



Calendar 2013 of Andrea Enria, Chairperson of the EBA

| DATE | MEETING / CONFERENCE |
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| 19 Aug | Meeting with MEP Burkhard Balz |
| 21 Aug | Meeting with Annick Lambert and Luca Bertalot, European Mortgage Federation. Topics for discussion were the Federation's work and activities, and, in particular, its focus on the proposed CRD IV and the ECBC plan to establish a quality label for covered bonds, presenting the current state of play with regards to the Covered Bond Label. |
| 22 Aug | Meeting with Dirk Jaeger, Association of German Banks, to discuss Balance Sheet Assessment, Stress test, Supervisory Handbook, Cooperation EBA – ECB. |
| 26 Aug | Meeting with Georges Ugeux, CEO of Galileo Global Advisors |
| 2 Sept | Meeting with Nickolas Reinhardt, Afore Consulting |
| 4 Sept | Meeting with John Griffith-Jones, Chairman of Financial Conduct Authority |
| 6 Sept | Meeting with Robert Rankin and Colin Fan - co-heads of Corporate Banking and Securities, Deutsche Bank to discuss market and regulatory developments. |
| 9 Sept | Andrea participated in the Promontory / Revue Banque Seminar in Paris dedicated to the discussions on Banking Union. |
| 12-13 Sept | Andrea participated in the Eurofi Seminar in Vilnius, where he sat in the ESA panel to exchange views on ESAs achievements and remaining challenges. |
| | He also had bilateral meetings with: |
| | Western Union to discuss PSD |
| | Finance Watch to discuss CRDIV level 2 and future Basel initiatives related to the Trading Book and leverage |
| | BBVA to Follow-up on the exchange on the current financial environment and regulatory landscape. |
| | Standard and Poor's to discuss the progress with creation of technical standards and progress in EU banks' balance sheet repair, including the forthcoming asset quality reviews. |
| 20 sept | Meeting with Patrick Flynn, CFO of ING to discuss CRDIV-CRR related issues and bail in. |

| 23 Sept | Mediobanca organised a dinner with a small group of investors where Andrea, joined by Samuel da Rocha Lopez, gave a talk about Banking Union and asset quality review. |
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| 24 Sept | Meeting with Frederic Oudea, Chairman and CEO of Societe Generale. |
| 24 Sept | Introductory meeting with Pierre Cailleteau, managing director, Lazard international (Sovereign matters) and Alan Patterson, managing director, Lazard (banks' balance-sheet and credit valuation) |
| 24 sept | Meeting with Mauro Grande, ECB, on financial integration in the EU. |
| 25 Sept | Meeting with Benoit Coeure, ECB, Executive Member of the Board, accompanied by Roland Straub, his Counsellor. |
| 25 Sept | Meeting with Maurizio Faroni, General Manager, Banco Popolare, on regulatory matters. |
| 26 Sept | Andrea delivered a keynote speech at the conference organised by the European Supervisor Education Initiative on Banking Union. Follow LINK to his speech. |
| 27 Sept | Meeting with Mark Sobel, Deputy Assistant Secretary at the US Treasury |
| 30 Sept | Andrea, together with the Chairmen of the other ESAs, was invited for an exchange of views with the ECON Committee. Follow LINK to his speech. |
| 1 Oct | Andrea was the co-keynote speaker, together with Paul Tucker, at the Oliver Wyman 2013 Institute conference where he addressed on 2 main issues; Changes in the banking industry approach of de-risking and EBA's work on RWAs and whether the prudential and conduct perspective of financial regulation should go in synchrony. Follow LINK to his speech. |
| 2 Oct | Chairmen of the ESAs had a meeting with Commissioner Barnier. |
| 3 Oct | Andrea, joined by members of the Regulations team, met with members of the Global Regulatory Network of Ernst & Young to exchange views on regulatory and supervisory developments, relay their insights into US and Asia and get perspectives on EU and global developments. |
| 3 Oct | Andrea, joined by members of the Regulations team, met with members and representatives of the AFME (Deutsche Bank, HSBC, Societe Generale, Goldman Sachs, Morgan Stanley and McKinsey) who presented their work on the leverage ratio. |
| 4 Oct | Andrea was invited to address the Italian Chamber of Commerce on "Innovation, Regulation and Ethics for a New Global Culture in Industry and Finance". |
| 7 Oct | Andrea met with Tom Garside, Gerold Grasshoff and Duncan Martin, members of the Boston Consulting Group, to exchange views on upcoming regulatory programme and the 2014 stress testing exercise. |



| 7 Oct | Meeting with Moelis' representatives on AQR. |
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| 7 Oct | Meeting with Robin Vince, Chief Operating Officer of European Businesses, Robert Charnley, Head of Regulatory Controllers, EMEA and Asia and Martine Doyon, Managing Director, Head of Government Affairs EMEA, Goldman Sachs, to discuss a number of Basel 3/CRD IV issues, including deduction for investment in financial institutions, leverage ratio and liquidity. |
| 10 Oct | Andrea, joined by Adam, was invited to a meeting at the Caisse Regionale de Credit Agricole Mutuel Val De France. Attendees at the meeting were Dominique Lefebvre, President of the Federation nationale du Credit Agricole, Jose Santucci, Director General of the Caisse Regionale in Chartres, Bertrand Corbeau, Director of the Federation and Alban Aucoin, Deputy Director. |
| 15 Oct | Andrea was invited to attend the Meeting of the CFO Network, gathering Chief Financial officers of the major EU banks, held at HSBC premises in London. |
| 21 Oct | Andrea met with Graham Bishop, being appointed to a Commission `Expert Group on Debt Redemption Funds and Eurobills', he requested to exchange views on the work of the Expert Group and on data sources to asses policy options. |
| 22 Oct | Andrea gave the opening speech at the Workshop on Proportionality the EBA organised at its premises. Follow LINK to his speech. |
| 25 Oct | Andrea, joined by members of Oversight, had a meeting with Davide Taliente and Ian Shipley, Oliver Wyman, to discuss Stress-Test and AQR. |
| 28 Oct | Andrea had a meeting with Shahin Vallee, Member of the Cabinet of the President of the European Council |
| 30 Oct | Andrea was invited to participate as a panellist in the conference organised on the occasion of the 50 th anniversary of the European Savings Banks Group (ESBG). Panel he sat in was entitled "Caught between a (Northern) Rock and Cyprus: a new banking environment". |
| 5 Nov | The Chairs of the ESAs were invited to attend the presentation of the own initiative report of the European Commission and the European Parliament on the European System of Financial Supervision (ESFS). |
| 7 Nov | Andrea was invited to deliver the keynote speech at the Swedish Bankers Association (SBA) conference in Stockholm, entitled "Banks' role in society and current trends". Andrea's keynote focussed on "Current trends in Banking". What are current trends? How is financial stability, and the banks' business models and profitability impacted by the "new" regulatory and macro environment? Andrea also sat in a panel discussion on this same topic with Christian Clausen (Nordea and EBF), Martin Andersson (Swedish FSA) and Thomas Ostros (SBA). |
| 12 Nov | Andrea had bilateral meetings with the ESFS rapporteurs (Giegold, Klinz, Swinburne and Lulling) and with the |



| | Secretary-General of the European Parliament. |
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| 14 Nov | Andrea delivered the opening speech at EBA's Research Workshop, followed by a keynote speech by Governor Liikanen. |
| 14 Nov | Andrea had a meeting with Ron Pasch, Deputy Comptroller, US Office of the Comptroller of the Currency (OCC). |
| 18 Nov | Andrea was invited to deliver a keynote speech at the AFME-EBF conference in Brussels on "Single Market after Banking Union" and to sit in a panel on the same topic. Other panellists were Rudi Bonte, Levin Holle, Sally Dewar and Gilles Briatta. Follow LINK to his speech. |
| 19 Nov | Andrea participated in the Euro Finance conference in Frankfurt, where he sat in the ESA panel on "The future of European Regulation: ESFS and the Way Forward", with Guido Ravoet as the moderator and the chairmen of the other ESAs and Joachim Faber, Chairman of the supervisory board, Deutsche Börse, as the other panellists. |
| 20 Nov | Meeting with Jose Vinals, IMF |
| 22 Nov | Andrea was invited to attend the General Assembly of the Italian Federation of Co-operative Banks in Rome, at which he was requested to make a brief presentation on the Challenges of the Banking Union for coop banks and application of proportionality by EBA. |
| | Being in Rome, he was invited to deliver a Lectio Magistralis at the LUMSA University on "Strengthening of European Supervision". |
| 27 Nov | Andrea travelled to Madrid to meet bilaterally the Deputy Governor of the Banco de Espana. He also met with Ángel Ron Güimil, President of Banco Popular. |
| 28 Nov | Andrea, joined by members of the Regulations team, had a meeting with a delegation of members of the French Banking Federation (BNP Paribas, Société Générale, Crédit Agricole), led by Francois Perol, to discuss impact of LCR on the financing of the economy. |
| 2 Dec | Andrea was a guest speaker at a dinner of Club Izonzo in Rome. He was requested to mainly focus on Stress-Test and Banking Union. |
| | Being in Rome, he had a bilateral meeting with Ignazio Visco, Governor of the Bank of Italy. |
| 4 Dec | Andrea, joined by Stefano Cappiello, had a meeting with MEP Ferreira to discuss legislative proposals on bank recovery and resolution. |
| 4 Dec | Andrea was invited to attend, and to be a guest speaker at the EACB meeting of Board members, and to address the current developments in the regulatory landscape. |
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| 4 Dec | Andrea addressed the students, alumni and academics of the Sydney Sussex College of Cambridge University on regulatory reforms and international cooperation. |
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| 10 Dec | Andrea was invited to attend the ECON meeting of the SSM Committee, at the European Parliament in Strasbourg. |
| 13 Dec | Andrea, joined by Delphine Reymondon and Stefano Cappiello, participated at a Capital Managers Meeting organised by Citi, at Citi premises, to exchange views on capital regulation and market issuance of capital instruments. |
| 18 Dec | Andrea, joined by members of Oversight, had a meeting with Mr. Nagai, GM for Europe & Chief Rep. for London, Mr. Kuwahara, Deputy Chief Rep., Mr. Kawano, Representative, Bank of Japan to discuss EBA work and global regulatory reforms. |

