



Henrik Ramlau-Hansen

As a member of the EBA Banking Stakeholder Group (BSG), I hope to contribute to a better European banking system for the benefit of the European customers and society. Banking is a key activity in a modern world. I feel especially qualified as I have broad corporate as well as academic experience. I have spent more than 10 years in academia working with financial issues and more than 30 years in the financial industry.

In addition to academic degrees, including a dr. scient. degree from University of Copenhagen, I have from 2000-2010 been CEO of Danica Pension and from 2011-2016 CFO of Danske Bank, the largest bank in Denmark. I have also from 2016-2018 been Chairman of the board of the Danish Financial Supervisory Authority, and currently I have a position as Associate Professor at the Department of Finance, Copenhagen Business School.

Through my career, I have obtained considerable experience in dealing with highly technical matters, both as an academic, in practice and from a supervisory point of view. This includes e.g. rules and concepts relating to liquidity and capital requirements for banks. In my job as CFO, and member of the executive board in Danske Bank, I had the responsibility for accounting, performance and capital management, investor relations, rating, legal, compliance and the bank's treasury department.

Through my previous membership of the board of Realkredit Danmark, a mortgage subsidiary of Danske Bank, I have gained considerable insight into the special Danish mortgage market. I am currently fully independent as I am not affiliated with any banking institution, but still possesses considerable practical knowledge about banking.