

1st August 2024

## Meetings of EBA staff members with stakeholders Q2/2024

Unit/Department of EBA staff	Meeting on	Organiser & Name of the event	Entity/ies / Stakeholder(s) met	Subject(s) covered
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	03/04/2024	Meeting with Nomura	<ul style="list-style-type: none"> <li>Vaibhav Garg</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	03/04/2024	Meeting with Assifact	<ul style="list-style-type: none"> <li>Diego Tavecchia</li> </ul>	<ul style="list-style-type: none"> <li>Data needs to assess the change in the definition of default (factoring)</li> </ul>
Risk-Based Metrics unit and Liquidity, Leverage, Loss Absorbency and Capital unit and Supervisory Review, Recovery and Resolution unit, Prudential Regulation and Supervisory Policy department	03/04/2024	Meeting with Citi	<ul style="list-style-type: none"> <li>Shearin Cao,</li> <li>Elree Winnettseelig</li> </ul>	<ul style="list-style-type: none"> <li>CRR3,</li> <li>ESG</li> </ul>
Digital Finance unit, Innovation, Conduct & Consumers department	03/04/2024	Meeting with Citi	<ul style="list-style-type: none"> <li>Barbara Frohn (Managing Director, Europe and UK Head of Regulatory Strategy &amp; Policy, Chair of Risk Committee &amp; Vice Chair</li> </ul>	<ul style="list-style-type: none"> <li>2<sup>nd</sup> batch of DORA level 2 standards – implementation challenges,</li> <li>UK and US development</li> </ul>

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			<ul style="list-style-type: none"> <li>of the Supervisory Board of Citigroup Global Markets Europe AG),</li> <li>George Povall (Director, Europe and UK Regulatory Strategy &amp; Policy)</li> </ul>	
Digital Finance unit, Innovation, Conduct & Consumers department and Governance and External Affairs unit	08/04/2024	Meeting with American Chamber of Commerce to the EU	<ul style="list-style-type: none"> <li>Michal Chvojka</li> </ul>	<ul style="list-style-type: none"> <li>Priorities for the next EC mandate,</li> <li>Basel rules,</li> <li>Sustainable finance – climate risk,</li> <li>AI for finance,</li> <li>the European Cybersecurity Certification Scheme (EUCS)</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	11/04/2024	Meeting with E3G, WWF and Share Action	<ul style="list-style-type: none"> <li>Pietro Cesaro</li> </ul>	<ul style="list-style-type: none"> <li>Presentation of the upcoming report “A Vision for Financing the Transition to Sustainability to 2030”</li> </ul>
Supervisory Review, Recovery and Resolution unit, Prudential Regulation and Supervisory Policy department	12/04/2024	Meeting with AFME	<ul style="list-style-type: none"> <li>Arved Kolle,</li> <li>Jacqueline Millis</li> </ul>	<ul style="list-style-type: none"> <li>Provision of banking services from third countries</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	12/04/2024	Meeting with SEB	<ul style="list-style-type: none"> <li>Egil Aarrestad,</li> <li>Amalia Flemming,</li> <li>Daniel Odelfalle,</li> <li>Karl-Oskar Olming,</li> <li>Johanna Orth</li> </ul>	<ul style="list-style-type: none"> <li>Presentation on a case example of a transition financing transaction that SEB was part of, which was subsequently depicted as greenwashing, with several consequences for the</li> </ul>

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				bank and for its approach to transition finance
Information Technology unit, Operations department and Reporting & Transparency unit, Data Analytics, Reporting & Transparency department	12/04/2024	Meeting with Santander	<ul style="list-style-type: none"> <li>• Fernandez Cabrera Ivan,</li> <li>• Antonio Carrasco Garcia Cayetano,</li> <li>• Sans Ubierna Albert,</li> <li>• Saad Alijarde Eduardo Asis,</li> <li>• Claudia Dias,</li> <li>• Lars Gomero,</li> <li>• Garibaldi Higuera Linda Flor,</li> <li>• Maria Lopez De Dicastillo Alcala,</li> <li>• Mario Reves</li> </ul>	<ul style="list-style-type: none"> <li>• Pillar 3 Data Hub and visualisation tools</li> </ul>
AML/CFT unit, Innovation, Conduct & Consumers department	16/04/2024	Meeting with Schuman associates	<ul style="list-style-type: none"> <li>• Ben Bell (Government Affairs Manager),</li> <li>• Geoff Cooke (Chair of Global Public Policy Committee,</li> <li>• Samantha Morgan (Member of the STEP Public Policy Committee and UK Technical Committee),</li> <li>• Matt Stephenson (Government Affairs Executive)</li> </ul>	<ul style="list-style-type: none"> <li>• STEP's Economic crime paper</li> </ul>

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Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	19/04/2024	Meeting with VdP	<ul style="list-style-type: none"> <li>• Tim Lassen ,</li> <li>• Otmar Stoecker</li> </ul>	<ul style="list-style-type: none"> <li>• Covered bonds – comparison of laws</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	23/04/2024	Meeting with FIA-EPTA	<ul style="list-style-type: none"> <li>• Sandra Burggraf,</li> <li>• Peter Teeboom</li> </ul>	<ul style="list-style-type: none"> <li>• IFR-IFD Review</li> </ul>
Reporting & Transparency unit, Data Analytics, Reporting & Transparency department	24/04/2024	Meeting with various institutions	<ul style="list-style-type: none"> <li>• [various entities]</li> </ul>	<ul style="list-style-type: none"> <li>• Pillar 3 Data Hub</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	24/04/2024	Meeting with Sustainable Finance Coalition	<ul style="list-style-type: none"> <li>• Aurélie Baulard,</li> <li>• Christof Lützel,</li> <li>• Cornelius Müller,</li> <li>• Norika Salih</li> </ul>	<ul style="list-style-type: none"> <li>• Sustainable Banking Coalition’s contribution to the public consultation on Guidelines on the management of ESG risks,</li> <li>• Sustainable Banking Coalition’s action agenda</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	29/04/2024	Meeting with Wells Fargo	<ul style="list-style-type: none"> <li>• James Buchanan,</li> <li>• Dale Butler,</li> <li>• William Perkins,</li> <li>• Sook Leen Seah</li> </ul>	<ul style="list-style-type: none"> <li>• Capital aspects</li> </ul>
ESG Risks unit, Economic & Risk Analysis department	29/04/2024	Meeting with Nordea	<ul style="list-style-type: none"> <li>• Reea Ikonen,</li> <li>• Riina Salpakari</li> </ul>	<ul style="list-style-type: none"> <li>• Nordea’s contribution to the public consultation on Guidelines on the management of ESG risks</li> </ul>
ESG Risks unit, Economic & Risk Analysis department and Data Analytics, Reporting & Transparency department	02/05/2024	Meeting with AFME	<ul style="list-style-type: none"> <li>• Carolina Cazarolli,</li> <li>• Gurmaj Dhillon,</li> <li>• Remi Kireche,</li> <li>• Caroline Liesegang,</li> <li>• Oliver Moullin</li> </ul>	<ul style="list-style-type: none"> <li>• ESG workstreams</li> </ul>

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Digital Finance unit, Innovation, Conduct & Consumers department	15/05/2024	Meeting with EMEA	<ul style="list-style-type: none"> <li>Andrew Whitworth (Ripple Labs Inc.),</li> <li>Chris Myers (EMEA, Head of Legal)</li> </ul>	<ul style="list-style-type: none"> <li>Explanation of Ripple's intended USD stablecoin product,</li> <li>EU framework for stablecoins,</li> <li>(Self-) classification under MiCAR framework,</li> <li>Approach to EU market</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	21/05/2024	Meeting with Morgan Stanley	<ul style="list-style-type: none"> <li>Charles Antoine Dozin,</li> <li>Ainhoa Eguia</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	22/05/2024	Meeting with ABN Amro Clearing Bank	<ul style="list-style-type: none"> <li>Janbart De Boer,</li> <li>Erik Floor,</li> <li>Rutger Schellens,</li> <li>Frederik Ten Veen,</li> <li>Lieve Vanbockrijck</li> </ul>	<ul style="list-style-type: none"> <li>IFR-IFD Review</li> </ul>
AML/CFT unit, Innovation, Conduct & Consumers department	22/05/2024	Meeting with Norwegian Refugees Council	<ul style="list-style-type: none"> <li>Julian Antouly,</li> <li>Cherise Chadwick,</li> <li>Berenice Van den Driessche</li> </ul>	<ul style="list-style-type: none"> <li>Banks' de-risking of refugees</li> </ul>
Supervisory Review, Recovery and Resolution unit, Prudential Regulation and Supervisory Policy department and Economic Analysis and Impact Assessment unit, Economic & Risk Analysis department and Digital Finance unit,	23/05/2024	Meeting with IMF	<ul style="list-style-type: none"> <li>Charles Cohen,</li> <li>Fabio Cortes,</li> <li>Francesco de Rossi,</li> <li>Silvia Ramirez</li> </ul>	<ul style="list-style-type: none"> <li>Overview of 2024-26 risk outlook for the European banking system,</li> <li>Developments in credit risk/asset quality of EU banks (CRE and RE, SMEs, leverage finance, climate physical &amp; transition risk),</li> <li>AI use and risks for European banks (including, where</li> </ul>

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Innovation, Conduct & Consumers department				<p>relevant, potential AI benefits/risks in relation to the green finance agenda),</p> <ul style="list-style-type: none"> <li>• Supervisory action plans (and tools) related to AI and climate risk,</li> <li>• Private credit market and possible interlinkages with the banking sector in Europe</li> </ul>
<p>Risk-Based Metrics unit, Liquidity, Leverage, Loss Absorbency and Capital unit and Supervisory Review, Recovery and Resolution unit, Prudential Regulation and Supervisory Policy department and ESG Risks unit and Risk Analysis and Stress Testing unit, Economic &amp; Risk Analysis department and Reporting &amp; Transparency unit, Data Analytics, Reporting &amp; Transparency department</p>	24/05/2024	Meeting with ESBG	<ul style="list-style-type: none"> <li>• Karin Lenhar (Erste Group),</li> <li>• Sebastian Stodulka (Erste Group),</li> <li>• Georg Merc (Erste Group),</li> <li>• Thomas Krenn (Erste Group),</li> <li>• Sergiu Ranta (Erste Group),</li> <li>• Josip Matic (Erste Group),</li> <li>• Markus Cevela (Erste Group),</li> <li>• Mihaela Atomei (Erste Group),</li> <li>• Caroline Cont, (Austrian Savings Banks Association),</li> <li>• Michael Engelhard (DSGV),</li> </ul>	<ul style="list-style-type: none"> <li>• EBA Level 2 Mandates on CRR III / CRD VI,</li> <li>• Prudential ESG &amp; Taxonomy,</li> <li>• Reporting and Data Access,</li> <li>• IRRBB</li> </ul>

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			<ul style="list-style-type: none"> <li>• Dina Filipovic (Austrian Savings Banks Association),</li> <li>• Angel García Burillo (CaixaBank),</li> <li>• Svetlana Gehler (DSGV),</li> <li>• Edgar Giménez Trill (CaixaBank),</li> <li>• Lluís Girbau Cabanas (CaixaBank),</li> <li>• Christian Hagerman (Swedbank),</li> <li>• Vanesa Hamu López (CaixaBank),</li> <li>• José Ignacio Díaz Martínez (WSBI-ESBG),</li> <li>• Sofia Lindh-Possne (Swedbank),</li> <li>• Jon Mendicote Lorenzo (CaixaBank),</li> <li>• Katrine Olsen (Finans Norge),</li> <li>• Luis Teijeiro (CECA),</li> <li>• Maren Wittschorek (DSGV)</li> </ul>	
Liquidity, Leverage, Loss Absorbency and Capital unit,	29/05/2024	Meeting with CA	<ul style="list-style-type: none"> <li>• Michael Benyaya,</li> <li>• Cecile Bidet,</li> <li>• Doncho Donchev</li> </ul>	<ul style="list-style-type: none"> <li>• Capital aspects</li> </ul>

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Prudential Regulation and Supervisory Policy department				
Risk-Based Metrics unit and Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department and Reporting & Transparency unit, Data Analytics, Reporting & Transparency department	31/05/2024	Meeting with EBF	<ul style="list-style-type: none"> <li>• Maria Angiulli,</li> <li>• Maria Barata,</li> <li>• Pedro Cadarso,</li> <li>• Gonzalo Gasos,</li> <li>• Simon Hills,</li> <li>• Ana Justino,</li> <li>• Christine Orban,</li> <li>• Raniero Polidano,</li> <li>• Matilde Quarin,</li> <li>• Olli Salmi,</li> <li>• Francisco Saravia,</li> <li>• Anders Schou,</li> <li>• Barbara Sillac,</li> <li>• Panos Skoularikis,</li> <li>• Onno Steins,</li> <li>• Vassileia Tsirigkaki,</li> <li>• Michaela Zattler,</li> <li>• Mariusz Zygierewicz</li> </ul>	<ul style="list-style-type: none"> <li>• Banking Package,</li> <li>• Regulatory efficiency,</li> <li>• Forbearance guidelines: potential enhancement with safeguards NSFR factors</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	03/06/2024	Meeting with AFME	<ul style="list-style-type: none"> <li>• Anuj Babber,</li> <li>• Shaun Baddeley,</li> <li>• Nathalie Esnault,</li> <li>• Joana Fregata,</li> <li>• Maria Green,</li> <li>• Kevin Ingram,</li> <li>• Remi Kireche,</li> <li>• Alex Linden,</li> <li>• Maria Pefkidou,</li> </ul>	<ul style="list-style-type: none"> <li>• Securitisation framework with EBA and ESMA</li> </ul>



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			<ul style="list-style-type: none"> <li>David Saunders</li> </ul>	
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	06/06/2024	Meeting with BNPP and Credit Agricole	<ul style="list-style-type: none"> <li>Michel Bilger,</li> <li>Veronique Ormezzano</li> </ul>	<ul style="list-style-type: none"> <li>Basel 3 implementation</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	07/06/2024	Meeting with PWC	<ul style="list-style-type: none"> <li>Cyril Kanony,</li> <li>Benoit Sureau</li> </ul>	<ul style="list-style-type: none"> <li>DRM aspects</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	10/06/2024	Meeting with FlintGlobal	<ul style="list-style-type: none"> <li>Vanessa LeLeslé</li> </ul>	<ul style="list-style-type: none"> <li>Introductory meeting</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	11/06/2024	Meeting with Deutsche Bank	<ul style="list-style-type: none"> <li>Marie Anselman,</li> <li>Daniel Faller,</li> <li>Orestis Nikou,</li> <li>Shamil Shah</li> </ul>	<ul style="list-style-type: none"> <li>Securitisation framework review</li> </ul>
Liquidity, Leverage, Loss Absorbency and Capital unit, Prudential Regulation and Supervisory Policy department	18/06/2024	Meeting with Natwest Capital Markets	<ul style="list-style-type: none"> <li>Ross Fraser,</li> <li>Jodie Gibson,</li> <li>Phil Pearce</li> </ul>	<ul style="list-style-type: none"> <li>Capital aspects</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	19/06/2024	Meeting with Allen and Overy Shearman	<ul style="list-style-type: none"> <li>Jasleen Gill,</li> <li>Maria Green,</li> <li>Franz Ranero</li> </ul>	<ul style="list-style-type: none"> <li>Risk retention requirements</li> </ul>
Risk-Based Metrics unit, Prudential Regulation and Supervisory Policy department	20/06/2024	Meeting with Energy Traders Europe	<ul style="list-style-type: none"> <li>Christian Andersen,</li> <li>Vinci Anghelone,</li> <li>Mike Bostan,</li> <li>Karl-Peter Horstmann,</li> </ul>	<ul style="list-style-type: none"> <li>IFR-IFD Review</li> </ul>

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			<ul style="list-style-type: none"> <li>• Michael Jost,</li> <li>• Roberta Premm</li> </ul>	