



World Bank / International Monetary Fund / Federal Reserve System

Seminar for Senior Bank Supervisors from Emerging Economies

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Speakers' Bios

HANIFE YESIM AYDIN

Senior Financial Sector Expert
International Monetary Fund

Yesim Aydin is a Senior Financial Sector Expert at the IMF Monetary and Capital Markets Department (Financial Crisis Preparedness and Management Division) working on country programs and engaging in capacity development and FSAPs. Prior to IMF, Yesim has been working at the Banking Regulation and Supervision Agency, Turkey as a Group Head of SIFI onsite examination teams. She has headed/participated in several committees on the design of the regulatory and supervisory architecture in the financial system including the topics of bank recovery and resolution, IFRS 9-impairment, Pillar 2 capital requirements and on-site supervision manuals. She participated in the Crisis Management and Resolution Working Group responsible for the preparation and follow up of the crisis scenarios, conducting crisis simulation exercises and reporting to the Financial Stability and Development Committee chaired by Ministry of Economy and Treasury. She also participated in the committee for the determination of the level of the additional capital requirements on a bank-by-bank basis following the financial turmoil in August-September 2018 and headed the committee for NPL resolution, securitization of the project finance loans (PPPs), debt restructuring and turnaround management. She worked as an economist at the OECD Committee on Financial Markets (CMF), analyzed the impact of implicit guarantees on bank debt on the economy and made several analyses on the banking legislations of different OECD-member jurisdictions and in particular on the legislative framework for bank recovery and resolution. Yesim has Master's degree in Management and Regulation of Risk from London School of Economics and Political Science.

JENNIFER J. BURNS

Deputy Director
Division of Supervision and Regulation
Board of Governors of the Federal Reserve System

Jennifer Burns is a Deputy Director of Supervision & Regulation at the Federal Reserve Board of Governors in Washington, D.C. Jennifer provides executive direction and thought leadership for the oversight of the Federal Reserve System's financial institution supervision programs. Jennifer represents the Federal Reserve on the Basel Committee on Banking Supervision's Supervisory Coordination Group and Chairs the Group's Work Stream on Operational Resilience. Additionally, Jennifer is responsible for the Federal Reserve's supervisory stress testing program, as well as overseeing specialty supervision and risk identification activities.

Prior to joining the Federal Reserve Board of Governors, Jennifer held a myriad of roles within the Federal Reserve Bank of Richmond. Jennifer began her career as an assistant examiner in 1991 and successively took on increasing responsibilities, including serving as the central point of contact for a

large, systemically important financial institution in the region. In 2010, Jennifer was promoted to Senior Vice President for the Supervision, Regulation and Credit division, and ultimately named Executive Vice President in 2015. Jennifer holds a Master of Business Administration from University of Virginia and a Bachelor of Arts degree from Michigan State University.

ANTHONY CAIN

Assistant Director
Risk Identification & Analysis
Board of Governors of the Federal Reserve System

Anthony Cain is an Assistant Director at the Board of Governors, responsible for identifying and monitoring credit, market and liquidity risks in the banking system. Prior to his current role, Anthony managed the Regional Banking Organizations section and the Community Banking Organizations sections at the Board. Over his career, he has worked to supervise banking organizations of all sizes. Anthony joined the Board in 2005 from the Federal Deposit Insurance Corporation where he served as a commissioned examiner. He has an MBA from University of Maryland's Robert H. Smith School of Business and an undergraduate degree in Accounting from Harris-Stowe State University in St. Louis, Missouri.

EZIO CARUSO

Senior Financial Sector Expert
Financial Stability Unit
The World Bank Group

Ezio Caruso is a Senior Financial Sector Expert at the Financial Stability Unit of the World Bank. He supports countries in designing and updating a suitable legal framework for banking regulation and supervision, to remain effective to changing industry and regulatory practices. He participated in several Financial Sector Assessment Program (FSAP) leading the assessment of compliance with Basel Core Principles for Effective Banking Supervision. Jointly with the IMF and FRB, he organizes international training for EMDEs Prudential Supervisors on the policy challenges for the financial sectors, with a focus on new and emerging risks (digitalization, climate). Before joining the World Bank, he was Lead Supervisor at the European Central Bank, where he contributed to set up the Single Supervisory Mechanism (SSM) methodology and deputized the Joint Supervisory Team (JST) Coordinator in charge of the supervision of two significant credit institutions. Ezio was previously at the on-site Supervision Department of Banca d'Italia, where he coordinated on-site inspections over small-medium banks, after participating in numerous inspections over large banks and dealing with the entire spectrum of risks. Ezio hold a Master's degree in law at LUISS University in Rome, Italy.

ANA CARVALHO

Senior Financial Sector Expert
International Monetary Fund

Ana Carvalho is a Senior Financial Sector Expert at the Financial Supervision and Regulation Division in the Monetary and Capital Markets Department of the IMF. She has more than 20 years of experience on Banking Regulation and Supervision, most of it working at the Central Bank of Brazil, with the implementation of international standards on banking supervision, especially Basel II, Basel II.5 and Basel III. Before starting at HQ and since 2013, Ana was also a short-term expert in prudential regulation

and supervision for the IMF and the World Bank. She has participated in a series of technical assistances in countries in Central America, Asia and Africa, covering from the Basel Core Principles for Effective Banking Supervision to the FSB Resolution Framework. More recently, Ana has been involved in a FSAP, is coordinating the Supervisory and Regulatory Online Course (SROC) and is producing analysis and helping in the development technical assistances on prudential supervision. Ana holds a degree in business from the Federal University of Minas Gerais, in Brazil, and a MSc in Finance from Lancaster University, in the UK.

TITUS CHIMA

Chief Examiner
Bank Supervision Department
Reserve Bank of Malawi

Titus Chima works in bank supervision at the Reserve Bank of Malawi and is responsible for oversight of banks both off-site and on-site. With 21 years' experience in bank regulation and supervision his responsibilities have included spearheading risk-based supervision and review and implementation of Basel II in Malawi. Mr. Chima's interests include credit referencing and Islamic Banking where countries explore and lead in policy formulation. Before joining the Malawi Reserve Bank, he worked with Deloitte & Touché as a Trainee Auditor/Accountant, predominantly, engaged in statutory audit of the firm's clients. Mr. Chima holds a of Master of Science in Finance and Financial Regulation from Newcastle University and Bachelor of Accountancy from the University of Malawi.

HEE KYONG CHON

Senior Financial Sector Expert
International Monetary Fund

Hee Kyong Chon works at the Financial Supervision and Regulation Division in the IMF's Monetary and Capital Markets Department as a Senior Financial Sector Expert. Her responsibilities include participating in the development of financial sector policies with global standard setters, conducting Financial Sector Assessment Programs and Technical Assistance, and providing capacity development support in the areas of financial regulation and supervision. Prior to joining the IMF in 2016, she had been a senior bank examiner and supervisor for 15 years at the Financial Supervisory Service of Korea, the integrated financial supervisory authority for the country. She earned her MBA (Finance) from Ohio State University in the United States and Master's degree in International Economics from Korea University.

LEONARD CHUMO

Senior Financial Sector Expert
International Monetary Fund

Leonard Chumo is a Senior Financial Sector Expert in the Financial Regulation and Supervision Division of the IMF Monetary and Capital Markets Department (MCM). In his current role, he has been involved in the FSAP for Sweden, where he covered assessment of compliance with Basel Core Principles and integration of climate-risk into supervisory framework, and FSSR for Uzbekistan. Between March 2017 and March 2020, he was an IMF Resident Advisor (LTX) on Banking Supervision based at the Central Bank of Nigeria, where he provided Technical Assistance (TA) on implementation of Basel II and III standards, Risk based Supervision, and on consolidated supervision. Before joining the IMF in March 2017, he was with the Central Bank of Ireland for six years where his last role was the Head of Capital

Risk Team within the Banking Supervision Department. In this role, he led onsite inspections of large Irish banks and participated in the review of banks' Internal Rating Based (IRB) models. Prior to joining the Central Bank of Ireland in 2011, he spent four years at the Bermuda Monetary Authority (BMA) as a Principal in the Banking Analytics Unit, where he was involved in the implementation of the Basel II framework and offsite risk assessment of the supervised financial institutions. Before relocating to Bermuda in April 2007, Leonard had worked for more than 6 years in the Kenyan financial sector. Leonard holds a Master of Science in Finance from City, University of London. He is also a Certified Financial Risk Manager (FRM) and a CFA Charter holder.

KEVIN COWAN

Commissioner
Chilean Financial Market Commission

Kevin Cowan Logan, Commissioner of the Chilean Financial Market Commission (CMF), holds a Ph.D. in Economics from the Massachusetts Institute of Technology. Prior to his position in the CMF, he was Executive Director for Chile at the Inter-American Development Bank (IDB). He also served as Regional Economic Advisor in the IDB, Chief Economist for the Chilean Finance Ministry and held several positions at the Central Bank of Chile, including Head of Financial Policy. Mr. Cowan is currently lecturing at the Universidad Adolfo Ibañez, and has published on issues relating to financial markets and macroeconomics.

ADALBERTO FELINTO DA CRUZ JUNIOR

Head of Specialized Supervision Department
Central Bank of Brazil

Adalberto Felinto da Cruz Júnior has been a public server at the Central Bank of Brazil for 20 years. Between 2017 and 2020, he held the position of Executive Secretariat of the Central Bank of Brazil, when he articulated the implementation of the Monetary Authority's set of strategic priorities, notably in the scope of the so-called "Agenda BC#" and contributed to the consolidation of a culture attentive to the AML/CFT principles, advising and representing its leaders, especially in matters involving cross-cutting institutional interlocution. Previously, for seven years, he was the Head of the Planning, Budget and Management Department of the Institution, leading the policies related to strategic management and planning, budget and organizational culture. In September 2020, he became Head of Strategic Management and Specialized Supervision Department, within the Supervision Area, where he coordinates the activities of the specialized supervision teams for social, environmental and climate risks, credit, market and liquidity risks, and cyber risks. He holds a doctorate in information science and a Master's degree in administration from the University of Brasília.

RAY DIGGS

Deputy Associate Director
Operational Resilience
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. 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.

ANA JANJUŠIĆ DUMALOVSKI

Director
Supervision Department I
Croatian National Bank

Ana Janjušić Dumalovski is currently performing a position of a Director of the Supervision department in the Croatian National Bank. She graduated in 2003 from the Faculty of Economics in Zagreb, majoring in Accounting, and in 2007 she completed postgraduate specialist studies at the same faculty and obtained the title professional specialist in the management of financial institutions. Since 2008, she has been involved in the supervisory review and assessment (SREP) process for Croatian systemically important credit institutions, which includes the cooperation with the home authorities on joint decisions on capital and liquidity and participation in supervisory colleges. She acquired the advisory position in 2009, and from October 2013 to the end of May 2019, she performed the role of a team leader for the supervision of systemically important Italian-owned banks in the Directorate of Supervision I. Since the end of 2014, she has been involved in intensive cooperation with representatives of the Joint supervisory teams (JSTs) of the European Central Bank (ECB). Since October 2020, she was appointed as the JST sub-coordinator for Croatian subsidiary of UniCredit, within the Croatian National Bank's close cooperation with the ECB (before joining the Eurozone in January 2023).

NABIL FELFEL

General Manager
Banking Supervision
Central Bank of Tunisia

Mr. Felfel joined the Central Bank of Tunisia (CBT) in 1993 and was promoted to many management positions. Currently, he oversees two departments in the Central Bank of Tunisia: The Banking Supervision Department and the Financial Stability and Risk Awareness Department, acting as Managing Director. During his career, he has led and contributed to many important projects, including strengthening the banking supervision operational framework from a risk-based supervision perspective, leading the state-owned banks' restructuring program, the convergence towards the Basel standard, IFRS and the implementation of the operational framework for macro-prudential supervision, leading the banking sector's stress-testing exercises, and mentoring the initiative to set up a "regulatory sandbox."

Mr. Felfel is a member of the board of directors of several institutions such as the Microfinance Regulation Authority, the Tunisian Deposit Guarantee Fund, and the Monetary Policy Committee. Mr. Felfel also serves as executive secretary of the Sanctions Committee, Resolution Committee, and Licensing Committee at the Central Bank of Tunisia. Mr. Felfel holds a Master's degree in banking management and a bachelor's degree in economics.

CAIO FERREIRA

Deputy Division Chief
Financial Regulation and Supervision Division
International Monetary Fund

Caio Ferreira is the Deputy Chief of the Financial Supervision and Regulation Division of the Monetary and Capital Markets Department. Since joining the IMF in 2015 he has been actively engaged in policy, diagnostic and capacity development work in several countries across the globe. He has over 25 years' experience across several aspects of financial stability, including the international framework for financial regulation and supervision and systemic risk analysis. He is currently coordinating work to strengthen the cybersecurity of the financial sector and incorporate climate risks into the prudential framework. He has been actively involved in several international supervisory and regulatory forums and is a former member of the Basel Committee on Banking Supervision. Prior to joining the IMF, he was Director of the Prudential and Foreign Exchange Regulation Department at the Central Bank of Brazil. He holds a PhD in Economics and a M.Sc. in Finance from Sao Paulo University.

ERIK FEYEN

Head of Global Macro-Financial Monitoring
Lead Financial Sector Expert
The World Bank Group

Erik Feyen is Head of Global Macro-Financial Monitoring in the Finance, Competitiveness, and Innovation Global Practice of the World Bank Group. In this capacity, he leads the global monitoring and analysis of key macro-financial trends and their implications, including fintech. More broadly, he has led a variety of policy engagements related to financial development, stability, and regulation, including several Financial Sector Assessment Programs (FSAPs). Erik is a member of the Analytical Group on Vulnerabilities and the Working Group on Regulatory Issues of Stablecoins of the Financial Stability Board (FSB) and served as a member of the FSB's Financial Innovation Network. He has written extensively on international macroeconomics, financial stability, and financial development and his publications have appeared in leading journals such as Journal of Financial Economics, Journal of Banking and Finance, and Journal of Portfolio Management. Erik holds a Ph.D. in Finance from the

University of Amsterdam, an M.S. in Technology, Policy, and Management/Electrical Engineering from Delft University of Technology. He regularly lectures at Columbia University.

TAMAS GAIDOSCH

Senior Financial Sector Expert
International Monetary Fund

Tamas Gaidosch joined the IMF in 2017 as Senior Financial Sector Expert in the Financial Regulation and Supervision Division. His responsibilities include designing and rolling out IMF's global Cyber Risk Technical Assistance program for financial sector regulatory and supervisory authorities, participating in financial sector surveillance, developing policy recommendations, and representing IMF on cybersecurity matters in international standard setting bodies. Before joining the IMF Tamas was in charge for IT Supervision at the Central Bank of Hungary (2015-2017) where he led the policy development and compliance assurance work regarding IT and cybersecurity in the financial sector of the country, including banking, insurance, and securities industries. Prior to that position Tamas was a partner at Deloitte (2013-2014) being in charge for the firm's Enterprise Risk Services in Central Europe. Earlier he worked at KPMG (1999-2013) in several Risk Consulting managerial and leadership roles, finally as Head of Risk Consulting in Hungary. Tamas started his career at IBM (1994-1999) as a system architect focused on electronic banking and security solutions for the financial sector. He holds a Ms. C. degree in Computer Science, is an Executive MBA (Ecole des Ponts ParisTech), a Certified Information System Auditor (CISA), a Certified Information Security Manager (CISM), and a Certified Information Security Professional (CISSP). He co-authored two books on networking technologies and their security aspects and contributed to the development of ISACA's CISM Review Manual.

ELLEN GASTON

Senior Financial Sector Expert
International Monetary Fund

Ellen Gaston is a Senior Financial Sector Expert in the Financial Supervision and Regulation Division of the Monetary and Capital Markets Department (MCM), IMF. She has done technical assistance and seminars and recent years she has been involved in MCM's sustainability disclosure work. Ellen represents the IMF at the IFRS Advisory Council (2019 – now), which provides strategic advice to the IFRS Foundation, the IASB, and the ISSB. Prior to joining MCM in 2011, she worked in the Finance Department of the IMF on financial reporting in accordance with IFRS. Ellen is a Certified Public Accountant and has a Master's in Accountancy from the American University, Washington D.C.

VIKTORIJA GLIGOROVA

General Director
Supervision Sector
National Bank of the Republic of North Macedonia

Viktorija Gligorova is General Director of the Supervision Sector in the National Bank of the Republic of North Macedonia (NBRNM). She has more than 22 years of experience in banking regulation and

supervision, all within the NBRNM. She started her career at the NBRNM in 2000 as an On-site Bank Examiner and ever since progressed to different positions in the area of supervision, regulation and financial stability. She assumed her current position in July 2019. Her current responsibilities include oversight and coordination of the supervisory programs of the NBRNM for banks, savings houses and other institutions within the supervisory perimeter of the NB (e-money institutions, exchange offices, fast money service providers etc.). She has been actively involved in the regulatory and supervisory response to the COVID-19 crisis in the country. Most recently she was aboard the NB's team developing the regulatory framework for payment services, to be fully implemented as of January 2023. As General Director, she is also a member and NBRNM representative in different committees or groups, such as the Financial Stability Committee in the country and the Group of Banking Supervisors from Central and Eastern Europe (BSCEE).

EVA M. GUTIERREZ

Lead Financial Sector Expert
The World Bank Group

Eva M. Gutiérrez is Lead Financial Economist in the Latin American and Caribbean Region of the World Bank. She co-chairs the State-Owned Enterprise (SOE) Community of Practice (COP) and previously lead the State-Owned Financial Institutions Community of Practice. She has worked on State-owned Bank reform in many countries through advisory and lending operations including, Brazil, Mexico, Turkmenistan, Uzbekistan and Vietnam. She has published several articles on various financial topics including development bank reform and resolution of cooperative banks. Prior to joining the World Bank, she worked at the International Monetary Fund (IMF), with a focus on macro-financial issues. She holds a PhD in Economics from Boston University and a Master's in financial economics by the Center for Monetary and Financial Studies (CEMFI) in Madrid.

GRACE JACKSON

Senior Financial Sector Expert
International Monetary Fund

Grace Jackson is a Financial Sector Expert with the Financial Integrity Group of the Legal Department, working on anti-money laundering and combating the financing of terrorism and proliferation (AML/CFT) related issues in the context of IMF technical assistance, surveillance, and policy work. Prior to joining the IMF, she worked in the Central Bank of Ireland as a Senior AML/CFT Supervisor in the Anti-Money Laundering Division which included responsibility for the AML/CFT supervision of Credit and Financial Institutions and influencing the development of AML/CFT policy at National and EU level. She has also held the positions of Inspector in the Banking Supervision Inspections Division under the Single Supervisory Mechanism, and as a Supervisor in the Banking Supervision International Banks Division, both within the Central Bank of Ireland. Ms. Jackson holds an LLB in Irish Law, an LLM in Commercial Law and is called to the Irish Bar.

THOMAS BROENG JØRGENSEN

Deputy Director General
European Central Bank

Thomas Broeng Jørgensen is a Deputy Director General in the business area of the European Central Bank that supervises globally systemic banks. The business area has around 550 FTE including the national competent authorities and covers 22 internationally global banks including the 8 Euro Area Global Systemic banks with a combined total balance sheet of around 13.5 tn. EUR. Before this position he headed the Policy Division in the ECB Banking Supervision from 2014-2018. Thomas came to the ECB in 2014 from a position as Assistant Director General in the Danish FSA and before this dealt with the mitigation of the Financial Crisis when working in the Danish Ministry of Finance.

SOLVEJ KRAUSE

Crime Prevention and Criminal Justice Officer
Stole Asset Recovery Initiative/WB/UNODC

Sol Krause works for the Stolen Asset Recovery Initiative (StAR), a World Bank-UNODC partnership that supports international efforts to end safe havens for corrupt funds. She leads various research and technical assistance projects related to beneficial ownership transparency, money laundering, and data collection on international asset recovery efforts under UNCAC. Previously she was a Financial Sector Specialist for StAR and the World Bank's Financial Integrity team. In this role, she developed a risk assessment tool for ML risks of legal persons as part of the World Bank's AML/CFT National Risk Assessment toolkit. Before joining the WB in 2015, she was an investigative journalist and researcher for variety of news outlets and production companies, incl. Sunday Times's Insight Team, Economist Films, Al Jazeera English, and Jigsaw Productions. During this time, she investigated vote-buying in the FIFA World Cup bidding process and was a researcher for "Zero Days", an award-winning feature documentary about cyberwar. Sol holds a bachelor's degree in Philosophy, Politics, and Economics from Oxford University and a Master's degree in International Economics and International Relations from the Johns Hopkins School of Advanced International Studies (SAIS).

IVO KRZMAR

Deputy Division Chief
Financial Sector Assessments and Policies Division
International Monetary Fund

Ivo Krzmar is a Deputy Division Chief in the IMF's Monetary and Capital Markets (MCM) Department and a Mission Chief for the Uruguay Financial Sector Assessment Program (FSAP). The focus of his work in MCM is climate risk analysis and global bank stress testing. Before MCM he worked in the Western Hemisphere Department as a desk economist for Canada. He participated in several FSAP missions and Article IV missions. Prior to joining the IMF in 2012, he was a Senior Economist in the Croatian National Bank's Research Department. He holds a PhD degree in Economics from the Universitat Autònoma de Barcelona.

MORGAN LEWIS

Manager
Climate Policy
Board of Governors of the Federal Reserve System

Morgan Lewis is Manager for the Climate Policy team within the Division of Supervision and Regulation at the Federal Reserve Board of Governors. In this role, she leads the Federal Reserve's Supervision Climate Committee Secretariat, which coordinates the Federal Reserve's supervisory approach to climate-related financial risks. Morgan represents the Federal Reserve Board on the Basel Committee on Banking Supervision's Task Force for Climate-related Financial Risks and on the Financial Stability Oversight Council's Climate-related Financial Risk Committee.

Morgan has more than a decade of experience in the Federal Reserve System, playing key roles in system-wide projects and initiatives. Most recently, she served on the Program Leadership Group for the Monitoring and Analysis Program focused on identification of emerging risks at large banks. Previously, Morgan was Chief of Staff to the Head of Supervision at the Federal Reserve Bank of New York (FRBNY) and led teams within FRBNY Markets Group focused on monitoring financial market developments.

Morgan received a Master's Degree in International Development and Economics from Johns Hopkins University School for Advanced International Studies and a Bachelor's Degree in Journalism from the University of North Carolina at Chapel Hill.

LAURA MACEDO

Manager

Risk Analysis & Emerging Issues

Board of Governors of the Federal Reserve System

Laura Macedo is Manager of the Risk Analysis and Emerging Issues section in the Supervision and Regulation (S&R) Division of the Board of Governors of the Federal Reserve System. She has over 20 years of experience in banking supervision with the Federal Reserve and has served in various capacities analyzing banks across the size spectrum, from community banks to GSIBs, and has led a number of banking policy initiatives on the Board's behalf. Laura recently was on detail at the U.S. Treasury where she served as a banking sector expert on the coordination team for the IMF's 2020 review of the U.S. financial sector under the Financial Sector Assessment Program (FSAP). Laura holds an MBA from The University of North Carolina at Chapel Hill and a Bachelor of Science in International Business and Finance from Northeastern University.

OLIVIER MAHUL

Program Manager

Disaster Risk Finance and Insurance Program

The World Bank Group

Olivier is a financial economist and global expert in decision theory under uncertainty, with applications in development economics, climate finance, resilience, and disaster risk finance and insurance. Olivier leads the climate and disaster risk finance agenda at the World Bank and co-designed innovative financial instruments such as sovereign parametric catastrophe risk insurance, regional catastrophe risk pools (CCRIF, PCRAFI, SEADRIF) and sovereign contingent credit lines. He also leads the climate

(physical) risk analytics agenda to assess the effects of climate change on the financial sector and inform financial sector policy reforms.

Olivier currently serves as Practice Manager of the Crisis & Disaster Risk Finance team and its Disaster Risk Financing and Insurance Program (DRFIP) at the World Bank. The team provides emerging markets and developing economies with analytical and advisory services to improve the financial resilience of governments, businesses and households against disasters and climate shocks through policy reforms and innovative financial instruments in more than 60 countries.

Olivier co-chairs the Operations Committee of the Insurance Development Forum (IDF), and the working group on Climate Physical Risks of the Network of Central Banks and Supervisors for Greening the Financial System (NGFS).

Olivier holds a Ph.D. in Economics from Toulouse School of Economics and post-doctorates from Wharton Business School and University of California at Berkeley. Olivier has authored more than 40 publications in international journals and two books: “Catastrophe Risk Financing in Developing Countries: Principles for Public Intervention” (with J. David Cummins) and “Government Support to Agricultural Insurance: Challenges and Options for Developing Countries” (with Charles Stutley).

LYNESS MAMBO

Assistant Director
Bank Supervision
Bank of Zambia

Lyness Phiri-Mambo is an Assistant Director in charge of on-site examinations and off-site surveillance in the Bank Supervision Department at Bank of Zambia. She has over 22 years combined work experience in bank supervision, external auditing, and accounting. Her work includes planning, supervising, and directing the execution of on-site examinations and off-site surveillance of commercial banks, to assess their risk profile, financial performance, and condition, and ensure compliance with the relevant laws and relevant regulations. She has been instrumental in the development and implementation of projects such as enhancing the Early Warning System, the Bank Supervision Application System, Risk Management Guidelines for Banks, and Risk-Based Supervision Approach, among others. In addition, she is a key member of the Basel II/III Project Team and has contributed immensely to the review of various banking regulations. She is also engaged in mentoring and coaching examiners on key aspects of surveillance and on-site examinations using the Early Warning System and Risk-Based Supervision approach, respectively. She has contributed immensely to the improvement of team dynamics in her organization. Lyness is also a member of the Zambia Institute of Chartered Accountants (ZICA) Standards and Regulatory Board, where she represents the Bank of Zambia. Prior to joining the Bank of Zambia, Lyness worked for Deloitte and KPMG Auditing Firms.

She is Fellow Member of the Association of Chartered Certified Accountants (“ACCA”) and ZICA. She also holds a Master’s in business administration (“MBA”) degree from Edinburgh Business School of Herriot Watt University and is also a certified ILO-FAMOS Check Trainer and Facilitator. The FAMOS-Check is a tool used by financial service providers to conduct financial inclusion self-assessments with an aspect of gender diversity, especially when dealing with micro, small and medium enterprises.

FABIANA MELO

Deputy Division Chief
Financial Regulation and Supervision Division
International Monetary Fund

Fabiana Melo is a Deputy Division Chief in the Financial Regulation and Supervision Division of the Monetary and Capital Markets Department. Since joining the IMF in 2009, she has been one of the key members of staff involved in Basel III/FSB/G20 related policy work, including the revision of the Core Principles for Effective Supervision (BCP), Basel III implementation, regulation of Fintech, and Governance in Financial Sector Oversight. She has been involved in several FSAPs, including in the Euro Area, the U.S.A, Germany, New Zealand, Philippines, Paraguay, Spain, Italy, Iceland, the European Union, Austria, and Russia, and bilateral surveillance and program-related work. Fabiana also coordinates technical assistance projects on regulation and supervision in several countries. Before joining the IMF, Fabiana worked for 17 years at the Banco Central do Brasil, where she was involved in the development of prudential regulation and implementation of international regulatory standards, in particular the Basel Core Principles, as well as regulatory convergence within Mercosur. She was responsible for the Basel II implementation project in Brazil and has been a member of several working groups under the Basel Committee, including the Core Principles Liaison Group, the Capital Working 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 the policy and technical work on financial supervision and regulation as well as on financial crisis preparedness and management. She has extensive experience across several aspects of financial stability and has published on financial crises, bank and corporate restructuring, regulatory reforms, and systemic risk analysis. In her IMF career, she has worked with member countries to promote financial soundness, has been closely 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 (BCBS). Prior to joining the IMF, she held positions with the World Bank, including its Special Financial Operations Unit (the Bank's crisis management arm during the Asian crisis), and with the Organization for Economic Co-operation and Development (OECD).

SAUDA KASSIM MSEMOM

Deputy Governor
Financial Stability & Deepening
Bank of Tanzania

Sauda has a Master of Science in Finance with Distinction from the University of Strathclyde, Glasgow, United Kingdom. She also holds a Bachelor of Accounting (Honors) from the International Islamic

University Malaysia. Sauda received a Certificate in Computer Studies from the Institute of Management and Information Technology, Dar es Salaam. Sauda is only the second woman in the country's history to serve in the position. She previously served as Commissioner for External Finance, Ministry of Finance and Planning. Sauda has served and performed in distinguished manner at various position of increasing responsibilities at the Bank of Tanzania and the Ministry of Finance, including, Senior Financial Analyst (BOT), Advisor Fiscal Affairs (BOT), and at the Ministry as the Assistant Commissioner Debt Policy, Commissioner External Finance. Sauda worked as Research Assistant at Vertex Financial Services, and Accountant Intern at Nordant Management Consultants (M) Ltd Kuala Lumpur Malaysia.

At the Ministry of Finance, Sauda supervised key investment portfolios and fostered development cooperation with various bilateral development partners and international financial institutions including the World Bank, IMF, African Development Bank and Global Fund.

Sauda is a Chairperson of the National Multi-Disciplinary Committee on Anti-Money Laundering; a Member of the National Generation Equality Forum Advisory Committee that coordinates and monitors the implementation of national commitments on Women Economic Justice and Rights and advise the President on the implementation progress; a Voting Member of the Global Standards and Policy Committee (GSPC) of the Alliance for Financial Inclusion (AFI); and A Member of Tanzania National Business Council (TNBC) – Finance Working Group.

TERRY MUCKLEROY

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

Terry Muckleroy is a Lead Financial Institution & Policy Analyst in the Supervision and Regulation Division (S&R) at the Board of Governors of the Federal Reserve System in Washington D.C. (FRB). She has over 25 years of experience in international supervision and regulation. Terry currently works in the International Training & Assistance Function (ITA) as an instructor and assists with the planning and implementation of international supervisory programs for the Federal Reserve System, and the Federal Financial Institutions Examinations Council. She also supports senior S&R management on work related to the Basel Committee on Banking Supervision (in particular, the Supervisory Cooperation Group and the Task Force on Basel Core Principles). Prior to joining the ITA Function, she worked for over 20 years in the Large and Foreign Banking Organizations (LFBO) section supervising LFBOs from the United States, Europe, Asia, Latin America, the Middle East, and the Caribbean. Terry began her Federal Reserve career as an examiner at the Federal Reserve Bank of New York (FRBNY) and worked as an international financial analyst in the Emerging Markets & International Affairs Group at the FRBNY before transferring to the FRB in 2000. She was also a secondee at the Financial Stability Institute in Basel, Switzerland (2006) and an FRB liaison with the Association of Supervisors of Banks of the Americas for over 10 years. Terry holds a Master's degree from the School of International & Public Affairs at Columbia University, New York, New York, and a bachelor's degree in government from the University of Maryland, College Park, Maryland.

DANILO PALERMO

Senior Financial Sector Expert
The World Bank Group

Danilo Queiroz Palermo joined the World Bank in 2018 as a Senior Financial Sector Specialist at the World Bank's Financial Stability Global Practice, where he assists countries in developing and implementing bank resolution frameworks and deposit guarantee schemes. He is also the World Bank's representative at the International Association of Deposit Insurers (IADI), at the UNIDROIT working group tasked with drafting international principles for bank insolvency regimes, and at the Financial Stability Board's Resolution Steering Group.

Before joining the World Bank, Danilo was the deputy-head of the bank resolution department at the Central Bank of Brazil, where he led the teams in charge of developing the new resolution law and regulating the deposit guarantee schemes. He holds an A.B. from the Sao Paulo State University (Brazil) and an LL.M. from Leiden University (The Netherlands).

JEAN PESME

Global Director
Finance, Competitiveness, and Innovation
The World Bank Group

As Global Director, Finance in the Finance, Competitiveness & Innovation (FCI) Global Practice, Jean leads the World Bank's work to promote the development of sound, stable, sustainable, and inclusive financial systems. His global team of experts works with governments and partners to make financial systems more resilient, to open access to finance for poor and vulnerable people, to support economic activity and to develop financial markets. Their strategy and its implementation emphasize development of digital financial services, addressing climate change and sustainable finance and creating opportunities for women by bolstering their financial inclusion.

Previously, Jean led the World Bank's Financial Stability and Integrity global team, which assists countries in building and restoring robust and resilient financial systems operating with integrity, transparency and in compliance with international standards and recommendations. He has extensive experience working on financial sector issues, notably in the Middle East and North Africa. Jean is a French citizen and resides in Washington DC.

RANGACHARY RAVIKUMAR

Senior Financial Sector Expert
International Monetary Fund

Rangachary Ravikumar, Senior Financial Sector Expert, joined the cyber team in Monetary and Capital Markets Department in October 2020. Prior to joining the Fund, Ravikumar worked at the Reserve Bank of India as Chief General Manager, where he was responsible for setting up and operationalizing Cyber Security and IT Examination Group. During his tenure he put in place a cyber security framework, a cyber incident reporting framework and a key risk indicator framework for assessing cyber security. He was a member of the Cyber Lexicon Working Group as well as Cyber Incident Response and Recovery Working Group set up by FSB. He worked as a member of faculty teaching regulation and supervision for over five years at the Reserve Bank Staff College. He also worked at Central Bank of Oman as an Expert in

Supervisory / Regulatory functions for more than five years. He has delivered technical assistance missions on cyber for many countries.

Ravikumar has an MBA, and he is a CFA, FRM and CISA. He also attended Senior Executive Program at London Business School (2003) and Advanced Management Program at Columbia Business School (2019).

MARTIJN GERT JAN REGELINK

Senior Financial Sector Expert
The World Bank Group

Martijn Regelink, Senior Financial Sector Specialist, is part of the Financial Stability Team in the World Bank's Finance, Competitiveness, and Innovation Global Practice. He leads the Bank's advisory services on climate and environmental risks for the financial sector, providing policy advice to regulators and supervisors around the world. He also leads Bank engagements on climate risk in the WB-IMF Financial Sector Assessment Program and represents the Bank in various NGFS and FSB working groups on climate risk. Previously, Martijn worked as a strategy advisor to the board of the Dutch central bank (DNB), leading DNB's program on climate risks, which included one of the first assessments by a regulator of physical and transition risks (Waterproof, 2017). Moreover, he was an advisor to former DNB Executive Director and Chair of the NGFS Frank Elderson on the EU's High-Level Expert Group on Sustainable Finance. Before joining DNB, Martijn worked as a strategy advisor for Deloitte Consulting focusing on the financial sector. He holds degrees in Economics and International Relations.

DAVID ROZUMEK

Senior Financial Sector Expert
International Monetary Fund

David Rozumek is a Senior Financial Sector Expert in Financial Supervision and Regulation Division of the Monetary and Capital Markets Department. He has participated in a range of missions, from technical assistance, through FSAPs, including as a mission chief. David specializes on the climate risk agenda – he contributed to several policy papers, regularly participates in seminars and conferences on climate risk, and represents the Fund in the Basel Committee on Banking Supervision Task Force on Climate Related Financial Risks (TCFR).

David is an expert in supervision and regulation, with more than 20 years of experience in the area. Until 2017, he was managing the Supervision Department of the Czech National Bank for more than nine years, having in portfolio supervision of banks, insurers, pension funds, collective investment schemes and other systematically important financial institutions. Until 2008, he took several roles in managerial and expert positions in banking and capital market supervision. Since 2011, he was a Member of the Board of Supervisors of the EBA (European Banking Authority). David was elected twice a Member of the EBA Management Board. For three years, he was co-chairing the EBA Standing Committee on Regulation and Policy (SCRePol). He was also a Member of the EBA Mediation Panel. David holds a Master and a PhD degree in economics from Masaryk University of Brno, the Czech Republic.

KATHARINE SEAL

Senior Financial Sector Expert
International Monetary Fund

Katharine Seal works in Financial Supervision and Regulation Division in MCM. She joined the Fund in 2010 as a Senior Financial Sector Expert. Katharine began her career as a banking supervisor in the Bank of England, moving to the UK FSA when it was created. Her regulatory experience includes three years working in the banking unit of the European Commission coordinating the transposition of the Basel II agreement into European Union legislation. Her experience also covers work for a trade association in the field of prudential regulation of investment banking. At the Fund, Katharine has largely concentrated on regulatory issues, such as the Basel III agreement and the methodology of Basel Core Principles for Effective Banking Supervision for the 2012 revision and again now. Katharine's work is divided between policy issues, and technical assistance in banking supervision and regulation as well as more than a dozen FSAPs in both advanced and emerging economies. She is currently keeping busy as deputy mission chief in the closing stages of on a mandatory FSAP for a systemic country. Katharine was an observer for the IMF on the Basel Standards and Implementation Group and was highly familiar with the technical policy and process issues that emerged from the Regulatory Capital Assessment Program. Katharine holds a Master's degree from Oxford University.

FIONA STEWART

Lead Financial Sector Expert
The World Bank Group

Fiona Stewart, Lead Financial Sector Specialist, joined the Long-term Finance Team in the World Bank's Finance, Competitiveness & Innovation Global Practice in 2012. Fiona provides policy advice on pension and insurance market reform to governments and regulators around the world. She also helps coordinate the Bank's work on sustainable finance, including representing the institution at the G20 Sustainable Finance Working Group, Co-Chairing the Finance Taskforce under the UN Decade on Restoration. She is currently acting as Secretary to the Coalition of Finance Ministers for Climate Change. From 2004, Fiona worked for the OECD's Financial Affairs Division and led the Secretariat of the International Organization of Pension Supervisors (IOPS). Prior to the OECD, Fiona worked in the pension fund industry, including as Head of American Express Asset Management in Japan. She served on the advisory board of one of the OECD's pension funds and represents the World Bank staff on the organization's Pension Fund Committee. She holds degrees from Oxford and Johns Hopkins Universities and a Chartered Financial Analyst qualification.

JAY SURTI

Division Chief
Financial Regulation and Supervision Division
International Monetary Fund

Jay Surti is Division Chief in the IMF's Financial Supervision and Regulation Division. His recent portfolios at the IMF include responsibility for the monetary and capital markets department's work programs on NBFIs supervision and regulation and the analytical chapters of the Global Financial Stability Report. Previously, his work has covered regulatory policy, financial crises management, financial stability

analysis, global market surveillance, and reserves and debt management. He has participated in several FSAP missions, most recently as mission chief of the 2018 Tanzania FSAP and has served as economist in the IMF's African and European departments, covering a range of countries. During 2018-20, he served as special advisor to the governor of the Reserve Bank of India, with responsibilities in the areas of financial supervision and macro-financial risk surveillance. Jay holds a Ph.D. in economics from Boston University.

DANIELLE VACARR

Institutional Supervision Program Director
Operational Risk and Resilience
Federal Reserve Bank of New York

Danielle Vacarr is a Vice President at the Federal Reserve Bank of New York (FRBNY) and the co-Lead of the national LISCC Governance and Controls (G&C) program. The G&C Program's mission is to promote the safety and soundness and consumer protection of the largest and most complex financial institutions. In that role she also oversees the Cyber, Operational Risk, IT and Compliance teams, among others. Since joining in 2007, Danielle has had a breadth of experience, including creating the original Retail loss models in SCAP, the FRB's first stress test. Additionally, her work on mortgage foreclosure practices won her the FRB's William Taylor award in 2012.

Prior to joining the FRBNY, Danielle worked at the OECD and the UNDP, and received her Master's degree from L'institut d'études politiques (Sciences-Po) in Paris, France.