of Ministers in Brussels and in 1998 she joined the European Central Bank (ECB) as Head of Division in the Legal Services, where she has been Director General of the Legal Services since 2013.

Chiara Zilioli holds an LL.M. from Harvard University and a Ph.D. from the European University Institute. In 2016 she was appointed honorary professor of law at the Johann Wolfgang Goethe Universität in Frankfurt. She lectures at the Institute for Law and Finance of that University and at the College européen de Parme of Parma University, Italy. She has published numerous articles and 3 books.

Chiara Zilioli has been married to Dr. Andreas Fabritius for 29 years and has 4 children.