



**INTERNATIONAL SEMINAR ON MARKET CONDUCT SUPERVISORS
RESPONDING TO THE IMPACTS OF THE COVID-19 PANDEMIC**

Speaker biographies

12 November 2021

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SPEAKER BIOGRAPHIES

International Seminar on Market Conduct Supervisors Responding to the Impacts of the Covid-19 Pandemic (Open Session)

Virtual event via video connection (Zoom)

Friday, 12 November 2021

12.00 – 15.00




Maria Lúcia Leitão, Head of Banking Conduct Supervision Department, Central Bank of Portugal (Banco de Portugal).

With a background in Economy and European Studies, Maria Lúcia Leitão is since its inception (in 2011) the Head of Banking Conduct Supervision Department at the Banco de Portugal following her appointment as Deputy Head of Banking Supervision Department in 2007.




Mrs. Maria Lúcia Leitão is also the Chair of the Steering Committee of the Portuguese National Strategy for Financial Education lead by the three financial supervisory authorities.



Mrs. Maria Lúcia Leitão actively participates in several international fora dedicated to financial consumer protection and financial education. At the international level, Lúcia Leitão is Chair of the International Financial Consumer Protection Organisation (FinCoNet) and she is a member of the Advisory Board of OECD/INFE (International Network on Financial Education). At the European level, she participates as a member in the Standing Committee on Consumer Protection and Financial Innovation of the EBA (European Banking Authority). She also participates in the G20/OECD Task Force on Financial Consumer Protection. She also participated in the Joint Committee of the European Supervisory Authorities (ESAs).

Mrs. Maria Lúcia Leitão often participates as speaker at international gatherings invited by organizations such as the OECD, G20/GPFI, United Nations Conference on Trade and Development (UNCTAD), World Bank, Alliance for Financial Inclusion, Child and Youth Finance International.

	<p>Miles Larbey is the Acting Head of the Consumer Finance, Insurance & Pensions Division at the OECD. Among other things, he is responsible for the OECD’s work on financial consumer protection policy, as well as supporting the G20/OECD Task Force on Financial Consumer Protection and FinCoNet, a network of market conduct supervisors. Particular areas of focus include the protection of consumers who may be vulnerable, the impact of digitalisation, demographic changes, financial inclusion, sustainability, and, in recent times, the impact and response to COVID-19.</p> <p>Miles has over 25 years’ experience of working in financial regulation, law and policy; banking and insurance supervision; and financial education across a number of jurisdictions. Before his role at the OECD, Miles held positions as the Senior Executive Leader for Financial Capability at the Australian Securities and Investments Commission; General Manager of the Investor Education Centre in Hong Kong; and worked on consumer protection law reform at the Financial Conduct Authority in the UK.</p>
	<p>Yuji Yamashita is currently the Deputy Commissioner for International Affairs at Japan's Financial Services Agency (JFSA).</p> <p>Mr Yamashita started his career at the Bank of Japan (BoJ) in 1993. He has been engaged in various financial and monetary policy related functions. He also worked at International Accounting Standards Board (IASB) to develop accounting standards for Financial Instruments. Before the current position, he was the Chief Representative in Paris of BoJ.</p> <p>Mr. YAMASHITA has a bachelor's degree in Economics from University of Tokyo and master's degree of Public Financial Policy from London School of Economics (LSE).</p>
	<p>Professor Piskorski is the Edward S. Gordon Professor of Real Estate in the Finance Division at Columbia Business School. He is also a Research Associate at the National Bureau of Economic Research and a member of the Academic Research Council of the Housing Finance Policy Center at the Urban Institute. Professor Piskorski’s research explores issues in real estate finance, financial intermediation and banking, market structure and regulation, and housing policy. His recent work centers on the impact of consumer credit markets on the broader economy, financial technology, shadow banking, and financial regulation. Professor Piskorski’s research has been published in top academic journals in economics and finance as well as featured in major media, including the Wall Street Journal, the Financial Times, Bloomberg Businessweek, and the Economist. His research and market views have been presented at an array of academic, governmental, and financial institutions, including the U.S. Congress, the U.S. Treasury, the U.S. Department of Housing and Urban Development, the Federal Deposit Insurance</p>

	<p>Corporation, the Securities and Exchange Commission, the London Stock Exchange, the Federal Reserve Banks, the European Central Bank, the National Association of Home Builders, the Brookings Institution, the Cato Institute, and the Woodrow Wilson Center. Professor Piskorski has been awarded funding from the National Science Foundation, the Pew Charitable Trusts, and the Real Estate Research Institute. He received the AQR Insight Distinguished Paper Award that recognizes research that provides the most significant, new practical insights for tax-exempt institutional or taxable investor portfolios and the Jensen Prize awarded for the best papers published in the Journal of Financial Economics in the areas of corporate finance and organizations.</p>
	<p>Loretta Michaels is an independent consultant with a focus on policy strategy around digital financial inclusion. She works closely with the World Bank/IFC, the Consultative Group to Assist the Poor (CGAP) and the Better Than Cash Alliance (BTCA), amongst others, and has supported the Global Partnership for Financial Inclusion (GPII) since 2014. Previously, she was the Senior Policy Advisor for Financial Inclusion for the US Treasury, where she was the subject matter expert on technology-enabled financial inclusion, working with officials across the US government to promote enabling policy environments and capacity building programs in low-income countries. Prior to becoming an independent consultant, Loretta served in a number of management positions in the telecommunications industry, leading the development of new venture initiatives worldwide. She also managed the Telecoms & IT consulting unit at Cap Gemini Ernst & Young.</p>
	<p>Pedro Dias is Head of the Regulation, Legal Affairs and Complaints' Division of the Banking Conduct Supervision Department at the Central Bank of Portugal (Banco de Portugal).</p> <p>With a background in Law, Pedro Dias joined the Banco de Portugal in 2011, after having performed as lawyer and legal consultant in several entities from the private and public sectors in Portugal.</p> <p>Mr. Pedro Dias was appointed Head of the Legal Affairs Division of the Banking Conduct Supervision Department at the Banco de Portugal in 2019.</p> <p>At the European level, he participates as a member in the Sub-Group on Consumer Protection of the EBA (European Banking Authority).</p> <p>Mr. Pedro Dias is the chair of FinCoNet's Standing Committee 2, which has been actively working on issues related to responsible lending, especially in the digital environment.</p>

	<p>Teresa Frick is the Director of Supervision, Supervision and Enforcement Branch at the Financial Consumer Agency of Canada (FCAC). As Director of Supervision, she leads a dedicated team of compliance professionals who work with federally regulated financial institutions to promote, monitor and enforce compliance with federal consumer provisions as well as monitoring industry Codes of Conduct and Public Commitments. Ms. Frick has had a varied career in both the public and private sectors. After almost ten years working in the financial industry, in both retail and commercial banking, Ms. Frick joined the FCAC in 2005 and has achieved substantial experience in regulatory oversight, policy development and enforcement. She has held a variety of roles of increasing responsibility at the Agency in the Supervision and Enforcement, Consumer Education and Research, and Executive branches. Teresa has been a member of the governing council of FinCoNet since 2015 and has chaired several standing committees during that tenure.</p>
	<p>John Salomon is an information security professional who has worked for over 20 years in financial services, healthcare, and other critical infrastructure sectors. John has both a technology and management background, with extensive international experience in network security, authentication and crypto, incident response, risk management, security assurance, and threat intelligence. He is based in Spain, and currently manages the activities of FS-ISAC in continental Europe, the Middle East, and Africa.</p>
	<p>Fredes Montes, a Spanish National, is Senior Financial Specialist at the World Bank. She joined the World Bank in 2007 as a credit reporting systems specialist and since then has supported policy reforms in more than 40 projects worldwide. Currently also serves as Secretariat to the International Committee on Credit Reporting (ICCR) and recently co-authored the book “Responsible Finance and Credit Reporting Systems” which focuses on the links between insolvency and credit information. Ms. Montes centers on credit reporting policy including legal and regulatory framework, consumer protection and oversight.</p> <p>Previously, she was legal director at Experian Spain, where she was responsible for the consumer protection and compliance unit of the credit bureau and value added services business lines.</p> <p>Ms. Montes earned her five year degree in Law at the Universidad Complutense and studied Political Science at Universidad Nacional de Educación a Distancia in Madrid. Additionally she holds a Masters degree in Data Protection and New Technologies Law.</p>

	<p>Magda Bianco is Head of the Bank of Italy Consumer Protection and Financial Education Department since June 2020. She is responsible for banking conduct supervision, complaints management, the banking ombudsman, financial education programs.</p> <p>She holds a PhD in Economics from the LSE. At the Bank of Italy since 1989, she worked in the Research Department until 1999. She then moved to the Law and Economics Unit, which she headed since 2007. Since 2014 she had been responsible for the Consumer Protection and Anti-Money Laundering Directorate.</p> <p>She has published articles on corporate governance, corporate finance, bankruptcy, economics of civil justice, regulatory matters and gender issues. She served as economic advisor to the Italian Minister of Justice in 2012-2013. She is consultant for economic and financial matters for the President of the Republic.</p> <p>She is a member of FinCoNet, the OECD International Network for Financial Education, the Italian Committee for financial education. She is Co-Chair for the G20-Global Partnership for Financial Inclusion for the years 2021-23.</p> <p>Married, with a daughter and a son, she has coordinated the Bank of Italy's Equal Opportunity Committee for the years 2014-2020.</p>
	<p>Chris Green is the Group Senior Manager - Credit for the Australian Securities and Investments Commission's (ASIC) Credit and Banking team, with responsibility for ASIC's consumer credit jurisdiction. Chris is also ASIC's Regional Commissioner for Tasmania.</p> <p>Chris is a lawyer and has worked for ASIC in senior enforcement, regulatory and policy roles focusing on Financial Services and Consumer Credit regulation.</p> <p>Chris is the Vice Chair of FinCoNet and Chairs a FinCoNet Standing Committee.</p>