

**EFDI 2015 INTERNATIONAL CONFERENCE AND
ANNUAL MEETING**

„SAILING TOWARDS FINANCIAL STABILITY“

02-05 SEPTEMBER 2015
DUBROVNIK, CROATIA



DRŽAVNA AGENCIJA ZA OSIGURANJE ŠTEDNIH ULOGA I SANACIJU BANAKA
STATE AGENCY FOR DEPOSIT INSURANCE AND BANK RESOLUTION



**KEYNOTE SPEAKERS,
MODERATORS
AND
PANELISTS**

Ms. Marija Hrebac



General Manager
STATE AGENCY FOR DEPOSIT INSURANCE AND BANK
RESOLUTION, CROATIA

Over 15 years of experience in financial, operational and general management through various industries and sectors, both on national and regional (CEE and MEA) levels. Most of the carrier was built within big international companies and corporations (construction, cosmetic and pharmaceutical corporations). Core competences and longest experience is in crisis management, operational consolidations as well as leading business integrations and organizational restructuring. Besides being General Manager of DAB (Deposit insurance and Bank resolution Agency), Marija Hrebac is also president of the Supervisory Board of Croatia Banka d.d., member of national Committee for Financial Stability and member of the Board of Directors of EFDI.

Mr. Dirk Cupei



Chairman
European Forum of Deposit Insurers
Managing Director
Financial Stability and Deposit Protection
Association of German Banks

Mr. Cupei was the initiator and founder of the European Forum of Deposit Insurers (EFDI). He has been Vice Chairman of EFDI since 2005, and Chairman of EFDI since 2014. At the same time, as a Managing Director at the Association of German Banks, he is responsible for the “Einlagensicherungsfonds deutscher Banken”, the German private banks’ voluntary deposit protection scheme. Furthermore, he is Managing Director of the “Entschädigungseinrichtung deutscher Banken GmbH” (EdB), the mandatory deposit protection and investor compensation scheme for private banks in Germany as well as of “Koch, Lauteren GmbH”. He is also Member of the Board of the “Liquiditäts-Konsortialbank GmbH i.L.”.

He represents the Association of German Banks in different German, European and international organisations and chairs both the Deposit Insurance and Investor Compensation Working Group and the Crisis Resolution Working Group at the European Banking Federation (EBF). In addition, he acts as an expert and consultant to a number of German, European and international institutions and is a member of various bank creditors’ committees.

Mr. Cupei graduated from the Rhenish Friedrich-Wilhelms University, Bonn and the Westphalian Wilhelms-University, Münster. He is a qualified lawyer, specialising in business and banking law.

Mr. Timothy Buenker



Senior Adviser Banking Supervision

Timothy joined the EBF in September 2010 to advise EU policymakers on Crisis Management, Deposit Guarantee Schemes and Banking Supervision Reform. Since joining the EBF he has also taken on the responsibility of coordinating the Prudential Supervision Working Group for the International Banking Federation.

Timothy started his career as an inward investment advisor for the City of Frankfurt's Economic Development Office focusing on financial services and IT. He later represented the new Eastern German states in Washington DC in the same capacity focusing on attracting North American investment.

Timothy then joined the British Bankers' Association as a Policy Advisor in the Prudential Capital and Risk team, focusing on capital, liquidity, Deposit Guarantee Schemes (DGS) and supervisory arrangements. His involvement included the consultation of the UK FSA's new liquidity regime, Financial Services Compensation Scheme (FSCS), the review of the European DGS Directive and the implementation of the EU Capital Requirements Directive (CRD).

Timothy holds a Masters in Economics from Maastricht University and a Bachelors degree in Political Science, Economics and International Affairs from the University of Nebraska. He is married and lives in the little village of Saint-Amand in the province of Namur, Belgium.

Mr. Moritz Quecke



Since October 2013, Moritz Quecke has been seconded as a National Expert from the German Ministry of Finance to the European Commission. He leads work on deposit insurance in the Directorate-General for Financial Stability, Financial Services and Capital Markets Union. Both at the German Ministry of Finance and the Commission he has worked on the creation and implementation of the Banking Union. Prior to joining the Ministry, he practiced regulatory law at Hengeler Mueller's office in Düsseldorf and was a research assistant in civil law, commercial and corporate law, employment law and European private law for Prof Dr Barbara Dauner-Lieb (University of Cologne). During his

legal studies in Cologne he received a scholarship from the German National Academic Foundation (Studienstiftung des deutschen Volkes).

Mr. Gerhard Hofmann

Member of the Board

BVR – Bundesverband der Deutschen Volksbanken und Raiffeisenbanken

born: 6th February, 1957, Bamberg

Business graduate (Master Degree)

2008 - present

Member of the Board of Bundesverband der Deutschen Volksbanken und Raiffeisenbanken
Responsible for regulatory issues, taxation and institutional protection scheme Vice-President
and Member of the Executive Committee of EACB (European Association of Co-operative
Banks) Chairman of the Supervisory Board of BAG Bankaktiengesellschaft Hamm Member of
the Supervisory Board of KfW Frankfurt, Chairmain of the Audit Committee of KfW

2010/2011, and 2013

Chairman of EBIC (European Banking Industry Committee)

2009 - 2014

Member of EFRAG Supervisory Board, Brussels

1986

Deutsche Bundesbank, Frankfurt

Various positions, among others in the economics department, financial accounting, bank
regulation and supervision. From 1999 Head of Central Division Banks and Financial Stability
of the Deutsche Bundesbank and Central Bank Director Member of the Basel Committee , the
Committee of European Banking Supervisors (CEBS) and other high-ranking international
financial fora (till 2007)

1984

Peat, Marwick, Mitchell & Co. (now KPMG), Frankfurt Auditing and consulting of banks and
leasing companies

1978

Bayerische Hypotheken- und Wechselbank AG, Bayreuth

Mr. Theo Kiriazidis

Theo Kiriazidis graduated from the Macedonian University of Thessaloniki, (Greece) and undertook post graduate studies at the London School of Economics, where he received an MSc (econ) and a PhD.

His research focused in the field of European financial integration.

He has published more than a dozen articles in economic journals, participated in conferences and seminars in several countries and has been lecturing in a number of universities in Greece in the field of finance.

He is currently working as Head of the Research Department at the Hellenic Deposit and Investment Guarantee Fund.

Prof. dr. sc. Boris Vujčić



Governor, Croatian National Bank

Boris Vujčić (born 1964) holds a PhD in Economics from the University of Zagreb. He has also received diplomas in Economics from the Montpellier University (France) and was a pre-doctoral PhD Fullbright student at the Michigan State University. He did his in-service training at the European Commission, Monetary Matters Department in Brussels.

Between 1992 and 1994, Mr Vujčić was a visiting fellow at the Institute of Development Studies, University of Sussex in Brighton, a visiting lecturer at the University of Freiberg, Germany and a visiting scholar at the University of Kentucky, USA.

From 1994 to 2000, Mr Vujčić was a periodical External Collaborator for the International Labour Organization (ILO), and a consultant to the European Commission.

He joined the Croatian National Bank in 1997, and was Director of the Research Department for three years before becoming Deputy Governor in 2000, a position to which he was re-appointed in 2006. In July 2012, Mr Vujčić became Governor of the Croatian National Bank for a six-year term of office.

Mr Vujčić started his academic career as an assistant lecturer at the Faculty of Economics, University of Zagreb in 1989 and became a professor in 2003. He also teaches at the Department of Mathematics, Univ. of Zagreb.

Mr Vujčić has been a Deputy Chief Negotiator in Republic of Croatia's negotiations with the European Union 2005-2012. He was also a member of the Global Development Network (GDN) Board in the same period, 2005-2012.

Mr Vujčić's fields of expertise are macro and monetary economics, international finance and labour economics. He speaks English and French.

Ms. Gail L. Verley



Secretary General, International Association of Deposit Insurers
October 2013 to Present

Educational Qualifications

Bachelor of Science in Education, Shippensburg State University, USA
1977

Master of Public Administration, The American University, USA 1980
The Federal Executive Institute, Graduate 1999

Professional Experience

Prior to becoming the International Association of Deposit Insurers (IADI) Secretary General, Ms. Verley had 30 years experience as a deposit insurer with increased responsibilities to major roles in program development efforts.

2006 – 2013: FDIC – Office of International Affairs – As technical advisor and principal assistant to the Director, was key in shaping the leadership agenda for FDIC’s international outreach program. Ms. Verley was actively engaged in the mission and objectives of IADI. She served as a key advisor to the Chairperson of the IADI Training and Conference Committee, and as Chairperson for the Data and Survey Committee.

2002 - 2006: FDIC - Division of Information Technology – Ms. Verley served as Acting Deputy CIO in establishing a branch focused on advancing alignment of information technology with corporate strategic objectives. Ms. Verley designed and directed governance support for the corporation’s capital investment program consisting of the largest IT projects ranging from \$3M-\$52M in system development project costs.

2000 - 2002: FDIC - Office of the Chief Financial Officer – As Special Assistant to the CFO, Ms. Verley provided counsel and advice to staff preparing quarterly investment fund results and strategies, as well as liquidity reports summarizing potential risks in the banking industry. She recommended and implemented an investment advisory group to review the performance of the corporation’s retirement investment plans and facilitated the enhancement of fund options for plan participants.

1996 - 2002: FDIC - Division of Insurance - Ms. Verley served as Chief of the Operations & Control where she established a nationwide operations structure for the new division. While in this position she initiated several operational process improvements including an enhanced internal control review for regional visits and quality assurance testing for publishing bank financial data.

1989 - 1996: FDIC - Division of Resolutions and Receiverships – Ms. Verley held several positions in the Division including Assistant Regional Manager, Hartford, CT; Chief, Policy and Planning, Washington, DC; and Managing Liquidator, National Bank of Washington. She gained progressive management

Dr. Mejra Festić

Employed:

Since March 2011 - Banka Slovenije, Ljubljana

1995 - 2011 Faculty of Business and Economics, University of Maribor

2007 - 2011 Economic Institute (<http://www.eipf.si/predstavitev.html>)

Vice-rector for the field of academic affairs (2007 – 2011)

President of the Agency for Energy in Slovenia (2010)

Education :

Graduate: Faculty of Business and Economics, University of Maribor, September 1994

Masters degree: Economic Faculty in Ljubljana, April 1997 (the masters degree title: The Theory of Rational Expectations)

Ph. D. : Faculty of Business and Economics, University of Maribor, Slovenia and Heinrich Heine, Universität Düsseldorf, Germany (the title of PH. D. thesis: Monetary or Inflation Targeting for Slovenia?), January 2001

Full Professor: Economic Theory, Economic Policy and Economic Systems

Associated Professor: Banking and Finance

Praxis:

2005 -2006

Bank Austria Creditanstalt, Unicredit Group, Vienna, Austria - Department for Credit Risk Management, Department for Financial Stability

Research field: monetary economics, banking, financial systems, financial stability, quantitative analysis

Bibliography: <http://izumbib.izum.si/bibliografije/Y20140501194611-15500.html>

Member of ACES:

Association for Comparative Economic Studies ACES since 2001, Arizona, USA

Mr. Charles Canonne

Policy Expert, Recovery and Resolution Unit, European Banking Authority

Charles Canonne is Policy Expert at the European Banking Authority (EBA) since August 2014. He has held various positions in European institutions, in particular at the European Commission's Financial Stability Unit where he helped delivering the new Deposit Guarantee Schemes and Recovery and Resolution Directives.

Among other topics, Charles is currently in charge of developing the Regulatory Technical Standards on the valuation of derivatives for bail-in purposes. He is the lead Policy Expert on DGS issues.

Charles is a graduate of the Ecole Normale Supérieure, Cachan, and holds LL.M degrees from Paris II University and the College of Europe, Bruges.

Dr. Jerzy Pruski



Jerzy Pruski has been President of the Management Board at the Bank Guarantee Fund, Poland since 8 September 2009. He was elected Chair of the Executive Council and President of the International Association of Deposit Insurers on 25 October 2012. Doctor of Economics, University of Lodz, Poland.

Mr. Pruski is also the representative of the President of Poland at the Polish Financial Supervision Authority and, in his role as President of the Management Board at the Bank Guarantee Fund, he is a formal member of the Financial Stability Committee. Mr. Pruski served as Economic Advisor to the President of Poland in the years 2010-2015.

Before joining the Bank Guarantee Fund, in the years 1998-2004, Mr. Pruski was a member of the Monetary Policy Council, a body responsible for setting interest rates at the National Bank of Poland. He was First Deputy President of the National Bank of Poland from March 2004 to February 2008, where he was responsible for financial stability and open market operations. As a member of the EFC Ad Hoc Working Group on EU Financial Stability Arrangements, he was co-author of a report on financial stability within the European Union (Report on Developing EU Arrangements for Financial Stability) adopted by the ECOFIN in September 2007.

Mr. Pruski has also held several top managerial positions in Polish commercial banks.

Mr. Joseph Delhaye

Mr DELHAYE acts since 2002 as the Chairman of the Luxembourg Deposit Guarantee Scheme (AGDL). From the very beginning of AGDL in 1994 he participated in the building of a scheme aiming to cover both deposits and financial instruments. Due to the strong international activities within the Luxembourg financial community AGDL recognized the importance of having a close cooperation with EFDI where Mr DELHAYE is regularly representing AGDL.

Mr DELHAYE is on the other hand Senior Vice-President at the State and Savings Bank, Luxembourg, and acts as a bank lawyer specialized both in national banking laws and in the European financial regulations. As such he leads the Legal Department of the State and Savings Bank, Luxembourg and chairs both the Legal Committee of the European Savings Banks Group (ESBG) and the Legal Committee of the Luxembourg Banking Association (ABBL).

He is a regular guest speaker in developing countries on compliance, EU Financial Regulation and DGS. He has also been selected by the European Commission as a member of the network of stakeholders in the "Common Frame of Reference in the area of European contract law" (CFR-Net).

Mr. Thierry Dissaux

Thierry shared his carrier between the public administration (Treasury) and the financial sector (investment banking activities, market insurance, asset management), both in France and abroad.

He is currently Chairman of the French Deposit Insurance and Resolution Fund. He was till 2010 a Special Adviser for Financial Affairs within the French Treasury, where he assisted the Treasury's efforts in managing the consequences of the financial crisis, especially in the field of "complex" market products (covered bonds, securitisation, PPPs, CDSs...).

Thierry, 56, graduated from Ecole Centrale de Paris, Sciences Po and Ena.

Ms. Karen Gibbons



Karen Gibbons is the Head of Policy and External Affairs at the Financial Services Compensation Scheme (FSCS).

Karen has been with the FSCS since its inception in December 2001 and prior to that worked for one of its predecessor schemes the Investor Compensation Scheme. During her time with the FSCS she has worked in the Customer Services Team, as Head of the Deposit Section and also on secondment to the

UK Financial Services Authority (FSA) dealing with regulatory and policy matters. Before her current role she worked in the Chief Executive's department and worked closely with the FSCS Executive during the banking crisis of 2008/09.

Karen was heavily involved with the Tripartite Authorities (HM Treasury, Bank of England and the FSA) work on banking and depositor protection reform. This involved working on policy relating to the Banking Act 2009, as well as the subsequent public policy consultations undertaken with the FSA.

Karen continues to work closely with the UK Authorities (HM Treasury, Prudential Regulatory Authority (PRA) and the Financial Conduct Authority (FCA)) on any policy issues which may impact FSCS. Recently this work has involved direct involvement with HM Treasury and the PRA on the implementation of the revised Deposit Guarantee Scheme Directive.

Karen's role in international relations has led to a number of fact-finding missions to other countries as well as close involvement with the FSCS's participation in IADI and the European Forum Deposit Insurers (EFDI).

Karen's background is in retail banking and she worked for a major UK Bank across a range of departments for 16 years.

Mr. Andras Fekete Gyor



András Fekete-Gyor is currently member of the Executive Council of the International Association of Deposit Insurers (IADI) and several Standing Committees of IADI, including Research, Finance and Training.

Mr. Fekete-Gyor became the Deputy Managing Director of the National Deposit Insurance Fund (NDIF) of Hungary in 1993, following his work to establish the fund.

The NDIF was the first deposit insurance system to have been established in Eastern Europe. His responsibilities included resolution management of failed banks, asset management issues, PR activities, accounting and finance as well as investment operations of the fund.

In August 2010, the Board of NDIF appointed him to serve as Managing Director of the Fund and also became Member of the Board of NDIF.

Before Mr. Fekete-Gyor's work at the NDIF, he was the Managing Director of the Chief Representative Office for Eastern Europe of Pillar Management S.A.M., a conglomerate of companies active in insurance as well as in investment and commercial banking.

He also had served as the General Manager and Head of International Banking Relations for Unicbank Rt. in Budapest, Senior Manager of the International Monetary Department of the National Bank of Hungary, and Import Manager of Monimpex Trading Co Ltd.

Mr. Fekete-Gyor received his Master's degree from the Economics University of Budapest.

Dr. Ralf Benna



Work Experience

Since 2003 National Association of German Cooperative Banks, Protection Scheme, Bonn

1998 – 2002 HypoVereinsbank AG-Group, Munich, incl. norisbank AG, Nuremberg,

1993 – 1998 Management Consultant at zeb/, Münster

1991 – 1993 Deutsche Bank AG, Frankfurt (Head Office), Controlling

Education

1997 Graduation at University Duisburg (Doctor of Economics)

1986 – 1991 Studies at the University Münster (Economics, Banking and Finance)

1984 – 1986 Apprenticeship as a banker, Deutsche Bank AG, Münster

Personal Information

Born, Family-status: November 5th 1964, married, 3 children (15, 13, 11y)

Mr. Nikolay N. Evstratenko



Director on International Cooperation of the State Corporation “Deposit Insurance Agency”. Date of birth: August 26th, 1958.

Mr. Evstratenko has extensive experience in banking, deposit insurance and bank resolution. From 1992 to 1998 he worked as Deputy CEO and CEO in two Russian commercial banks. In 1998-1999 was Deputy Head of Department at the Central Bank of the Russian Federation (the Bank of Russia).

From 1999 to 2004 Mr. Evstratenko was member of Executive Board and director of various departments at the Agency for Credit Institutions Restructuring (ARCO). Participated in resolution of a number of large Russian banks after the banking crisis of 1998.

Starting 2005 Mr. Evstratenko has been working for the State Corporation “Deposit Insurance Agency”. Main responsibilities include strategic planning, research and international affairs. He has participated in a number of international research projects including the Financial Stability Board’s Peer Review on deposit insurance systems (2010-2011) and development of IADI guidance papers on Early detection and timely intervention (as Co-Chair) and Dealing with parties at fault in a bank failure (as Chair).

Since October 2013 Mr. Evstratenko is Member of the Board of Directors of the European Forum of Deposit Insurers (EFDI).

Mr. Evstratenko is the author of numerous publications on economic and financial issues. Has PhD in Economics.

Ms. Yvonne Y. Fan



Ms. Yvonne Y. Fan is the Director of the Office of International Relations and Research (International Office) of the Central Deposit Insurance Corporation (CDIC) in Taiwan and Chairperson of the Research and Guidance Committee of the International Association of Deposit Insurers (IADI).

Ms. Fan joined CDIC in 1992, while the company poised to reinforce monitoring the insured institutions and develop resolution mechanism for the upcoming financial uncertainty. Ms. Fan exposed to key aspects of deposit insurance through rotation among Bank Examination Department, Monitoring & Assistance Department, Business Department, and International Office. In her capacity, Ms. Fan was involved in or handled several pioneering projects, such as development or operation of the national financial early warning system, draft of CDIC Purchase & Assumption by-law, design and adjustment of the risk-based premium system, preparation for a possible bridge bank resolution case, provision of open bank assistance, fund investment, and conducting public awareness activities.

Ms. Fan is now in charge of the CDIC's Office of the International Affairs and Research. She has been playing the key role for CDIC's active involvement in the activities of the IADI since 2003 when CDIC was elected to be one of IADI's Executive Council members. She has been working for IADI's Research and Guidance Committee since August 2004, and appointed to be the Chairperson of the Committee since June 2008. She has been directly chairing or participating in several IADI working committees, as well as research and guidance projects such as BCBS-IADI Core Principles of Deposit Insurance Systems and FSB-IADI enhanced guidance. She is also the chief writer of the IADI-FSI Connect Tutorial on Public Awareness of Deposit Insurance Systems.

Ms. Fan has several publications on deposit insurance, banking supervision and asset management. She earned her MBA degree in Golden Gate University, San Francisco.

Ms. Vedrana Jelušić Kašić



Vedrana Jelušić Kašić was appointed the EBRD Director for Croatia in 2013. Ms Jelušić Kašić is responsible for the EBRD's activities in Croatia including business development, financing of new projects and policy dialogue encompassing corporate, infrastructure, financial institutions and energy sectors. Vedrana Jelušić Kašić is a member of the Supervisory Board of Croatian Atlantic Grupa and a member of the Corporate Governance Committee as well as a former member of the Supervisory Board of Victoria Grupa, largest agribusiness group in Serbia, Tikveš, the wine producer in FYR Macedonia and of VF Komerc, at the time retail chain in Bosnia and Herzegovina.

Jelušić Kašić joined EBRD's headquarters in London in 1998 as Analyst for Ukraine, Romania, Croatia, Bosnia and Herzegovina, Belarus and Moldova and joining the Agribusiness team in 1999. Coming from EBRD London Headquarters to EBRD office in Zagreb in 2005, Vedrana Jelušić Kašić, as Senior banker, was responsible for EBRD investments in Agribusiness in Central and South East Europe. Since joining the EBRD she has completed over 40 transactions exceeding EUR 1 billion in fourteen countries of South East Europe, CIS and Russia. Prior business experience was accumulated at Raiffeisen Bank in Zagreb, Merrill Lynch Private Client Group in Boston, Croatian National Bank and Central Securities Depository Agency Monte Titoli S.p.A. in Milan.

Vedrana Jelušić Kašić holds a Master's Degree in International Finances from the Brandeis University, Massachusetts, USA, and BA from the University of Economics in Zagreb. She completed financial coursework at Wirtschaftsuniversität Wien in 1993 and Institut Für Wirtschaftswissenschaften in Vienna in 1995. In July 2013, she obtained the Non-executive Director Diploma by The Financial Times, London, UK.

Mr. Isfandyar Zaman Khan



Isfandyar Zaman Khan is the Program Leader for EU member states, based in Brussels, coordinating the Bank's programs in the Financial Sector, Competitive Industries and Innovation.

Previously he has worked on issues related to competitiveness, financial crisis management, financial safety nets and access to finance in a number of countries such as in Turkey, Bosnia, India, Pakistan, Croatia, Poland, Kosovo, Ukraine, Moldova, and Armenia. Prior to the Bank, Mr. Zaman Khan worked for the Investment Bank of Salomon Smith Barney in New York.

Mr Zaman Khan holds a Masters degree in Economic Policy Making and International Finance from Columbia University in New York.

Mr. Urs Sauer



Senior Product Manager Collateral Services at SIX Securities Services.

Personal Assets

In-depth business knowledge in:

- Collateral Management and Securities Finance
- Private Banking (Front, Trading and Operations)
- Institutional Global Custody
- Financial Institutions Custody and Cash
- Unique ability to understand, analyze and effectively

implement customer demands

- Highly proficient German and English language skills
- Extensive work experience in the United States of America
- Excellent communicator
- Highly motivational and analytical leader with an established track record

Putting my broad banking experience in Front and Backoffice to maximum use in a challenging position in Switzerland

Specialties: In-depth knowledge of CCP Clearing especially in the area of securities lending. Developing and analysing operational models for T2S. Broad knowledge in the Institutional Cash and Global Custody Area.