



Calendar 2013 of Andrea Enria, Chairperson of the EBA

10 Jan	Andrea Enria addressed bankers at a dinner under Chatham House rule, London, organized by Mazars.
18 Jan	<p>Meeting with BEUC and Eurinfuse representatives.</p> <p>Attendees from <u>BEUC</u>:</p> <p>Peter Vicary-Smith (President of BEUC), Monique Goyens (DG), Anne Fily Johannes Klein (BEUC financial services team), Jean-François Biernaux (Test-Achats, BE), Jorgen Jensen (Norwegian Consumer Council), Maxime Chipoy (UFC Que Choisir, FR), Bostjan Krisper (ZPS, SE), Pula Houghton (Which?, UK), Frank Christian Pauli (VZBV, DE)</p> <p><u>Euroinfuse</u> :</p> <p>Guillaume Prache, Vice President Jean Berthon, EuroFinuse Board Members Jan Maarten Slatger (Director VEB), Marc Smits (Director VFB), Aldo Sicurani (Secretary General F2iC), Policy Officer Juan Viver.</p> <p><u>Topics discussed:</u></p> <p>Biased advice and inappropriate selling issues</p> <p>Eba mandate</p> <p>Eba stakeholder group</p> <p>Banking union</p> <p>Liikanen report</p> <p>Basel iii and CRDIV</p> <p>Shareholder participation in eu banks governance</p>
29 Jan	Meeting with Mr Roberto Cusmai, Mr Cesareo Pacioni, Mr Carlo Del Serrone, Ms Maria Grazia Mattioni, Mr Giuseppe de Lucia Lumeno, Associazione Nazionale delle Banche Popolari, to discuss general issues in the interest of Italian co-operative banks.
29 Jan	Meeting with Mr Luca Benzoni and Mr Ben Moloni, Mr Stefan Wintels, Citi to

	discuss developments in markets for bank capital instruments.
30 Jan	Meeting with Mr James Wigand and Mrs Maria Azevedo, FDIC to discuss current EU-US market developments.
31 Jan	Andrea Enria delivered a keynote speech at the University of Bocconi Forum on Liquidity. Link to speech.
12 Feb	Andrea Enria delivered a keynote speech and participated in a panel discussion at the conference organised by the Finnish FSA in Helsinki on “EU regulation and supervision”
15 Feb	Andrea Enria participated in a panel at the conference on “Financial Stability new arrangements for better economic prospects in Europe” jointly organised by the City of London and the Polish Embassy.
18 Feb	Andrea Enria attended the meeting of the Board of Directors of the Bundesverband Deutscher Banken in Frankfurt to share views on Developments in EU banking supervision and Current development of the risk situation.
20 Feb	Andrea Enria delivered a <i>Lectio Magistralis</i> at the University of Trento on “Crisis and financial stability”. Link to speech.
21 Feb	Meeting with Mr Kevin Nixon, IIF
1 March	Meeting with Mr Jonathan McMahon Partner, Mr Fabrice de Marigny and Ms Claire Barcoe of Mazars in the margin of the study conducted by mandate of the European Parliament on “European Parliamentary Review of the ESFS”. John Roche and Sam McPhilemy of Oxford Analytica also attended the meeting.
5 March	Meeting with MEPs Ferreira, Hokmark and Bowles on bank recovery and resumption. Isabelle Vaillant and Stefano Cappelletto accompanied Andrea Enria to this meeting.
6 March	Andrea Enria participated in the EFR Roundtable entitled “Five years into the G20 roadmap – where does Europe stand?” in Brussels
6 March	Meeting with Mr Kono, Vice Commissioner for International Affairs, Japanese FSA. Also attending this meeting were Mr. Yosuke Kawakami, Minister for Financial Affairs, and Ms. Fukushi, Chief Section of the Office of International Affairs, JFSA. This meeting was to discuss general supervision dossiers of

	mutual interest.
7 March	A delegation of the Finance Committee of the Bundestag, consisting of members of FDP, CDU/CSU, Die Linke, Bündnis 90 and Die Grünen visited the EBA. During this meeting, topics such as the role of the EBA in a future Euro area banking union and its relationship to the ECB and national supervisors, and the implementation of Basel III and the challenges around it, were elaborated.
8 March	Andrea Enria was invited to wrap up the colloquy jointly organised by School for Intercultural Dialogue Chairman - Department of Economics and Mathematics University of Bari on “New banking rules, opportunities and challenges for regulating European co-operative banks”, in London.
8 March	Andrea Enria was invited to attend the meeting of the Board of the German Landesbanken.
12-15 March	<p>Mission to Asia (Hong Kong and Tokyo).</p> <p>Andrea Enria addressed a keynote speech at the Nomura FIG Credit conference in Hong Kong.</p> <p>He also addressed Senior representatives of EU and on EU-banks at a breakfast event organised by the EU Financial Services Business Council of the Chamber of Commerce.</p> <p>Bilateral meetings in the margin of this mission:</p> <p>Prof Chan, Secretary for Financial Services and Treasury</p> <p>Mr Norman Chan, Chief Executive of Hong Kong Monetary Authority</p> <p>Mr Ryutaro Hatanaka, Commissioner, Financial Services Agency, Japan</p> <p>Mr Atsushi Miyano, DG of Financial System and Bank Examination Department, Bank of Japan</p> <p>Governor Shirakawa, Bank of Japan</p>
18 March	Andrea Enria delivered a dinner speech at the CityUK Private Roundtable, hosted by the Deutsche Bank in London.
25 March	Autonomous invited Andrea Enria to a Roundtable discussion over dinner with small group of investors.
11-12 Apr	Andrea Enria participated in a panel on “Progress in Banking reform to restore

	confidence and safety” at the Eurofi Seminar held in Dublin.
17-22 Apr	<p>Mission to the US (Washington and New York)</p> <p>Andrea Enria was a speaker at a Seminar organised by and at the Peterson Institute in Washington.</p> <p>Andrea Enria delivered a luncheon keynote speech at the International Capital Markets and Emerging Markets Roundtable, organised by the IIF in Washington on “Progress in establishing a banking union, breaking the adverse link between sovereign and banks, and enhancing the regulatory framework in the Euro area”.</p> <p>He also participated in a panel on “Transatlantic financial reform” at the Conference jointly organised by the US Federal Reserve Bank of New York and DG ECFIN.</p> <p>Bilateral meetings in the margin of this mission:</p> <p>Mr Daniel Tarullo, Governor of the Federal Reserve Board Mr Marty Gruenberg, Acting Chairman of the Federal Deposit Insurance Corporation Mr Jose Viñals, Financial Counselor and Director of the IMF's Monetary and Capital Markets Department, IMF Mr Thomas Curry, Comptroller of the Currency, Office of the Comptroller of the Currency (OCC)</p>
25 Apr	<p>Andrea Enria delivered a keynote speech at the European University Institute in Florence, addressing “Political, Fiscal and Banking Union in the Eurozone”. Link to speech.</p>
1 May	<p>Meeting with David Schraa – Regulatory Counsel at IIF and Simon Gleeson – Chair of the IIF Resolution WG (Clifford Chance) to discuss the outcome of the the industry roundtable held the day prior in London.</p>
6 May	<p>Meeting with Nicolas Reinhardt (Afore Consulting) to discuss current regulatory topics.</p>
7 May	<p>Andrea Enria participates in a panel discussion on Banking Union organised in Brussels by Bureau of European Policy Advisers (BEPA) in the margin of the conference “The Blueprint for a deep and genuine EMU”.</p>
8 May	<p>Meeting with Isidro Fainé Casas, President and José María Méndez Álvarez-</p>

	Cedrón, Director General of Confederación Española Cajas de Ahorros (CECA) to discuss the current regulatory agenda and the financial regulatory authorities work plan.
13 May	Meeting with Philippe Bodereau, Head of European credit research and head of Global financial research and Matthieu Loriferne of PIMCO to exchange views on the European banking system and regulation.
14 May	<p>Andrea Enria attended the meeting of the Chairs of European decentralised agencies organized in Brussels by the Secretariat General of the European Commission to discuss the Common Approach on EU decentralised agencies endorsed by the European Parliament, the Council and the Commission in July 2012, serving as a political blueprint guiding future horizontal initiatives and reforms of individual EU agencies and the Commission's Roadmap translating the Common Approach in concrete deliverables and initiatives.</p> <p>During the meeting, the implications of these documents for the functioning of EU decentralised agencies, and for their Management/Governing Boards in particular, were discussed.</p>
17 May	Meeting with Emilio Botin, Chairman Grupo Santander accompanied by Alejandra Kindelán, Head of Research and Public Policy to discuss the EBA planned stress test, the EBA work programme and the situation on RWAs.
21 May	The International Banking Federation (IBFed), the representative body for a group of key national banking associations, including the banking associations of Europe, the United States, Australia, Canada, and Japan, invited Andrea Enria to attend a Board meeting. During this meeting, Andrea was requested to share EBA's views on the role and work programme of the EBA, including the treatment of third country regimes. The meeting took place at the premises of the British Bankers Association (BBA).
22 May	Andrea Enria was invited to speak at the Roundtable breakfast discussion organised by London First, and hosted by the Bank of America Merrill Lynch. The aim of the event was to have a wide ranging and informal discussion between London First members and Andrea, with as main topic the SSSM and single market.
24 May	Andrea Enria participated in the panel on the SSM and the ESFS in the conference on financial supervision in the EU that took place in Brussels and was organised by the European Commission.
30 May	Meeting with Mahmood Pradhan, Petya Koeva Brooks, Ali Jawad Al-Eyd, Pelin

	Berkmen and Thierry Tresselt of the IMF on Euro Area 2013 Article IV consultation.
June	Andrea Enria, together with Piers Haben and Samuel Da Rocha Lopes, held a number of conference calls with Chief Risk Officers of major banking groups to gather useful information on the risk outlook and help the preparation of the report to the European Parliament on banking risks.
3 June	MEP Sven Giegold, in his capacity as rapporteur for the Budget in ECON, came to EBA to meet Andrea Enria to discuss budget issues.
5 June	Meeting with State Secretary Sørberg, Ministry of Finance, Norway, as an introduction to EBA's activities and discuss bank surveillance related issues in the EU. Mr Sørberg was accompanied by members of his cabinet.
5 June	Meeting with Colin Church, Chief Risk Officer, EMEA and Brian Leach, Head of Franchise and Strategy – Risk, Audit, Compliance, Strategy of Citi to discuss a variety of issues of mutual interest. - ??
13 June	Andrea Enria participated in the SUERF conference “Banking after regulatory reforms - business as usual?” organised in Helsinki by the Bank of Finland. Andrea sat in the panel on "The future banking environment".
17 June	Meeting with Aurel Schubert of the ECB to discuss the coordination on data for the SSM with EBA. ???
18 June	Meeting with Meeting with Adam Demark, Mason Capital Management to discuss the European Credit situation.
18 June	Meeting with Susan Baker, U.S. Treasury Financial Attaché for Europe, to exchange views on Regulatory environment and common EU / US interest.
18 June	Andrea Enria participated in a project by Group Thirty, designed to enhance the overall effectiveness of supervision of financial institutions by identifying specific initiatives and processes to both directly assist supervisors in discharge of their responsibilities related to boards of banks, and, indirectly but concurrently, promote alignment of boardroom expectations and responses to such initiatives and processes. The interview was conducted by Nicholas Le Pan, assisted by a team of Oliver Wyman.
25 June	Andrea did the wrap-up of the discussions at the first ESA Consumer Protection day which took place in Paris.

26 June	The Fédération nationale du Crédit Agricole invited Andrea for a breakfast meeting to discuss LCR and Basle. Andrea then joined the FNCA members to the Executive Committee meeting of the EACB. Topics on the agenda for this meeting were Banking regulation and banking supervision, EU initiative re access to a basic banking account, EACB governance and public events EACB. Andrea was invited to make an intervention on regulatory repair in the EU and on Banking Union.
3 July	Andrea delivered a speech on Banking Union at a conference organised by Banche Assicurzioni Finanza in London.
4 July	Andrea participated in the conference “The future of banking: utility, regulation and stability” jointly organised by BNP Paribas and the European Bank Executive Committee (EBEC), which took place in Brussels. Andrea sat in the session discussing "Objectives of Regulation and Supervision in a post-crisis world”.
5 July	Andrea, together with Lars Overby, had a meeting with Peter Sands (Group CEO) and Richard Changa-Reddy (Senior Manager Public Affairs) of the Standard Chartered Bank to discuss general topics of mutual interest.
8 July	<p>Andrea met with representatives of the Association for Financial Markets in Europe (AFME):</p> <p>Simon Lewis, Chief Executive, AFME Gerry Cross, Managing Director, Advocacy, AFME Michael Lever, Managing Director, Prudential Regulation, AFME Robert Charnley, Managing Director and Head of Regulatory Reporting and New Products Development, Goldman Sachs Bill Eldridge, Global Head Regulatory Developments GBM Regulatory Risk, RBS Lara de Mesa, Head of Public Policy, Research & Public Policy, Santander Sebastien Palle, Deputy Head Group Public Affairs, Societe Generale Andrea Cremonino, Head of banking supervision college and EU, Banking Supervisory Relations, Legal and Compliance, Unicredit</p> <p><u>Topics discussed at this meeting were:</u></p> <p>Banking Union</p> <ul style="list-style-type: none"> - Role of the EBA in the new context - EBA Single Supervisory Handbook / High quality supervision - Cross-border supervision / AFME Industry Interviews Report - ECB Balance Sheet Assessment Exercise / EBA Stress Testing - Single Resolution Mechanism (SRM) <p>CRDIV</p> <ul style="list-style-type: none"> - Level 2 process and issues - Remuneration - Liquidity <p>Recovery and Resolution / structural reform issues</p>

	Review of ESFS Securitisation
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