



World Bank / International Monetary Fund / Federal Reserve System

Seminar for Senior Bank Supervisors from Emerging Economies

October 30 – November 1, 2024, Washington, DC

Speaker Bios

Ismael Ahmad Fontan
Senior Financial Sector Specialist
Financial Sector Advisory Center
The World Bank

Ismael Ahmad is a Senior Financial Sector Specialist at the Financial Sector Advisory Center, in Vienna, part of the Finance, Competitiveness and Innovation Global Practice of the World Bank. Ismael provides technical assistance to central banks and financial sector supervisors on financial stability, banking supervision, bank resolution and crisis management. His areas of key expertise are resolution planning and resolvability assessments, crisis simulation exercises, Pillar II and risk-based supervision, Basel III and prudential regulations or FSAP assessments, among others. Before joining the World Bank, Ismael worked as banking supervisor in the Bank of Spain, and in several consulting companies.

Marco Barzanti
Senior Financial Sector Expert
Financial Supervision and Regulation Division
Monetary and Capital Markets Department
International Monetary Fund

Marco Barzanti works in the Financial Supervision and Regulation Division, Monetary and Capital Markets Department. He joined the IMF in 2023 as a Senior Financial Sector Expert. He began his career in banking supervision in 2008 in the Bank of Italy and, following the onset of the Single Supervisory Mechanism, he joined in 2014 the European Central Bank. Between 2019 and 2020 he was seconded at the Federal Reserve Bank of New York working in the Large Institution Supervision Coordinating Committee, a program responsible for the supervision of the largest financial institutions in America. As a Team Lead in the ECB/SSM, he was involved in the off and on-site supervision of systemic and international banks predominantly focusing on financial risks and internal models. He holds a master's degree and a Ph.D. in Finance.

Karlīs Bauze
Senior Financial Sector Specialist
Financial Sector Advisory Center
The World Bank

Karlīs Bauze is a Senior Financial Sector Expert at the Financial Sector Advisory Center of the World Bank, with a specialization in non-performing loans. He joined the World Bank in 2016. Before this, he served as a Policy Analyst at the European Commission (EC) in Athens, Greece, where he represented the EC at the Hellenic Financial Stability Fund and contributed to the Greek economic adjustment program in collaboration with the International Monetary Fund and the European Central Bank from 2013 to 2015.

Prior to his role at the EC, Bauze headed the Monetary Policy and Financial Stability Department at the Bank of Latvia for five years, including during the financial crisis in Latvia. His responsibilities included participating in the Governor's Office, representing Latvia on the Economic and Financial Committee of the European Union, working on Latvia's economic adjustment program, and contributing to financial stability efforts.



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Earlier in his career, Bauze spent over 13 years in financial markets, notably as Chief Dealer for reserve management at the Market Operations Department of the Bank of Latvia. He holds a master's degree in finance from the University of Latvia and has passed the CFA exam.

Hee Kyong Chon
Senior Financial Sector Expert
Monetary and Capital Markets Department
International Monetary Fund

Hee Kyong Chon is a Senior Financial Sector Expert in the Financial Supervision and Regulation Division of the IMF's Monetary and Capital Markets Department. Since joining the IMF in 2016, her portfolio has included participating in the development of financial sector policies with global standard setters, leading Financial Sector Assessment Programs (FSAPs), and providing capacity development support in the areas of banking regulation and supervision. In relation to the FSAP, she has led and conducted assessments in countries such as China, Hong Kong, India, Jordan, Romania, and Russia. In terms of technical assistance (TA), she has provided banking supervision and regulation-related support to various countries in Asia and Africa. Prior to joining the IMF, she served as a senior bank examiner and supervisor for 15 years at the Financial Supervisory Service of Korea, the country's integrated financial supervisory authority. During her tenure there, she was involved in developing prudential regulations and implementing international regulatory standards, particularly Basel III in Korea, and has been a member of several working groups under the Basel Committee.

Gabriela Conde Vituriera
Senior Financial Sector Expert
Monetary and Capital Markets Department
International Monetary Fund

Gabriela Conde joined MCMFR as HQT Senior Financial Sector Expert in 2022. Before that, she worked for 25 years at the Central Bank of Uruguay (CBU) holding several positions: from Junior Analyst to Head of International Reserves Management, and Head of Risk Supervision and Financial Analysis. In her current position, she covers banking and fintech regulation and supervision and lectures in fintech training courses. Gabriela also represents the IMF before International Organizations and Standard Setting Bodies on topics of economic assessment of regulatory reforms, digitalization of finance, and cross-border payments. Co-author of 2024 GFSR Chapter on AI in Capital Markets and upcoming publications on supervision and regulation of BigTech and project management for AI initiatives in financial sector authorities. She graduated as an economist from Facultad de Ciencias Económicas y Administración - UDELAR, has taken postgraduate courses in Banking and Finance at Facultad de Ciencias Sociales – UDELAR, and completed a master's degree in Big Data and Artificial Intelligence at Universidad ORT Uruguay. She has earned the right to use CFA and FRM designations. Gabriela is fluent Spanish, English, Portuguese, and Italian. Her email address is: gconde@imf.org

Joe Cox
Assistant Director
Novel Activities Supervision Program
Supervision & Regulation Division
Board of Governors of the Federal Reserve System

Joseph Cox is the Assistant Director in the Novel Activities Supervision Program of the Division of Supervision and Regulation at the Federal Reserve Board. He is responsible for the monitoring and analytics of Federal



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Reserve supervised banking organized engaged in activities like crypto-assets services, distributed ledger technology, and complex partnerships with FinTech's. Joe has worked at the Federal Reserve Board since 2012 in various roles in policy and supervision, including representing the Federal Reserve at the Basel Committee on Bank Supervision and the Financial Stability Board. Over the course of his time at Federal Reserve, Joe has worked in on topics in financial innovation, systemically important banking organization supervision, stress testing, capital and capital planning, and financial inclusion. He has a master's degree in public policy from Georgetown University and B.A. from Duke University.

Ms. Saskia de Vries

Practice Manager

Financial Stability and Integrity Unit

The World Bank

Saskia de Vries is the practice manager for Financial Stability and Integrity at the World Bank. She leads the team on financial stability and integrity, at a time of growing financial vulnerabilities. The team supports EMDE financial sector authorities around the world in implementing global regulatory and supervisory standards, and cutting-edge best practices using diagnostics, technical assistance, lending, and research and knowledge. Saskia is also responsible for the Financial Sector Assessment Program at the World Bank, which works to strengthen institutions, improve crisis preparedness, manage climate and environmental risk, and stimulate (green) finance. Saskia was previously head of International Financial Architecture at Financial Stability at the Dutch Central Bank and co-chair of the NGFS Task Force on Nature-related Risks. She holds a PhD in financial economics.

Ray Diggs

Deputy Associate Director, Operational Risk

Cross Portfolio Group

Supervision & Regulation Division

Board of Governors of the Federal Reserve System

Ray Diggs is the Deputy Associate Director for the Operational Risk (OR) function in the Cross Portfolio Group of the Division of Supervision and Regulation (S&R) at the Board of Governors of the Federal Reserve System (FRS). Within the OR function Ray oversees two sections. First, the Business Technology Risk section develops and coordinates an integrated supervisory program for operational risk, develops and coordinates an operational risk training program and oversees incident response within the FRS. Second, the Service Provider Oversight section participates and oversees the supervision of technology service providers that provide technology services to regulated client financial institutions. In aligning its work with S&R's strategic goals, the OR function works closely with other S&R sections and System groups as well as interagency counterparts.

Prior to joining the Board in May 2013, Mr. Diggs served as the Group Leader for Credit and Market Risk at the Office of the Comptroller of the Currency (OCC). There he served as the head of the unit in charge of capital markets policy. Mr. Diggs spent 26 years at the OCC as a field examiner, district lead capital markets expert, as well as the development of capital markets policy. Mr. Diggs also participated in numerous interagency and international policy development groups; including the Basel working group on liquidity. Mr. Diggs has a BBA from Howard University and an MBA from the Robert H. Smith School of Business at the University of Maryland.



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Nepomuk Dunz

Senior Economist

Financial Stability and Integrity Unit

Finance, Competitiveness, and Innovation Global Practice

The World Bank

Nepomuk Dunz is a Senior Economist in the World Bank Group's Finance, Competitiveness, and Innovation Global Practice, currently based in Washington DC. His work focuses on macro-financial stability as well as climate- and nature-related financial risks and opportunities, where he has contributed to and led technical analysis as well as policy and advisory services in multiple World Bank client countries.

Nepo holds a B.Sc. in International Economics and European Studies from University of Tübingen, and a M.Sc. in Socio-Ecological Economics as well as a Doctorate in Climate Macroeconomics and Finance, both from Vienna University of Economics and Business (WU) in Austria. During his doctorate, Nepomuk Dunz also worked at the International Institute for Applied Systems Analysis (IIASA) and as a PhD Trainee in the Macroprudential Policy and Financial Stability Division of the European Central Bank (ECB), contributing to the development of ECB's climate stress test framework.

Ryan Engler

Senior Financial Institution & Policy Analyst, Policy Development

Supervision & Regulation Division

Board of Governors of the Federal Reserve System

Ryan Engler is a Senior Financial Institution and Policy Analyst in the Policy Development section of the Division of Supervision and Regulation. He has been at the Federal Reserve Board for three years and primarily focuses on liquidity and resolution regulations, as well as policy issues related to commercial real estate. Prior to joining the Federal Reserve Board, Ryan worked at the Export-Import Bank of the U.S. as a senior policy analyst in the Office of Policy Analysis and International Relations. He holds an M.A. in International Economics from the University of California, San Diego and a B.B.A. in Finance from the University of Notre Dame.

Erik Feyen

Head of Global Macro-Financial Monitoring

Lead Financial Sector Economist

Finance Global Practice

The World Bank

Erik Feyen is Head of Global Macro-Financial Monitoring and Lead Financial Sector Economist in the Finance Global Practice of the World Bank. In this capacity, he leads the research of global macro-financial vulnerabilities and trends; has oversight responsibility for financial sector aspects in World Bank country strategies; and directs the Finance & Prosperity report, the World Bank's annual assessment of the financial sector, markets, and related policies in emerging market and developing economies.

He has led country engagements related to financial sector development, stability, and regulation in all regions, including several IMF-World Bank Financial Sector Assessment Program (FSAP) evaluations such as for China, Türkiye, and Indonesia.



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He represents the World Bank in international groupings such as the Financial Stability Board and the World Economic Forum and lectures on banking and finance at Columbia University. He holds a Ph.D. in Finance from the University of Amsterdam and an M.S. in Technology, Policy, and Management / Electrical Engineering from Delft University of Technology.

Devyn Jeffries

**Senior Financial Institution & Policy Analyst, Policy Development
Supervision & Regulation Division
Board of Governors of the Federal Reserve System**

Devyn Jeffereis is a Senior Financial Institution and Policy Analyst in the Policy Development section of the Division of Supervision and Regulation. He has been at the Federal Reserve Board for over four years and primarily focuses on liquidity and capital regulations, along with appraisals-related issues. Prior to joining the staff of the Federal Reserve Board, Devyn worked as a Research Associate at the Yale School of Management and as an Associate at Point72 Asset Management. He holds an M.A. in Political Economy from Georgetown University and a B.A. in Economics from Union College.

Damodaran Krishnamurti

**Senior Financial Sector Specialist
Financial Stability and Integrity Unit
The World Bank**

Damodaran Krishnamurti is an expert on international standards for banking regulation and supervision, macroprudential policy, stress testing, and crisis preparedness and crisis management frameworks. Since joining the World Bank in 2008, he has led and participated in FSAPs, and worked in several countries across all regions, particularly performing diagnostic work regarding their banking sector regulatory and supervisory frameworks, providing technical assistance on the specific areas of his expertise (including risk-based supervision, climate related financial risks, NPL management, supervisory response frameworks) and supporting the Bank's lending operations.

He is managing the World Bank engagement with Basel Committee sub-groups since 2011 and is currently representing the World Bank on the Basel Consultative Group.

Prior to joining the World Bank, he was General Manager in the Governor's office, Reserve Bank of India (RBI). He has extensive experience of over two decades in RBI, primarily on banking policy, regulation, and supervision. During his tenure then he had a lead role in Basel II implementation in India and represented the RBI on several Basel Committee sub-groups and on the Accounting Standards Board of India.

François Lesage

**Senior Financial Sector Specialist
Financial Stability and Integrity Unit
The World Bank**

François Lesage is a Senior Financial Sector Specialist in the Financial Stability and Integrity Unit of the World Bank Group, currently based in Washington, DC. His work focuses on greening the financial sector in emerging



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markets and developing economies, where he has contributed to technical analysis as well as policy and advisory services for multiple World Bank client countries. Prior to joining the World Bank, François worked at Banque de France, the European Central Bank, and the French Prudential Supervisory Authority, specializing in financial regulation and market operations.

Nestor Lim

Assistant Vice President

Large Bank Supervision Team Lead

Large & Foreign Banking Organizations

Federal Reserve Bank of San Francisco

Nestor has over 20 years' experience in bank supervision, risk management, and audit both within the Federal Reserve as well as in industry. He's served as a front line field examiner across a range of banking portfolios, including community, regional and large banks. Nestor has also served in System leadership roles related to capital, liquidity, and resolution planning. Nestor has an undergraduate degree in Accounting from Santa Clara University, is a commissioned bank examiner in the Federal Reserve System, is a Certified Public Accountant in the State of California, and completed the Graduate Banking Program at Pacific Coast Banking School hosted by the University of Washington.

Arthur Lindo

Deputy Director of Policy

Supervision & Regulation Division

Board of Governors of the Federal Reserve System

Arthur (Art) Lindo is the Deputy Director for Policy in the Federal Reserve Board's Division of Supervision and Regulation. His principal responsibilities include overseeing the development and assessment of the effectiveness of Board regulations and policies affecting the financial services sector and coordinating the Board's domestic and international regulatory programs. He also advises the Board on emerging policy matters that have implications for the supervision and regulation of the financial services sector. He is an active participant in various committees in the Federal Reserve System and is the Chairman of the Appraisal Subcommittee of the Federal Financial Institutions Examination Council (FFIEC) and the Chairman of the Basel Committee's Operational Resiliency Working Group. Art has a BA in Accounting from the Catholic University of America and an MBA in Finance from the George Washington University.

Fabiana Melo

Deputy Division Chief

Monetary and Capital Markets Department

International Monetary Fund

Fabiana Melo is a Deputy Division Chief in the Financial Supervision and Regulation Division of the Monetary and Capital Markets Department. Since joining the IMF in 2009, she has been involved in Basel III/FSB/G20 related policy work, including the Core Principles for Effective Banking Supervision (BCP), regulation of Fintech, and Governance. She has participated in several FSAPs, including the Euro Area, the U.S.A, Germany, New Zealand, Philippines, Paraguay, Spain, Italy, Iceland, Austria, and Russia. Fabiana also coordinates technical assistance projects in several countries. Before joining the IMF, Fabiana worked for 17 years at the Banco Central do Brasil, where she was involved in implementation of international prudential standards. Over the



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years she has been a member of several groups under the Basel Committee, including the Core Principles Liaison Group and the Basel Consultative Group.

Marina Moretti
Deputy Director
Monetary and Capital Markets Department
International Monetary Fund

Marina Moretti is Deputy Director in the Monetary and Capital Markets Department of the International Monetary Fund (IMF). In this capacity, she oversees policy and technical work on financial supervision and regulation, financial crisis preparedness and management, as well as climate finance. In her IMF career, she has worked with member countries to promote financial soundness; has been involved with various international regulatory reform initiatives (including as a member of the Financial Stability Board secretariat in 2008–10); and currently represents the IMF on the Basel Committee on Banking Supervision. Prior to joining the IMF, she held positions with the World Bank and the Organization for Economic Co-operation and Development.

Mr. T. Kirk Odegard
Deputy Associate Director
Supervision & Regulation Division
Board of Governors of the Federal Reserve System

T. Kirk Odegard is the deputy associate director over the Workforce Solutions function in the Division of Supervision and Regulation (S&R) at the Federal Reserve Board. Kirk oversees efforts related to international training and technical assistance; Federal Reserve System supervision learning, including examiner commissioning; talent management, including people- and organizational culture-related initiatives; diversity, equity, and inclusion; staff and leadership development; and administrative services. He also represents the Federal Reserve Board on the Basel Committee on Banking Supervision's Basel Consultative Group. Kirk joined the Federal Reserve System in 1998. Prior to his current role, he served as the chief of staff to the S&R division director, where he oversaw the division's front office. Kirk previously worked in both leadership and analyst roles in the S&R policy function, including a secondment to the Secretariat of the Basel Committee on Banking Supervision in Switzerland for several years. He began his banking supervision career at the Federal Reserve Bank of New York. Kirk also worked as a high school teacher and a systems engineer at a large U.S. bank. Kirk holds a Bachelor of Arts in political science from the University of California, San Diego; a Master of Education from the University of California, Los Angeles; and a Master of Public Policy from Duke University.

David Palmer
Lead Financial Institution & Policy Analyst
Supervision & Regulation Division
Board of Governors of the Federal Reserve System

David Palmer is a lead supervisory financial analyst in the Division of Banking Supervision and Regulation at the Federal Reserve Board. He focuses on several primary topic areas, including banks' model risk management practices, banks' and supervisors' stress testing activities, banks' capital planning practices, validation of supervisory stress testing models, and banks' use of new financial technologies. He engages in both policy-related projects as well as on-site examinations. David was a primary author of the Federal Reserve's Supervisory Guidance on Model Risk Management (SR 11-7), issued in April 2011 jointly with the OCC



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(and more recently with FDIC), and continues to lead the implementation of that guidance within the Federal Reserve. More recently, David has been involved in evaluating supervised firms' use of fintech, including artificial intelligence/machine learning. He has a bachelor's degree from Oberlin College and a master's degree from Georgetown University.

Jaime Ponce

Senior Financial Sector Expert
Monetary and Capital Markets Department
International Monetary Fund

Jaime Ponce is a Senior Financial Sector Expert in the Financial Crisis division of Monetary and Capital Markets department. Before joining IMF, he was President of the FROB, the Spanish Executive Resolution Authority, and as such was responsible for managing the Government's participation in several banks and SAREB (an asset management company) as well a member of the Single Resolution Board (SRB). Previously, he was Deputy Director of Regulation and Financial Policy at the Treasury and deeply involved in the reform of the banking and capital markets regulations at both the national and European levels. He was also professor at the Spanish Center for Financial Studies for seven years.

Luc Riedweg

Senior Financial Sector Expert
Monetary and Capital Markets Department
International Monetary Fund

Luc Riedweg is a Senior Financial Sector Expert in the Financial Regulation and Supervision Division of the IMF Monetary and Capital Markets. He has participated in several FSAPs (Jamaica, Malta, Mauritania, United Kingdom, United States, and Spain as deputy mission chief). Luc is specialized in bank risks' measurement and management as well as Basel II/III implementation. Before joining the Fund, he was leading as head of mission on-site inspections of the largest French systemic banks within the framework of the Single Supervisory Mechanism of the Eurozone (2014-2017). Prior to that position, he was IMF Resident Advisor to the Central Bank of Russia (2012-2013) and led the Markets and Financial Stability Research Division at the Banque de France (2010-2011). Earlier, he served as Banque de France representative in New York (2008-2009). Over the years, he has been involved in several international working groups and technical assistance missions.

Jonathan Rono

Manager, Program Development
Community Bank Supervision
Supervision & Regulation Division
Board of Governors of the Federal Reserve System

Jonathan Rono is a manager in the Community Bank Supervision – Program Development Section of the Division of Supervision and Regulation (S&R) at the Board of Governors of the Federal Reserve System (Board). He has been at the Board for over 10 years and was previously a national bank examiner at the OCC and an assistant examiner at the FDIC.

Jonathan has a bachelor's degree from Central College, Iowa in economics and accounting, with a minor in business administration. He is a certified public accountant (inactive).



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Puja Singh

Senior Financial Sector Expert

Monetary and Capital Markets Department

International Monetary Fund

Puja Singh is a Senior Financial Sector Expert at the IMF's Monetary and Capital Market Department, where she is responsible for fintech and NBFI regulation and supervision initiatives and contributed to the Spain FSAP and 2024 GFSA on AI implications in capital markets. Prior to IMF, she was an Advisor at the UAE Federal Capital Market Authority, spearheading their regulatory sandbox and digital assets strategy. Her extensive regulatory experience includes leadership roles at India's SEBI and membership in GCC and IOSCO committees. A CFA charter holder with an MBA, she specializes in fintech regulation and has served on various international working groups focusing on financial innovation, SupTech, and crypto assets. At the IMF, she provides technical assistance to countries strengthening their financial sector frameworks on regulation and supervision of fintech, particularly in emerging markets.

Jay Surti

Division Chief

Financial Supervision and Regulation Division

Monetary and Capital Markets Department

International Monetary Fund

Jay Surti heads the IMF's Financial Supervision & Regulation division, holding responsibility for management and execution of the IMF's work program in these areas, covering policy, surveillance, and capacity development. His previous responsibilities at the IMF include management of the work program on supervision and regulation of nonbank financial intermediation and capital markets; leading the thematic chapters of the Global Financial Stability Report; and as advisor to the IMF's Financial Counsellor, the coordination of his work program, and outreach. He has participated in several FSAPs, including as the IMF mission chief for the 2024 Spain FSAP and for the 2018 Tanzania FSAP. Jay has been the IMF's representative at working groups of the Financial Stability Board and the Basel Committee on Banking Supervision. During 2018-20, on leave from the IMF, Jay served as special advisor to the Governor of the Reserve Bank of India, advising top management there on macro-financial stability and financial supervision issues. Jay holds a Ph.D. in economics from Boston University.

James Wang

Manager, Credit Risk

Supervision & Regulation Division

Board of Governors of the Federal Reserve System

James Wang is an economist at the Federal Reserve Board of Governors, where he manages the Credit Risk section within the Division of Supervision and Regulation (S&R). James has worked in S&R since 2015 where he conducts research on financial regulation, consumer lending, and information screening. In the Stress Test National Program, James oversees the credit risk models including the consumer, corporate, and commercial real estate teams covering model development, disclosure, and production of the official results. James holds a PhD in economics from the University of Michigan and a bachelor's degree in mathematics from the University of Chicago.



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Nancy Wang

Lead Financial Institution & Policy Analyst, Risk Analysis and Emerging Issues

Supervision & Regulation Division

Board of Governors of the Federal Reserve System

Nancy Wang is a Lead Financial Institution Policy Analyst who joined S&R's Risk Analysis and Emerging Issues Section in June 2023. Nancy has over 10 years of bank supervision experience and has worked in various capacities in bank examinations, supervisory oversight, and program and policy development. She joined the Board in 2016 as an Analyst in the Community Bank Supervision section and recently worked in the Regional Bank Supervision section. Prior to that Nancy spent six years with the FDIC where she was a commissioned examiner. Nancy holds bachelor's degrees in finance and political science from the University of Maryland and an MBA from The Johns Hopkins University.