



Last updated: 22-May-18

## Meetings of EBA staff members with stakeholders

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
Customer Protection, Financial Innovation and Payments	17/01/2018	SecuRe Pay Plenary meeting	Jeremy King (International Director in PCI Security Standards Council)	SecuRe Pay Plenary meeting
Customer Protection, Financial Innovation and Payments	21/02/2018	Power Financial and Portag3 Ventures	<p>Participants on our side will be:</p> <ul style="list-style-type: none"> <li>* Mr Henri-Paul Rousseau, former Vice-Chairman of Power Financial Corporation and Power Corporation of Canada, and Advisor on Open Banking</li> <li>* Mr Pierre Piché, Vice-President, Power Financial Corporation and Power Corporation of Canada</li> </ul>	<p>The objectives of the Power Financial / Portag3 Ventures group are as follows: Develop, on behalf of PFC and its group companies operating in Canada, a perspective on the scope and implications of data portability and, in particular, of data aggregation and open banking, for our businesses and for public policy in general. The perspective will draw from the European and UK experiences and to this end, meetings are sought with banks, insurance companies, regulators, fintechs and consultants in London and other cities.</p>

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				<p>In terms of agenda, we might suggest the following:</p> <ul style="list-style-type: none"> <li>• Very brief mutual introductions</li> <li>• Your comments on questions that we have prepared</li> <li>• Your questions to us on the changing landscape for financial services in Canada and on the Canadian FinTech scene</li> <li>• Next steps</li> </ul> <p>We thought the following questions might be relevant for our discussion:</p> <ul style="list-style-type: none"> <li>- What are the implications of the Open Banking Standards and/or PSD2 on your priorities as regulators?</li> <li>- What are the challenges you have faced with implementation to date?</li> <li>- How will you be measuring your performance in adapting to and/or adopting this new way of doing business?</li> <li>- What are the opportunities?; Reduced fees for consumers?; Increasing market competition?; Innovation?; What are the risks?; Cybersecurity?; Unstable payment system?; Systemic financial stability?</li> </ul>

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Customer Protection, Financial Innovation and Payments	02/03/2018	EBA & PRETA	John Broxis - PRETA (Open Banking Europe)	<ul style="list-style-type: none"> <li>• Comparison between EBA Register and PRETA directory.</li> <li>• Points of alignment</li> <li>• Points of difference</li> <li>• Roadmap / way forward</li> </ul> <p>Additionally, we are interested to know who will build the EBA directory, and how this procurement takes place, and whether this is something we could discuss as a future supplier to EBA.</p>
Customer Protection, Financial Innovation and Payments	23/03/2018	Connection EBA & Kabbage, the US Fintech company	Sam Taussig - Head of Policy at Kabbage (Kabbage, US Fintech company)	<p>We are happy to discuss the PSD2, and if of interest also the EBA's Fintech roadmap for 2018/19 that we should have published by then (and which is the follow-up to the Discussion Paper of the same name that we published in August last year).</p>
Customer Protection, Financial Innovation and Payments/CALM	09/03/2018	EPIF (European Payment Institutions Federation)	<p>Elie Beyrouthy (Amex); Mathilde Bonneau (PayPal); Michael Cocoman (Stripe); Flora Coleman (TransferWise); Geoff Crang (First Data); Paloma Garcia (EPIF Secretariat); Hartwig Gerhartinger (Paysafe); Joshua Kaplan (Check Out); Irene Kragt (EPIF Secretariat); Danai Lazari (EPIF Secretariat); Loreta Liutkute (Western Union); Chloe MacEwen (Western Union); Jana Mackintosh (Worldpay); Regis Massicard (Ingenico); Zuzana Puzicova (Amazon); Nickolas Reinhardt (EPIF Secretariat); Matthias Spangenberg (Paysafe); Françoise Steque (Amex); Michel Vaugiac (MoneyGram); Jessica</p>	<ul style="list-style-type: none"> <li>-Intro and priorities of the EBA in 2018</li> <li>-PSD2 implementation</li> <li>-AML Joint Committee Level 2 work and wider anti-terrorism financing agenda</li> <li>-e-money, FinTech (including crypto currencies), as well as the wider consumer protection agenda</li> </ul>

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			Bilcock(TransferWise); Ludovic Vathelot (Affepame); Pascale Brien (PayPal)	
IT	08/01/2018	Interaction with vendor	Gartner	Meet and greet
IT	18/01/2018	Interaction with vendor	Canon	Meet and greet
IT	31/01/2018	Interaction with vendor	CANCOM	Meet and greet
IT	21/02/2018	BRAG meeting	Michal Piechocki	Meet and greet, presentation of services
IT	01/03/2018	Bearing Point		Meet and greet
IT	07/03/2018	Invoke		Meet and greet
Legal	01/02/2018	Students visit: students from the study society ELSA Nijmegen, based in The Netherlands	Jonas Aarab Ghada Abo El Enin Ceyda Alkan Ruben Camps Onur Danismant Mert Danismant Hasina Fatehzada Ped ram Ghasemi Valentina Goris Leon Harmaz Hama Mari Israiljan Sonja Khachadourian Marjolijn Nuis Enver Salihbegovic Esra Sarigol Lion a Vrancken	EBA objectives EBA in the European System of Financial Supervision The EBA's tasks & powers EBA BoS & voting in BoS The single rulebook & handbook illustrated Technical standards adoption process EBA in the context of the Banking Union EBA and SSM - implications

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Operations	26/01/2018	French Ambassador Jean Pierre Jouyet		
Operations	19/02/2018	BNP Paribas	Sarah Pollard Jeremy Langridge Clémence Caniaux	New premises
Oversight	22/01/2018	Meeting with KPMG	Richard Bernau, Joe Cassidy	Capital Market Union
Oversight	28/03/2018	Meeting with Blackrock	Julien Wallen, Blackrock	Non-performing loans
Oversight/Risk Analysis	12/01/2018	EBRD, discussion of the recently published EBA NPL templates	EBRD employees (about 30 to 40, in a physical meeting at the EBRD and joining by phone from country offices etc.)	EBA NPL templates: their development, reason, how they are designed etc.
Policy Analysis and Coordination	24/01/2018	Students' visit (MBRF, University of Navarra)	Blanca Ribas Pombo Carmen Aranda Leon Dalia Sofia Martinez Araujo Edith Vieira Polvos Eduardo Avila Zaragoza Federico Aldo Perrone Jiulio Phill Lafontant Paloma Pilar Horcada Alvarez de Miranda Victoria Natalia Contarin Coscia	Role in the EU regulatory framework
Policy Analysis and Coordination	22/02/2018	Bilateral meeting - PhD doctoral student Kington Business School	Mohamed Aljarallah	The Structure and Operation of Financial Regulation

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Policy Analysis and Coordination	27/02/2018	Students' visit: Master 2 of finance in apprenticeship of the Sorbonne Business School	ABDEDDAIM ZINEB, ALBINANA ARIAS GUILLERMO, AUDOUZE MARIE, BAKIR YASMINA, BALLOULA-TOUADI EDOUARD, BARTHELME FLORIAN, BORGES MANON, BURGOS JORGE, CASCALES TOM, CLOIX PRUNE, DARWICHE ADRIEN, DESROZIERES ADRIEN, DETOUR MARIE, DUBOIS ANTONIN, ECAUL T STEPHANE, FAROLDI LAETITIA, HAJAJ OURIDA, KANAGARATNAM NILUYA, KEDIHA FABIEN, LAINE VICTOR, LECRIVAIN MAEL YS, LEUNG SOCK PING - GHAZAL VICTOR, LUSSAC CLARISSA, LUYCKX SAIF, MAILLAUL T MAEVA, MARTEAU NICOLAS, MAYETTE CAROLINE, PASQUEREAU GUILLAUME, PHRACHANPHENG ALEXANDRE, QOST AL SARAH, SCHOTT VINCENT, TAO DOAN-PHUONG, T'JOEN MARINA, Ydriss Ziane	EBA MISSION AND SCOPE OF ACTION EBA, the single Rulebook and EBA inter-institutional relations EBA's main areas of work EBA governance structure Brexit
Policy Analysis and Coordination/CAL M	07/03/2018	Presentation – OSACO Financial - EBA visit: London training programme for Iranian compliance officers	Mostafa Seraj EN Bank; Mohammad Ali Bidari Refah Bank; Asghar Asadi Refah Bank; MahyaAlaei Refah Bank; Hamid Tajik Bank Mellat; Reza Yarifard Bank Mellat; Ghasem Bakhtiyari Bank Mellat; Morteza Abbasi Tashizi Bank Mellat; Vahid Yousefi Shaparak Co.; Arash Ghashami Shaparak Co.; Seyed Mohammad Seyedi Tourism Bank; Mr. Behrouz Sharifi Moghaddam Tourism Bank; Roland Guennou OSAGO Financial; Maryam Delavar OSAGO Financial; Aryan Arani OSAGO Financial	<ul style="list-style-type: none"> <li>•The mission and role of the EBA, its current priorities;</li> <li>•The evolution of financial regulation since the financial crisis;</li> <li>•Focus on the 4th EU ML Directive and the risk-based approach;</li> <li>•Expectations from regulated firms; the conduct agenda; role of the compliance function;</li> </ul>
Regulation	15/01/2018	European Savings and Retail Banking Group, EBA-ESBG relations	Caroline Gourisse, ESBG head of regulatory Affairs Department	

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Regulation/CALM	30/01/2018	AFME - Exchange of views with EBA on LCR related topics 9	Hoaianh Le (Barclays) Christopher Blake (HSBC) Markus Herfort (BaFin) Mark Bearman (AFME) Bernd Bauermeister (Deutsche Bank)	How banks are implementing in practice some particular aspects of the LCR Delegated Regulation, like for example the identification of operational deposits or the transactions referred to by its article 23
Regulation/CALM	02/02/2018	IACPM	François Favret: Head of Strategic Allocation & Optimization Natixis Chris Innes-Wilson: IFRS 9 Technical and Reporting Lead Standard Chartered William Ledger: Managing Director, Head of Credit Portfolio Management & Research JPMorgan Chase Som-lok Leung: Executive Director International Association of Credit Portfolio Managers, Inc. Enrico Risso: Senior Expert McKinsey & Company, Inc.	IFRS 9
Regulation/CALM	27/02/2018	Morgan Stanley	David Guillaume (National Bank of Belgium); Khalid Krim (Morgan Stanley); Charles Antoine Dozin (Morgan Stanley); Stefano Rossetto (Morgan Stanley) Lilian Moorma Dodd (Morgan Stanley)	Discussion on 'MREL eligible liabilities'
Regulation/CALM	09/03/2018	BNPP	Gilles Renaudiere ; Satyaki Dhar and Pablo Perez (BNPP)	Discussion on 'MREL eligible liabilities'
Regulation/CREM OP	14/03/2018	Giuliano Giovannetti	Giuliano Giovannetti	Risk transfer, capital relief and amendments to CRR Art 234
Regulation/CREM OP	22/03/2018	IIF	Bart van Liebergen (IIF) Matthew Denman-Johnson (Santander)	Machine learning in credit risk
Regulation/CREM OP	10/01/2018	AcadiaSoft	<ul style="list-style-type: none"> <li>• Mark Demo - Product Director, AcadiaSoft</li> <li>• Fred Dassori - Head of Risk, AcadiaSoft</li> <li>• Andy Shaw - Managing Director Links Risk</li> <li>• Mary Johannes - Johannes Advisory Services</li> </ul>	Discussion on RTS on risk mitigation techniques for OTC derivatives not cleared by a central counterparty (CCP), the approval processes for

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				Initial Margin (IM) models, as well as their solutions to support their clients in the risk management (including calculation of initial and variation margins) and post-trade processing of exposures arising from OTC derivatives
Risk Analysis	02/02/2018	Meeting with Moody's	Ilona Gilbert Christopher Santi	Moody's software
Risk Analysis	21/03/2018	Morgan Stanley & European Financials Conference	Jackie Ineke	2018 EU-wide Stress Test EBA effort for repairing IRB models
Risk Analysis	13/03/2018	UBS & UBS Investor Meeting	Fiona Simpson, Balyasny Philippe Barret, Dodge&Cox Adam Rubinson, Dodge&Cox Barrington Pitt-Miller, JanusHenderson Nikola Kamedula, Nordea Miguel Oleaga, Thornburg Markus Kraemling, UBS Charmsol Yoon, UBS Brett Lawrence, WCM	Non-performing loans 2018 EU-wide Stress Test US deregulation and impact on Europe
Risk Analysis	01/02/2018	Meeting with JLL on NPLs	Javier Diego Gomez Emilio Portes Jorge Martin	Non-performing loans
Risk Analysis	23/01/2018	Meeting with DebtX	Gifford West, DebtX	Non-performing loan platform discussion
Risk Analysis	15/03/2018	Meeting with Prometeia	Andrea Partesotti	Stress Test



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Supervisory Convergence/Oversight	16/01/2018	Deutsche Börse Group Meeting on Cloud Outsourcing	Michael Girg Marija Kozica	DBG Cloud Adoption, and EBA Recommendations on Outsourcing to cloud service providers.
Supervisory Convergence	21/03/2018	Meeting with Credit Data Research	Filippo Martinelli	FinTech
Public Hearing	05/02/2018	EBA	Vanzetto Davide, EBA; Aaltonen Jouni, AFME; Agarwal Robin, Deloitte; Akbar Sahir, AFME; Aparece Natalia, Morgan Stanley; Arnér Martin, Finansinspektionen ; Arora Rishi, Deloitte; Arsac Matthieu, Chappushalder; Arseni Tiziano, RBS; Artaud Gilles, Credit Agricole CIB; Avrampos Konstantinos, Morgan Stanley; Ban Sandra, Bank of Slovenia; Baritsch Vincent, SMBC; Becker Tim, Deutsche Bank; Beigneux Evariste, ACPR; Bensi Marco, Goldman Sachs; Berryman Jonathan, FIS; Boiden Sørensen Anne Marie, Nykredit; Bozdemir Murat, Bloomberg; Butler Dale, JP Morgan; Butor Gábor, The Central Bank of Hungary; Cabañas Federico, Banco de España; Caiti Carlotta Andrea, Deloitte LLP; Cao Shearin, Credit Suisse; Carbon Jorge, MedBank; Chapman Sarah, Bank of America Merrill; Chen Kiki, Mizuho; Cook David, IHS Markit; Coughlan Neal, RBS; Davidson Martin, Barclays; Debes Jacques, BNP Paribas; Delloye Martin, Société Générale; Dionysopoulos Panayiotis, ISDA; Dodhia Jalpa, KPMG; Duff Beth, Norton Rose Fulbright; Fraquelli Andrea, DB; Gajjar Anant, HSBC; Gillick Matthew, ING; Gnutti Rita, Intesa San Paolo;	For the DP on SA-CCR and FRTB

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			<p>Gowman Philip, HSBC; Guz Elena, Morgan Stanley; Halme Tomi, FIN-FSA; Hämmerle Johannes , Deloitte; Hirsch Didier , Natixis; Holdtgreffe Koen, Deutsche Bank; Hougaard Thomas, Nordea; Ishikawa Tomohiro, MUFG; Jeannin Marc , Nomura International Plc; Jeckmans Sophie, ING Bank NV; Jones Gregg, ISDA; Kashiwabara Shunsuke , Nomura International Plc; Kelly Ian, RBC; Kessar Haris, MA Consulting Services Ltd; Key Tim, Mizuho International; Kierzkowski Michał, KNF; Kreuter Tobias, Deutsche Bundesbank; Li Yijing, MUFG Securities; Lopez Luca, UniCredit; Malberti Giulio, Bank of England; Manolescu Crina, Lloyds Bank; Mariano Nicola, ISDA; Martinsson Mikael, SEB; May Simon, Standard Chartered Bank; McCleary David, Mizuho International; McDade Iain, Deutsche Bank; McMahon John, Standard Chartered Bank; Meer Khawar, Meredict; Merchant Yusuf, MUFG Securities; Monroe Jonathan, Barclays; Montoro Adolfo, Deutsche Bank; Nagel Thomas, OeNB; Rampetas Kostas, Lloyds Bank; Rega John, MLex; Riley Emma, Nomura International plc; Sanusi Saudat, HSBC; Schmidtke Sarah, EBF; Selfe James, MUFG; Shefi Gil, IHS Markit; Singh Narinder, KPMG; Smith Robert, KPMG; Stein Juergen, Commerzbank; Stevenson Stuart, Morgan Stanley; Suddason Karina, Royal Bank of Scotland Plc; Tandon Amol, JP Morgan; Terraneo Marcello, UniCredit; Thomazeau Isabelle, ACPR; Tirino Giovanni, Banca d'Italia; Verhoek Christa, De Nederlandsche Bank; Wishart Aaron, ISDA; Wolicki</p>	

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			Katherine, HSBC; Zinnegger Joerg, DZ Bank; Zulim Maja, Croatian national bank;	
Public Hearing	19/02/2018	EBA/ESMA	Alarcon Abeti Rafael, Leaseurope/Eurofinas; Aparece Natalia, Morgan Stanley; Batchvarov Alexander, BofA Merrill Lynch; Bates Ben, EuroABS Limited; Bell Ian, Prime Collateralised Securities; Bryan Andrew, Clifford Chance; Burger Daria, Raiffeisen Bank International AG; Cann Navarro Tara, MFSA; Chaibi Saifeddine, EBF; Cloutier Eric, KPMG; Craske Merryn, Mayer Brown International LLP; Craughan Julian, Hogan Lovells International LLP; Dammers Chris, Debtwire ABS Europe; Darkin Philip, Credit Suisse; Dincov Iuliana, BNP Paribas; Dommerholt Reinier, NautaDutilh; Esnault Nathalie, CA-CIB; Flunker Andrea, Deloitte GmbH; Friend Andrew, Mizuho International; Frigo Gregory, AFM; Gandy Steven, Santander; Garcia Javier, BBVA; Gibbon Liam, Moody's; Gomes Diana, ECB; Granboulan Edouard, CA-CIB; Grandin de Raimbouville Estelle, BPCE; Hawken Kevin, Mayer Brown International LLP; Hopkin Richard, AFME; Hunt Alex, AFME; Ingram Kevin, Clifford Chance; Kanoni Eirini, European DataWarehouse; King Alice, Freshfields Bruckhaud Deringer; Koning Rob, Dutch Securitisation Association; Lassencerie Stéphane, Societe Generale; Lauvergeon Christophe, Natixis S.A.; Lewis Mark, PCS UK; Lilinden Alexandre, bnp paribas; Long Simon, HSBC; Mavricek Morana, Afore Consulting; Mchale Joseph, Bloomberg; Meissmer Volker, LBBW; Meljnik Konstantin, BaFin; Milesi Laura, BNY Mellon; Monahan Matthew, Linklaters LLP; Morteo Chris,	EBA/ESMA joint Public Hearing on Securitisation

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			<p>Halifax; Moura Ant, ESRBG; Olgagnol Fabrice, Société Générale; Ong Steven, AFME; Palmer Gary , IDSA; Parker Gavin, Lloyds Banking Group; Peletier Ben, J P MORGAN; Penfold Lucas, Financial Conduct Authority; Portugal Pablo, AFME; Rega John, MLex; Rhodes Nicole, Allen &amp; Overy LLP; Sauvel Sandrine, Norton Rose Fulbright; Schaber Markus, Integer Advisors; Sinnott Celine, Standard Chartered; Smith Sarah, Akin Gump LLP; Smits Katherine, EY; Sporn Kelly, Barclays; Stagni Silvano, PMRC; Sullivan Christopher, Norton Rose Fulbright; Tegala Hersh, Clearstream Banking; Thun Christian , Euro DW; Valiton Michael, Protivit Limited; Vasu Kirti, PCS UK; Wrigley Jessica, Freshfields Bruckhaus Deringer LLP; Wrobel Anne, Financial Conduct Authority; Zarzoura Ilektra, EACB; Petkov Persan, European Commission; Kelly Adam, EIB; Thiant Alais, French asset management association; Volku VICTENAI, MLEX; Stavroulakis Evangelos, Banko of Greece; Antonio Alves, Bank of Portugal;</p>	
Public Hearing	19/02/2018	EBA	<p>Alarcon Abeti Rafael, Leaseurope/Eurofinas; Alves Antonio, Banco de Portugal; Aparece Natalia, Morgan Stanley; Banfield Leanne, Linklaters LLP; Batchvarov Alexander, BofA Merrill Lynch; Bateman James, EY; Bates Ben, EuroABS Limited; Bell Ian, Prime Collateralised Securities; Boyidapu Pranava, Natwest Markets; Brandt Sven, Hogan Lovells International LLP; Bryan Andrew, Clifford Chance LLP; Burger Daria, Raiffeisen Bank International AG; Burns Simon, Kreab; Burrell Emma, KWM Europe LLP; Cann Tara, Navarro; Cannon Robert, Cadwalader,</p>	On RTS on risk retention and homogeneity

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			<p>Wickersham &amp; Taft LLP; Chaibi Saifeddine, EBF; Costa-De Jonckheere Claire-Marine, Fieldfisher; Dammers Chris, Debtwire ABS Europe; Darkin Philip, Credit Suisse; Dincov Iuliana, BNP Paribas; Dommerholt Reinier, NautaDutilh; Esnault Nathalie, CA-CIB; Flunker Andrea, Deloitte GmbH ; Frigo Gregory, AFM; Gandy Steven, Santander; Garcia Javier, BBVA; Gibbon Liam, Moody's; Giovannetti Giuliano, Arch Mortgage Insurance; Gomes Diana, ECB; Gooderham George, Linklaters; Granboulan Edouard, CA-CIB; Grandin de Raimbouville Estelle, BPCE; Hawken Kevin, Mayer Brown International LLP; Helms Christian, Volkswagen Financial Services AG; Hopkin Richard, AFME; Hunt Alex, AFME; Ingram Kevin, Clifford Chance LLP; Johnson Jeremy, Hitachi Capital(UK) PLC; Kanoni Eirini, European Datawarehouse; Karlsson Patrik, ICMA; Katz Etay, Allen &amp; Overy LLP; Kavdikar Vivek, EY LLP; Koning Rob, Dutch Securitisation Association; Lassencerie Stéphane, Societe Generale; Lauvergeon Christophe, Natixis S.A.; Lewis Mark, PCS UK; Long Simon, HSBC; Martin Alex, Weil, Gotshal &amp; Manges; Mavricek Morana, Afore Consulting; McCaw Katie, Baker McKenzie; Meissmer Volker, LBBW; Meljnik Konstantin, BaFin; Mizzi Matthew, Simmons &amp; Simmons LLP; Moura Rémy, ESRB; Olagnol Fabrice, Société Générale ; Ong Steven, Weil; Palmer Gary , IDSA; Passaris George, European Investment Bank; Passaris George, European Investment Bank; Peletier Ben, J P MORGAN; Penfold Lucas, Financial Conduct Authority; Philip Andrew, EY LLP; Rega John, MLex;</p>	

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			Renfer Sean, Sidley Austin LLP; Rhodes Nicole, Allen & Overy LLP; Richardson Jason, Sidley Austin LLP; Rolf Stefan, VW Bank GmbH; Romero Alvaro, BBVA; Sanchez Pablo, EIF; Sanderson Owen, GlobalCapital (press); Sauvel Sandrine, Norton Rose Fulbright; Sayyed Samad, Barclays; Schaafsma Annabel, Moodys Investors Service Ltd; Schaber Markus, Integer Advisors LLP; Siddiqui Amer, Simmons & Simmons LLP; Simon Charles, MUFG; Smith Nick, AIMA; South Andrew, S&P Global; Sporn Kelly, Barclays; Stagni Silvano, PMRC; Sullivan Christopher, Norton Rose Fulbright; Sullivan Richard, Arch Underwriters Europe Ltd; Switaiski Martin, DSGV; Thind Rachpal, Sidley Austin LLP; Thun Christian, European DataWarehouse; Turner Sheila, RBS; Vasu Kirti, PCS UK; Velthaak Mike, Rabobank; Waddington James, Dechert LLP; Wagner Jeremiah, Cadwalader, Wickersham & Taft LLP; Warbey James, Milbank, Tweed, Hadley & McCloy LLP; Wrigley Jessica, Freshfields Bruckhaus Deringer LLP; Zarzoura Ilektra, EACB; Puvan Dusny, BNPP; Olsiak Matus, Fleishman Hillard; Hillyer Josie, Travers Smith ; Tegala Hersh, Clearstream; Shah Shamil, DB; Vieges ?, ?; Kerr Gordon, DBRS; Thiant Alois, AFG;	