

1st April 2024

## Meetings of EBA staff members with stakeholders Q1/2024

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	11/01/2024	Meeting with HSBC	<ul style="list-style-type: none"> <li>• Edouard de Vitry,</li> <li>• Nik Dhanani,</li> <li>• Ludovico Michilli</li> </ul>	<ul style="list-style-type: none"> <li>• Capital aspects</li> </ul>
Digital Finance unit and Conduct, Payments and Consumers unit, Innovation, Conduct & Consumers department and Liquidity, Leverage, Loss Absorbency and Capital unit and Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	12/01/2024	Meeting with Tether and Digital Currencies Governance Group	<ul style="list-style-type: none"> <li>• Giles Dixon (Tether, Head of Licencing),</li> <li>• Leonardo Real (Tether, Chief Compliance Officer),</li> <li>• Jorn Rober (Digital Currencies Governance Group),</li> <li>• Francesca Salierno (Digital Currencies Governance Group, Executive Director)</li> </ul>	<ul style="list-style-type: none"> <li>• Interpretation of L1/L2 MiCAR,</li> <li>• Market developments</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	16/01/2024	Meeting with Natixis	<ul style="list-style-type: none"> <li>• Andrew Peacock</li> </ul>	<ul style="list-style-type: none"> <li>• Update on recent developments in the area of ESG</li> </ul>

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
Risk Analysis and Stress Testing unit, Economic & Risk Analysis department	16/01/2024	Meeting with BNP Paribas	<ul style="list-style-type: none"> <li>• Roya Abasalti,</li> <li>• Anne Bernard,</li> <li>• Stephane Baverez,</li> <li>• Marc Irubetagoiena,</li> <li>• Veronique Martin</li> </ul>	<ul style="list-style-type: none"> <li>• 2025 Stress Test</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	19/01/2024	Meeting with JP Morgan	<ul style="list-style-type: none"> <li>• Sean Richardson</li> </ul>	<ul style="list-style-type: none"> <li>• Capital aspects</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	23/01/2024	Meeting with Equileap	<ul style="list-style-type: none"> <li>• Diana van Maasdijk</li> </ul>	<ul style="list-style-type: none"> <li>• Presentation of Equileap</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	24/01/2024	Meeting with Goldman Sachs	<ul style="list-style-type: none"> <li>• Matt Cameron</li> </ul>	<ul style="list-style-type: none"> <li>• IFR – Funded Credit Protection Q&amp;A</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	24/01/2024	Meeting with SVI-gmbh	<ul style="list-style-type: none"> <li>• Peter Gijzen,</li> <li>• Jan-Peter Hulbert,</li> <li>• Michael Osswald,</li> <li>• Marco Pause</li> </ul>	<ul style="list-style-type: none"> <li>• STS topics for synthetic on-balance-sheet securitisations</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	25/01/2024	Meeting with RepRisk	<ul style="list-style-type: none"> <li>• Sergio Dias,</li> <li>• Jean Maegey</li> </ul>	<ul style="list-style-type: none"> <li>• Report on greenwashing,</li> <li>• Potential further cooperation</li> </ul>
Digital Finance unit, Innovation, Conduct & Consumers department	31/01/2024	Meeting with Paxos	<ul style="list-style-type: none"> <li>• Joshua Rosner (Chief Policy Advisor)</li> </ul>	<ul style="list-style-type: none"> <li>• Paxos projects/cooperations with licenced entities in USA,</li> <li>• Paxos plans in EU market as regards issuance of ART/EMT,</li> <li>• MiCAR implementation timelines,</li> <li>• Capital requirements in MiCAR</li> </ul>

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	01/02/2024	Meeting with Natwest Markets	<ul style="list-style-type: none"> <li>Jodie Gibson,</li> <li>Phil Pearce</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	02/02/2024	Meeting with PGGM	<ul style="list-style-type: none"> <li>Anna Bak,</li> <li>John de Meindert</li> </ul>	<ul style="list-style-type: none"> <li>Exchange of views on selected STS topics for synthetic on-balance-sheet securitisations</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	02/02/2024	Meeting with Santander	<ul style="list-style-type: none"> <li>Maria Alcala,</li> <li>Lopez De Dicastillo,</li> <li>Andrea Irene,</li> <li>Enrique Muñoz Garcia,</li> <li>Maria Isabel Paternain Osacar,</li> <li>Angel Zurita</li> </ul>	<ul style="list-style-type: none"> <li>CRR3/CRD6</li> </ul>
Risk Analysis and Stress Testing unit, Economic & Risk Analysis department	06/02/2024	Meeting with Bank of America	<ul style="list-style-type: none"> <li>Britta Achmann,</li> <li>Judith Bydlowski,</li> <li>Nicolas Chaudey,</li> <li>Hubert Dhers,</li> <li>Angele Donadieu,</li> <li>Romain Marquer,</li> <li>Salvatore Serravalle</li> </ul>	<ul style="list-style-type: none"> <li>2025 Stress Test</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	09/02/2024	Meeting with UK TPT	<ul style="list-style-type: none"> <li>Nathan Chan,</li> <li>Ira Poensgen,</li> <li>Kate Ryan</li> </ul>	<ul style="list-style-type: none"> <li>Transition plans</li> </ul>
ESG Risks unit and Risk Analysis and Stress Testing unit, Economic & Risk Analysis department and	12/02/2024	Meeting with Carbone 4	<ul style="list-style-type: none"> <li>Pierre-Etienne Bonjean,</li> <li>Jean-Marc Jancovici,</li> <li>Virginie Wauquiez,</li> <li>Jean-Yves Wilmotte</li> </ul>	<ul style="list-style-type: none"> <li>Differences between environmental risks and financial risks (credit/market/operational)</li> </ul>

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
Prudential Regulation and Supervisory Policy department				risks): nature, assessment methodologies, <ul style="list-style-type: none"> <li>Prudential treatment : options to include environmental risks in Pillar 1 capital requirements,</li> <li>Greenwashing: guidelines to effectively prevent/monitor/penalise greenwashing activities</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	19/02/2024	Meeting with ING	<ul style="list-style-type: none"> <li>Justinas Lubys ,</li> <li>Riccardo Rinaldini,</li> <li>Romke van der Weerd</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	19/02/2024	Meeting with Deutsche Bank	<ul style="list-style-type: none"> <li>Orestis Nikou</li> </ul>	<ul style="list-style-type: none"> <li>FRTB</li> </ul>
Digital Finance unit, Innovation, Conduct & Consumers department	20/02/2024	Meeting with CGAP World Bank	<ul style="list-style-type: none"> <li>Ivo Jenik (Senior Financial Sector Specialist),</li> <li>Denise Leite Dias (Senior Financial Sector Specialist),</li> <li>Mehmet Kirse (Senior Fintech Expert),</li> <li>Stefan Staschen (Senior Financial Sector Specialist)</li> </ul>	<ul style="list-style-type: none"> <li>Financial innovation</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	20/02/2024	Meeting with LSE	<ul style="list-style-type: none"> <li>Simon Dikau,</li> <li>Agnieszka Smolenska,</li> <li>M.C. Tager</li> </ul>	<ul style="list-style-type: none"> <li>LSE research initiative on sustainable finance</li> </ul>

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	21/02/2024	Meeting with Société Generale	<ul style="list-style-type: none"> <li>Nathan Abadir-Michriky,</li> <li>Amel Bellara,</li> <li>Julien Brune,</li> <li>Laurent Gahinet,</li> <li>Alexandre Santot</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	22/02/2024	Meeting with EBF	<ul style="list-style-type: none"> <li>Denisa Avermaete (European Banking Federation),</li> <li>around 20 participants from EBF members</li> </ul>	<ul style="list-style-type: none"> <li>EBA report on environmental and social risks in the prudential framework</li> </ul>
Reporting & Transparency unit, Data Analytics, Reporting & Transparency department	26/02/2024	Meeting with the German Banking Associations	<ul style="list-style-type: none"> <li>[various]</li> </ul>	<ul style="list-style-type: none"> <li>Pillar 3 Data Hub</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	26/02/2024	Meeting with LDE Council	<ul style="list-style-type: none"> <li>Julia Souder</li> </ul>	<ul style="list-style-type: none"> <li>Energy storage technology companies,</li> <li>The value of LDES to the climate crisis,</li> <li>Criteria for bankability measures</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	27/02/2024	Meeting with Natixis	<ul style="list-style-type: none"> <li>Thibault Archeray,</li> <li>Alan Lheveder,</li> <li>Andrew Peacock</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	27/02/2024	Meeting with Citi	<ul style="list-style-type: none"> <li>Simon McGeary,</li> <li>Vincent Vignale</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
Reporting & Transparency unit, Data Analytics, Reporting & Transparency department	29/02/2024	Meeting with Blitz and Carmentis	<ul style="list-style-type: none"> <li>Xavier Badiche (Blitz),</li> <li>Julien Braun (Carmentis)</li> </ul>	<ul style="list-style-type: none"> <li>Non-performing loans – Secondary Market Technical Perspective</li> </ul>

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	11/03/2024	Meeting with Morgan Stanley	<ul style="list-style-type: none"> <li>Charles Antoine Dozin</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	15/03/2024	Meeting with AFME	<ul style="list-style-type: none"> <li>Mark Bearman</li> </ul>	<ul style="list-style-type: none"> <li>Liquidity aspects</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	15/03/2024	Meeting with ICMA group	<ul style="list-style-type: none"> <li>Allen Gareth,</li> <li>Andy Hill,</li> <li>Alexander Westphal</li> </ul>	<ul style="list-style-type: none"> <li>Liquidity aspects</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	15/03/2024	Meeting with I4CE	<ul style="list-style-type: none"> <li>Julie Evain</li> </ul>	<ul style="list-style-type: none"> <li>ESG risks management – guidelines and transition plans</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	19/03/2024	Meeting with ECSDA	<ul style="list-style-type: none"> <li>Enrica Cremonini,</li> <li>Anna Kulik,</li> <li>Chiara Rossetti</li> </ul>	<ul style="list-style-type: none"> <li>Art. 54 – CSDR</li> </ul>
Risk-Based Metrics unit and Supervisory Review, Recovery and Resolution unit, Prudential Regulation and Supervisory Policy department	20/03/2024	Meeting with German Banking Industry Committee (GBIC)	<ul style="list-style-type: none"> <li>Michael Engelhard,</li> <li>Alexander Muelder</li> </ul>	<ul style="list-style-type: none"> <li>EBA Roadmap on the Implementation of the EU Banking Package</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	21/03/2024	Meeting with ISDA	<ul style="list-style-type: none"> <li>Emmanuel Boyer,</li> <li>Perrine Herrenschmidt,</li> <li>Tara Kruse,</li> <li>Nnamdi Okaeme</li> </ul>	<ul style="list-style-type: none"> <li>Standard Initial Margin Model - SIMM</li> </ul>
Reporting & Transparency unit, Data Analytics, Reporting & Transparency department	22/03/2024	Meeting with MSCI	<ul style="list-style-type: none"> <li>Nicolas Kuegler,</li> <li>Anja Ludzuweit,</li> </ul>	<ul style="list-style-type: none"> <li>Pillar 3 ITS on ESG Risks</li> </ul>

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
			<ul style="list-style-type: none"> <li>• Antonios Panagiotopoulos</li> </ul>	
ESG Risks unit, Economic & Risk Analysis department	22/03/2024	Meeting with EBF	<ul style="list-style-type: none"> <li>• EBF members</li> </ul>	<ul style="list-style-type: none"> <li>• EBA final report on greenwashing and institutions' practices to mitigate greenwashing risk</li> </ul>
Digital Finance unit and AML/CFT unit, Innovation, Conduct & Consumers department and Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	25/03/2024	Meeting with Circle and ACPR	<ul style="list-style-type: none"> <li>• Julie Bader (Lawyer at De Gaulle Fleurance),</li> <li>• Coralie Billmann (Leader of Operations in France, Circle),</li> <li>• Victor Charpiat (Advisor, Kramer Levin),</li> <li>• Gee Chuang (Director of Product, Circle),</li> <li>• Hubert de Vauplane (Advisor, Kramer Levin),</li> <li>• Patrick Hansen (Senior Director, EU Strategy &amp; Policy, Circle),</li> <li>• Anne Maréchal (Associate Lawyer at De Gaulle Fleurance),</li> <li>• Kevin Murphy (Assistant General Counsel, Product &amp;</li> </ul>	<ul style="list-style-type: none"> <li>• Presentation by Circle on operating model for the issuance of USDC,</li> <li>• Reserve requirements for USDC issued by both entities Circle France and Circle LLC,</li> <li>• Redemption rights for non-EU holders of USDC,</li> <li>• Joint ACPR-NYDFS supervision,</li> <li>• Outsourcing arrangements, especially AML/CFT functions,</li> <li>• Compliance with AMLD</li> </ul>



Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
			Regulatory Affairs, US, Circle), <ul style="list-style-type: none"><li>• Gokul Selvaraj (Product Leader, Circle),</li><li>• Michel Vaugiac (General Manager, Circle)</li></ul>	
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	26/03/2024	Meeting with Bank of America	<ul style="list-style-type: none"><li>• Stefano Rossetto</li></ul>	<ul style="list-style-type: none"><li>• Capital aspects</li></ul>