



EBA MB 2022 106 rev. 1

---

Management Board

---

15 November 2022 / 09:00 – 13:00

---

Location: EBA premises

---

# Management Board meeting – Final Minutes

---

## Agenda item 1: Welcome and approval of the agenda and the Minutes (for decision)

1. The Chairperson welcomed the Members. He reminded the Members of the conflict of interest policy requirements and asked them whether any of them considered themselves as being in a conflict. No Member declared a conflict of interest.
2. The Chairperson informed that the Minutes of the 27 September 2022 MB conference call were approved by the MB in the written procedure.

### Conclusion

3. The MB approved the Agenda of the meeting.

## Agenda item 2: Administrative and Operational Status Report (for information)

4. The Executive Director presented the Administrative and Operational Status Report.
  5. With regard to Human Resources, the Executive Director informed that the Staff Engagement Survey action plan has been finalized and three overarching topics – EBA Values and Culture, Career development, and Wellbeing at work have been identified and presented to all staff.
  6. On the Finance and Procurement, the Executive Director noted that the budget execution was on track for above 99% execution and that ESMA signed a framework contract for ICT consultancy that was of key importance to the EBA.
-

7. With regard to the Information Technology, the Executive Director said that all key IT projects were on track. Cloudification Program concluded contracting and moved into migration planning and technical design. The data dissemination platform project has been launched and implementation scenarios are analysed. Two non-critical security incidents were successfully handled, a website penetration test was performed and a business continuity exercise was successfully executed.
8. The Executive Director informed that the Corporate Support has initiated a project on reshaping the EBA premises with an aim of 'building a collaborative space in a sustainable working environment'.
9. On the Communication issues, the Executive Director summarised that recently, there were several high-level interviews and speaking engagements organised for the EBA Chairperson, Executive Director and management. Also, in collaboration with the Statistics unit, the Communications team published several press releases with dynamic data visualization, such as the EBA Report on Basel III Monitoring, risk Dashboard Q2 2022.
10. With regard to the trainings to Competent Authorities (CAs), the Executive Director informed that the first physical training for external participants since the pandemic, 'Implementing the revised EBA Guidelines on DGS stress tests', was held on 05 September 2022. He also mentioned that the procurement of a new Learning Management System (LMS) was expected to take place by year's end. This would be followed by the migration of all training content to the new service provider in H1 2023.
11. On the colleges, the Executive Director said that in the September-October 2022 period, the EBA staff have attended 6 interactions of closely monitored colleges (5 conference calls and 1 physical meeting). The first round of thematic monitoring of AML/CFT colleges was launched on 26 October 2022. He also said that the negotiations of a template agreement to be used in all AML/CFT colleges where FINMA would participate as an observer should soon conclude.
12. With regard to the Legal and Compliance issues, the Executive Director informed that Enterprise Risk Management project should close by the end of November with implementation of risk database and dashboard and delivery of awareness sessions. He said that one post-employment decision adopted in relation to a junior staff member with limited conflicts of interest was identified by the EBA. In this regard, he mentioned a conference organized by the ECA on the issue of revolving doors and noted that the Ombudsman welcomed the EBA's enhanced approach after the resignation of the previous Executive Director.
13. As a part of raising awareness amongst staff on Internal Control, the Executive Director informed that the intranet pages have been published. They were dedicated to internal control and sensitive functions.
14. The EBA Head of IT Unit presented on the lessons learnt from the EBA's reaction to a sophisticated cyber-attack (Zero Day Vulnerability) on the EBA's email servers in 2021. He

summarised the EBA's actions after the attack, including service restoration/incident closure, incident analysis and broader risk assessment, actions taken to improve its security posture. He stressed that an extensive action plan undertaken since the incident made improvements at all levels (strategic, operational, technical) and that it aimed to sustainably improve EBA's defences and ability to address cyber risk.

15. One Member welcomed the report on the security incident and the follow-up actions and questioned whether there was an EU-wide security clearance for the staff and rules for dealing with sensitive and confidential information. Other Member asked for clarification on the administrative costs of 107%. The Member also welcomed a development of templates for the colleges, in particular for the cooperation with the 3rd countries.
16. On the security issues, the Head of IT clarified that all EU institutions had their own security rules as well as rules on the classification policy. For EBA, as long as the information processed did not exceed the SNC (Sensitive Non Classified) level, there were no specific requirements for vetting and screening of staff. He added that the EBA was currently analysing information classification level (which determines the security requirements) security issues of the DORA information as part of the DORA implementation plan.
17. On the budget, the Executive Director explained that the budget agreed at the beginning of each year was often amended throughout the year in order to address changes impacting the budget, such as increased building and rent charges or IT costs, as was the case in 2022. He also mentioned that the EBA was planning to stabilise the IT costs for the coming years.
18. The Chairperson concluded by noting the comments.

## Conclusion

19. The MB took note of the Administrative and Operational Status Report.

## Agenda item 3: Work programme 2022 progress report (for discussion)

20. The Chairperson introduced the item by noting that the previous update on the Work programme was tabled for discussion in May 2022.
21. The Executive Director continued by stressing that in addition to the extract from the Work programme as submitted to the MB in the past, the EBA staff have also tabled an explanatory note. This was a result of the effort initiated earlier this year to further refine the EBA's work programme planning and monitoring tool, which was now well advanced thanks to the thorough work of the GEA team and the engagement of the managers, though it led to the addition of further tasks with a view to completing the overview. He summarised that as of the cut-off date of 31 October 2022, the work programme monitoring file included a total of 260 tasks, and that, compared to the May progress report, 87 items had been added. With regard to the execution, the Executive Director informed that 42% of the tasks were finalized,

and that this increased to 87% of tasks that were on track or on time. About 7% of the tasks were at risk/delayed and for 6 % work has not started or was put on hold or cancelled. He stressed that of the 115 tasks that were on time/on track, 42 (or 36.5%) were of an ongoing nature. The remaining were expected to be finalised by the end of this year or, in very few cases, at the beginning of the next year. A few of the 'delayed' or 'at risk' tasks may take longer, and other areas of risk, such as the work on Q&As, was currently given increased attention to overcome slower than expected progress with legacy Q&As, categorisations as well as adjustments to the process, including the transfer of ownership of Q&As to policy experts. A follow-up report on Q&A would be provided in February 2023. The Executive Director concluded by confirming that the presented format of the extract and the explanatory note would be kept for the next update in 2023.

22. Before opening the floor, the Chairperson stressed that this initiative of reviewing the work programme monitoring has been helpful in that it allowed for a better understanding of the work and the use of resources. While it continued to be work in progress, still subject to some fluctuations, it moved in the right direction.
23. The MB welcomed the progress update and the changes introduced to its format, indicating that it provided a better overview of the work, and also suggested better control. One Member noted that they support further effort on the pending issue of Q&As. Another Member raised a concern about the EBA's policy work on consolidation related issues, also given proposals made in the context of the reorganisation of the Standing Committees and asked for more focus noting that the topic would be an issue also under the CRR3. Another Member supported the work on consolidation and said that there was a number of staff at the national level that could contribute to the work of the relevant Task Force.
24. In his response, the Executive Director clarified that the tabled progress report has been a good internal tool, giving rise to good engagement with management, and that he expects this to stabilise (although exceptional circumstances may of course bring new requests from stakeholders), with similar reporting to be provided going forward. The tool now also provided a useful basis for the preparation of the Work programme, Single Programming Document, CAAR and other reports. He explained that the work on consolidation has reached some maturity but that there was no conscious decision by the EBA to slow down work on this topic. This was confirmed by the Director of Prudential Regulation and Supervisory Policy (PRSP), who noted that notwithstanding the incoming wave of mandates and also the extra efforts on Q&As, prudential consolidation was an important topic subject to several mandates. She, however, also pointed out that resources in the area of expertise were limited after staff members left the team, and that it was important to recruit suitable replacements.
25. The Chairperson concluded by noting the MB's support for the work, as well as the importance attached to the work on consolidation, which may need further consideration.

## Conclusion

26. The MB took note of the Work programme 2022 progress report.
-

## Agenda item 4: First draft of the Single Programming Document 2024-26 (for discussion)

27. The Chairperson introduced the item by reminding the MB that as per the EBA Regulation, the EBA had to prepare the Single Programming Document (SPD) on an annual basis in order to inform EU institutions on the EBA's planning in terms of priorities of the work and of resources at the disposal. The tabled draft SPD for the years 2024 -2026 included also a first draft of the EBA activities for the 2024 work programme, and after the MB discussion it would also be discussed at the December BoS, before being resubmitted for approval in January.
28. The Executive Director continued by clarifying that the tabled draft still included many sections that would be further refined based on the MB discussions and input during their meetings before the finalization of the draft in January 2023. This version, which showed the work in progress in many areas, was thought useful to have an open discussion with the MB. With the MB input and additional work taking place in parallel, a cleaner, more refined version would be prepared for the December BoS meeting. The Executive Director then introduced the document by following the structure of the presentation submitted for the meeting, setting out the cornerstones for the preparation – which benefited also from a discussion with the EC, the general context, the proposed priorities for the three-year and one-year time horizon – which build on those from the previous SPD, with adjustments, the financial and human resources, as well as the timeline for finalisation. He stressed that the financial and human resources planning would remain tentative until the approval of the 2023 budget and the legislative financial statements, whereas the 2024 Work programme would be updated by September 2023. He then focused on the resources and reflected, in particular, on the EBA staffing in relation to MICA, DORA and AMLA for which he explained that while the EBA would receive posts for MICA and DORA, even though the related, mostly fee-based funding would only be received starting from 2025 - subject to the systems for collection of supervision and oversight fees being in place. At the same time the EBA was to lose eight posts in the context of the establishment of AMLA. The Executive Director concluded by summarising the next steps and said that, subject to approval, the final SPD was to be submitted to the EU institutions by 31 January 2023.
29. The MB supported the work. A few Members asked for clarification on the funding issues with regard to MICA, DORA and AMLA, also questioning whether the figures implied an increase in the number of SNEs. One Member stressed that the changes afoot implied risks, some being staff related, others in relation to the fact that the EBA was mandated to collect fees from crypto companies as of 2025, which might result in various challenges. He also suggested close joint cooperation between the ESAs and the CAs when implementing DORA and MiCA to achieve synergies and to allow leveraging off each other, while also avoiding being played off against each other. Another Member enquired about how the EBA intends to fill some of the posts needed for MICA and DORA by using internal transfers. He also enquired about whether the follow up work on the integrated reporting feasibility study could be emphasized. Other Member commented on the priorities, noting that the multi-annual priority on the set up of

DORA oversight and MICA supervision should also include a reference to the maintenance of these responsibilities, and that the priority of strengthening the work on consumer protection should be separated from AML aspects, which could be a separate priority. In the context of the transfer of AML responsibilities and the establishment of AMLA, one Member, while acknowledging the continuity of approach, enquired about timing and in particular about the start date for the new authority. Other Member welcomed the increased visibility of the work in the area of consumer protection and asked if the EBA had enough resources for the work resulting from the review of the PSD2, as this review appears to be of concern for certain industry segments under their authority.

30. The EC representative welcomed the early involvement of the MB and the EC in the preparation of the SPD, noting also that it was work in progress and that the EC was closely liaising with the EBA on the HR and finance related issues. He asked for clarification on the meaning and impact of designating a topic as a priority, and whether it meant that the EBA was planning to focus on the priorities only, or whether it rather signified special attention and increased efforts in the identified area, without necessarily affecting core responsibilities, such as the work on convergence and Pillar 2. He also recognised the challenge of covering the 2024-2026 time horizon given the uncertainty such a forward-looking approach implied, and suggested to factor in some flexibility, also pointing to the European Parliament elections in 2024, and as a possible result, new priorities for the incoming EC. Furthermore, he noted that the PSD review would indeed be significant and that it was important that adequate resources were available. For MiCA and DORA, work would have to start using existing resources, while funding mostly to be collected through fees would be received later. For AMLA the timing remained unclear at this stage of the negotiations and the EBA might allow for additional flexibility in this regard. He also enquired whether the EBA could be inclined to consider publishing its SPD, noting that while there were different practices for publication of the SPD by the EU Agencies, the EC's internal services were closely monitoring this.
31. In his response, the Executive Director clarified that, while the EBA would be assigned posts for MICA and DORA in 2024, the funding was not available until 2025. Furthermore, to facilitate a gradual transition, the 8 posts to be transferred to AMLA described based on the latest available information and assumptions, could be kept by the EBA in 2024 but with only 50% of the funding associated. He noted that the set up and maintenance of DORA and MICA had a significant impact on the EBA's role and tasks, and to help the CAs to shape their respective framework, the EBA, together with the other ESAs, was mandated to issue many technical standards and guidelines. In this regard, he said that some internal transfers of 7 to 9 FTEs have already been foreseen to in order to prepare the implementation of DORA and MiCA, and it could be considered to clarify this in the planning document. On the priorities, the Executive Director explained that the EBA was aiming at having less but more focused priorities, and that it would continue to work on other core responsibilities, beyond those identified as focal points in the priorities. This could also be clarified in the SPD. Similarly, it would be considered whether the work expected in the context of the review of the PSD or on integrated reporting could be made more explicit. At the same time risks and uncertainties arising from the new responsibilities or the three-year time horizon could be mentioned. On the publication of the

SPD, he clarified that this was under consideration. As the draft SPD published in January was expected to be revised later in the year in order to reflect legislative and financial amendments, there was a question about whether to publish the more forward-looking version (i.e. the draft published in January Y1 for years Y2-4) or the final version (i.e. a revised SPD published in Dec Y1 for years Y2-4).

32. The Chairperson concluded by noting the comments and said that there was for the upcoming years a lot of uncertainty and risks, not only in terms of funding and staff, which had to be considered in the preparation of the SPD and reflected in the revised version to be submitted to the BoS.

## Agenda item 5: Update on DORA implementation (for discussion)

33. The Chairperson introduced the item by clarifying that the three ESAs prepared a joint DORA high-level implementation plan. Alongside this plan, the EBA, similarly to other ESAs, developed individual implementation plans to cover internal aspects such as organisation of work, funding and allocation of resources for DORA preparations.
34. The EBA Director of Innovation, Conduct and Consumers Department (ICC) continued by reminding the MB that a provisional political agreement was reached on DORA on 10 May 2022 and the current indicative timeline suggested that DORA would enter into force on 01 March 2023 and would apply on 01 March 2025. Within these two years, the ESAs would need to deliver, through the newly established JC sub-committee on Digital Operational Resilience (JC SC DOR), the 17 mandates comprising of 12 policy mandates, including eight Regulatory Technical Standards (RTS); two Implementing Technical Standards (ITS), and two sets of Guidelines; an expected EC call for advice for additional criteria to identify critical third-party providers, and a Call for advice on collection of oversight fees; a feasibility report on further centralising ICT-related incident reporting (EU Hub); and two ESRB Recommendations on EU-systemic cyber incident coordination framework. The EBA Head of Digital Finance Unit (DF) presented further details on the preparation for the new roles and tasks, in particular the oversight tasks which are expected to start in Q1 2025 with full finalisation of the oversight framework, adequate structures, methodologies and processes by Q4 2025; with the first delivery of high level design of Oversight framework presented to ESAs BoS in Q3 2023; ICT-related incident reporting and define processes and procedures by Q1 2025; and to develop financial cross-sector exercises, communication and cooperation frameworks with relevant stakeholders. She clarified that the tabled joint implementation plan covered the policy development, preparation for the new roles and tasks, implementation of IT systems, supervisory convergence and training for ESAs and CAs, governance and relation with relevant stakeholders. The internal implementation plan covered internal EBA-related aspects such as organisation of work, funding, and allocation of resources for the execution of the tasks under DORA. She also mentioned that these implementation plans reflected on points raised by MB meeting in May related to the need for close coordination and cooperation between the ESAs, the need to establish a sub-committee under the Joint Committee, the preparation for the oversight tasks and for collecting fees from critical third-party service providers. Finally, she

informed that a sub-committee on digital operational resilience (JC SC DOR) under the JC was established and had its first introductory meeting on 07 November 2022.

35. The MB welcomed the implementation planning. One Member questioned how a potential shortage of IT and other experts and resources was addressed in the plans. He also stressed the importance of trainings. Finally, he noted that there were national experts who could provide input for the implementation of DORA. Other Member pointed at issue of information security, resilient IT systems, outsourcing and contingency planning. Two Members commented on the proposal to establish three small-sized drafting teams, each led by one ESA, to operationally develop policy mandates and raised concerns whether some CAs might not consider this establishment as underrepresentation of some CAs. One Member stressed the importance of coordination between the ESAs and the CAs and also proposed that the ESAs consider existing practices to avoid repetition. He noted that the supervisory powers as per new mandates were limited and that the ESAs would need to develop their own methodology. He also wondered if the work plan showing that EBA would be ready to exercise its powers only some months after the entry into force of the legislation was not raising an issue.
36. The EC representative welcomed the implementation plan and the establishment of the JC sub-committee. He suggested that the ESAs consider possibility of joint operation of the ICT systems and allocation of the costs. He also asked for a timely, ideally early, delivery of the policy mandates.
37. In her response, the Director of ICC said that the security aspects of DORA were highly important and therefore, the ESAs were closely liaising with ENISA. Similarly, she stressed the importance of the training for the CAs on a cross-sectoral basis. Finally, she noted the request for the timely delivery of the mandates.
38. On the drafting teams, the Head of DF clarified that the teams have been divided based on the topics and that all CAs were asked to nominate their representatives.
39. The Chairperson concluded by noting the comments and mentioned that the update on DORA implementation would be presented at the upcoming BoS meetings of the three ESAs in December.

## Agenda item 6: PSD2 Peer review report (for discussion)

40. The Chairperson introduced the item by noting that this was the first peer review the EBA has done in the area of payments.
41. The EBA Head of Legal and Compliance Unit (LC) explained the approach taken to the report and said that the peer review was originally planned to focus on the implementation of the EBA's PSD2 authorisation guidelines. However, as these related almost entirely to information to be provided by PIs/EMIs to CAs, rather than CAs' supervision, the MB and BoS had agreed to expand the peer review mandate to cover authorisation generally, and so to cover the

degree of scrutiny of authorisation applications by CAs. He clarified that, compared to previous peer reviews, the report template has been fully reviewed to ensure that it is concise, sets out clear findings, and focuses on key findings, rather than on the methodology or general descriptions. The draft report clearly distinguished between those recommendations which were ‘follow-up measures’ for CAs and which the EBA would focus on when preparing the follow-up report in two years’ time and ‘good practices’ which were measures that CAs were encouraged to consider but would not be reviewed by the EBA. The peer review committee found a number of deficiencies across a range of CAs and therefore, the proposal was not to anonymise the report prior to publication. The Head of LC said that the report was shared with the CAs subject to the peer review in order to receive comments on the main findings, with a one-week deadline to provide comments. Following the MB discussion, the peer review committee would consider the comments received from CAs, as well as any comments from the MB and would, where appropriate, prepare a revised draft of the report. The resulting version would be submitted for discussion at the December BoS meeting, and later sent for adoption by the BoS via written procedure. The EBA senior policy expert summarised the recommendations made in the report to all CAs in relation to CAs’ resources, ensuring that applicants had a ‘three lines of defense’ model and that they were effectively managed and controlled from the jurisdiction in which they were seeking authorisation in order to ensure sufficient local substance.

42. The MB welcomed the report and its clear findings and supported the proposal not to anonymise the names of the CAs when publishing the final report. Two Members commented on the number of applications and the length of the application process.
43. The EC representative appreciated the report as being very clear and useful, and said that he is expecting that it will trigger some reactions from stakeholders.
44. The Chairperson concluded by noting the comments, asking the peer review committee to consider the balance in the wording around the report’s best practices concerning timing of authorisation processes and said that the report would be submitted for discussion by the BoS in December.

## Conclusion

45. The MB supported the work on the PSD2 Peer review report.

## Agenda item 7: EBA Roadmap on equivalence (for decision)

46. The Chairperson reminded the MB of the organisational change at the EBA that resulted in the allocation of the equivalence work and the relations with third countries in general to the Governance and External Affairs Unit (GEA).
47. The Head of GEA continued by explaining that the EBA support to the EC on Third Country Equivalence is performed through three separate workstreams on 1) confidentiality and professional secrecy; 2) regulatory and supervisory framework; and 3) monitoring of

equivalence decisions. Following a round of consultations with EBA stakeholders, mainly DG FISMA and CAs, the EBA prepared a roadmap for the 18 upcoming months, with a specific focus to be given to equivalence monitoring, with a review of the methodology applied to perform such monitoring based on the experience gained from recent assessments. With regard to specific countries, the Head of GEA noted that the work on the UK equivalence, currently on hold, is linked to the overall context of the relationships between the EU and the UK. However, the EBA stands ready to make it a priority upon request of the EC. Furthermore, he underlined that the National Bank of Ukraine has reached out to seek the EBA's technical assistance to closer align their legal framework to that in the EU and to prepare for an upcoming equivalence assessment.

48. The MB supported the proposed roadmap. One Member asked whether the latest transposition of the Basel III standards in the EU framework were implemented in the questionnaires sent by the EBA to the countries that have been assessed. Other Member underlined that assessment of countries included on the FATF grey list should not be included in the EBA roadmap. Another Member welcomed the proposals related to the monitoring and asked about the scope of the future monitoring.
49. The EC representative noted that the timing for the potential assessments of the UK and Ukraine should be considered with some flexibility.
50. The Head of GEA clarified that the equivalence questionnaires were updated in February 2022 and therefore reflected the latest implementation of Basel III in Europe. On the monitoring, he explained that the focus would be on two aspects – changes to the legislation at the national and at the EU level. He also confirmed that when third countries are listed on the FATF grey list, their equivalence assessment is not launched or put on hold if it has already started before they are listed on the FATF list.
51. The Chairperson concluded by noting the MB's support.

## Conclusion

52. The MB supported the work on the Roadmap for Third Country Equivalence and Cooperation.

## Agenda item 8: Reorganisation of standing committees – feedback and next steps (for discussion)

53. The Chairperson introduced the item by reminding the MB that In December 2021, the BoS approved the EBA's proposal on Standing Committees' (SCs) reorganization. After almost six months of a new set up of the SCs, the EBA collected feedback from the SCs' chairpersons on various aspects of this reorganisation. In parallel, the EBA reviewed the SCs' substructures in terms of their membership, reporting and number of meetings per year and drafted a proposal for optimisation of their set up.

54. The Head of GEA continued by summarizing the feedback from the chairpersons of all the SCs on the reorganization and mentioned that their view was that the reorganization met its goals of improving the overall efficiency of the SCs and their focus on specific areas of work and competence. The chairs of the SCs appreciated the most the flexible reporting of sub-structures' i.e., based on the topics. The Head of GEA then provided an overview of the functioning of the sub-structures and listed proposed next steps which included closing of substructures that were or were expected to be no longer relevant, based on the frequency of their meetings, the expected workload or possible overlaps with other substructures; complete the review of the mandates of the active substructures in order to align their mandates with the mandates of the SC, and prepare for discussions on potential transition of a collaboration platform with externals.
55. The MB welcomed the summary and the next steps. Two Members proposed to consider different factors for any potential closing down of the sub-structures, such as a number of planned meetings in the future or expected mandates for the EBA and suggested to keep sub-structures on operational risk and on prudential consolidation. One of these Members also stressed that the mandates of the sub-structures should not be aligned with the mandates of the SC in a way that the current flexible reporting would be dismissed. Other Member supported the transition of external cooperation from the Extranet to a different platform, in particular Microsoft Teams. One Member questioned whether payments experts could be present at the SUPRISC meeting as there was no SC on payments and the SUPRISC was the dealing with the payments more often than other SCs.
56. The Head of GEA clarified that the experts were welcomed to join the meetings and therefore, the payments experts could attend all meetings during which the payments issues were discussed. He also noted that if any sub-structured were to be closed, a network of experts could remain in order to address any related issues.
57. The Chairperson concluded by noting the comments and the MB's support.

### Conclusion

58. The MB supported the EBA's proposals on the closing of sub-structures, review of the mandates and starting of discussion on the collaboration platform.

## Agenda item 9: Provisional Agenda of the BoS conference call on 07 December 2022 (for discussion)

59. The Chairperson reminded the MB that the next BoS conference call was scheduled 07 December 2022.
60. One Member asked for a longer slot on the item related to DORA implementation.
61. The Chairperson agreed to extend the timing for the DORA implementation item.

## Conclusion

62. The MB took note of the draft Agenda of the 07 December 2022 BoS conference call.
63. The EBA to amend the agenda of the BoS and extend the slot for the item on Update on DORA implementation.

## Agenda Item 7: AOB

64. The Chairperson informed the MB that an updated calendar of 2023 MB meetings was circulated by the EBA staff earlier in the week.
65. The Chairperson thanked Maarten Gelderman and Dominique Laboureix for their contributions in the past years.

## Participants at the Management Board meeting

15 November 2022

**Chairperson** Jose Manuel Campa  
**EBA Vice-Chairperson** Jo Swyngedouw

**Member** Maarten Gelderman  
**Member** Kamil Liberadzki  
**Member** Karin Lundberg  
**Member** Dominique Laboureix  
**Member** Helmut Ettl  
**Alternate** Peter Lutz

**European Commission representative** Dominique Thienpont

### EBA Directors

Executive Director	Francois-Louis Michaud
Director of Operations	Peter Mihalik
Director of Prudential Regulation and Supervisory Policy	Isabelle Vaillant
Director of Innovation, Conduct and Consumers	Marilyn Pikaro
Director of Data Analytics, Reporting and Transparency	Meri Rimmanen

### EBA Head of Units

Philippe Allard  
Jonathan Overett Somnier  
Fergus Power  
Dirk Haubrich  
Ruta Merkevičiute

### EBA Experts

Tea Eger  
Guy Haas  
Larisa Tugui

For the Management Board,

Done at Paris on 20 December 2022

[signed]

José Manuel Campa

EBA Chairperson