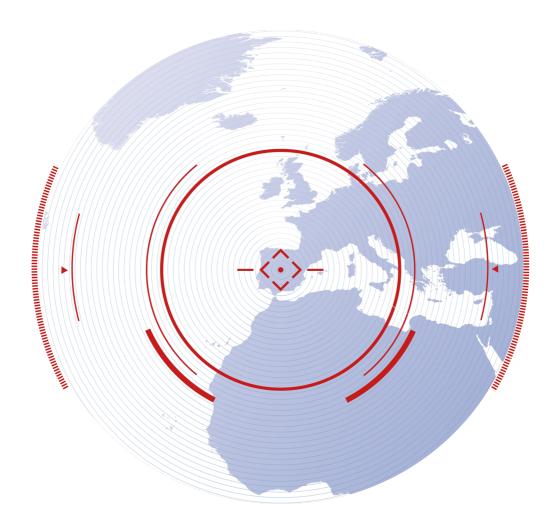


JUNE 3rd- 6th 2025 MADRID

Venue: Hotel Riu Plaza España









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EFDI 2025 INTERNATIONAL CONFERENCE PANELLISTS

Embracing the Future on Solid Grounds: reinforcing Financial Stability



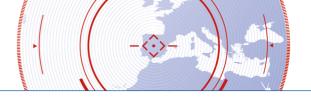
José Luis Ballesteros

Mr. José Luis Ballesteros is the Director General at Fondo de Garantía de Depósitos de Entidades de Crédito - Spain (FGD) since July 2021. Previously, since 2014, he held the position of Chief Financial Officer (CFO) at FGD. In his capacity, he coordinated the management, control and execution of the support measures that FGD granted to the banking sector, in order to face the Global Financial Crisis and the restructuring of the Spanish financial sector.

Prior to joining the FGD, he held various positions in the banking sector (more than 10 years), but mainly in the Banco de España, where he carried out prudential inspections and monitoring, reaching the level of group leader in charge of the supervision of significant credit institutions. Previously, he had passed the competitive examination for the inspectorate of credit and savings institutions.

He holds a Master Degree in Economics (Universidad Autónoma de Madrid), a Master Degree in Law (UNED) and a Master Program in Business Management (IESE Business School).







Stefan Tacke

Stefan was elected Chairman of the Board of the European Forum of Deposit Insurers (EFDI) in 2022, serving a three-year term. In this capacity, he is also Chairman of the EFDI European Management Executive (EUME).

Stefan has held a variety of senior positions in the Austrian banking sector over the past 35 years. He specialized in the field of bank restructuring, resolution, and regulatory affairs, including serving as SPOC to European and Austrian supervisory authorities. He also served on the supervisory boards of various banks.

Since 2017, he is Managing Director of Einlagensicherung AUSTRIA (ESA), the unified Deposit Guarantee and Investor Compensation Scheme of Austrian banks.

He has a strong background in project management and customer relations. Stefan holds a master's degree in law from the University of Vienna.







Soledad Núñez

Soledad Núñez Ramos holds a PhD. in Economics from University of Minnesota.

She started her professional career in 1987 as an economist in Banco de España, where she worked until 2004, except for a period of 9 months in 2003, when she was on secondment in the Bank of England.

In May 2004 she was appointed as Director General of Economic Policy in the Office of Economic Adviser of the Prime Minister of the Government of Spain.

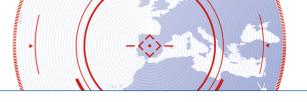
From February 2005 to December 2011 she was General Director of the Treasury and Financial Policy. In 2012 she was appointed as external member of the Target2 Securities Board of the European Central Bank, position that she held until 2015 and from December 2014 to February 2015 she was an independent board member at Banco Madrid.

In December 2015 she rejoined Banco de España as a Senior Advisor in the Directorate General of Financial Stability, Regulation and Resolution.

Since September 2018 she is a member of the Executive Commission and of the Government Council of Banco de España until September 2024 when she was appointed Deputy Governor.

Additionally, she has been an associated professor at Universidad Complutense of Madrid







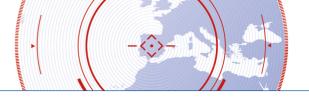
Pedro Machado

Pedro Machado became member of the Supervisory Board of the Single Supervisory Mechanism (ECB representative) in March 2025. He has worked in financial regulation and supervision for close to 20 years. He was the Director of Legal Services and Chief Legal Counsel at Banco de Portugal, where he has also previously served as Deputy Director of the Prudential Supervision Department.

Prios to his current role, from 2012 to 2015, Pedro was a non-resident member of the European Investment Bank's Board of Directors, and from 2020 to 2025 Board Member and Director of Resolution Planning and Decisions in the Single Resolution Board. A Portuguese national, he was the head of Cabinet of the Minister of State and Finance between 2011 and 2013 and has worked in the European Central Bank and as associate partner in Financial Services Risk and Regulation in PwC.

He holds a law degree from the Lisbon School of Law and has done PhD in European Law at the European University Institute.







Alejandra Kindelán

Alejandra Kindelán has been the Chairperson of the Spanish Banking Association (AEB) and the AEB Foundation since April 2022. She is also the vice-president of the Spanish Confederation of Business Organisations (CEOE) and serves on several boards, including the Institute of Economic Studies, the Foundation for Financial Studies, and the Observatory of the School of Industrial Organisation.

Prior to her current role, she led the Research, Public Policy, and Institutional Relations Department at Banco Santander and was a director of the consumer finance unit in Europe and Santander Argentina. She chaired the European Banking Federation's Economic and Monetary Affairs Committee from 2006 to 2012 and was a member of the Institute of International Finance's Regulatory Committee. Before joining Santander, she worked as a consultant for the World Bank.

Alejandra holds degrees in Economics and Political Science from Wellesley College and has completed business management program (PDG) and banking programs at IESE and INSEAD (Fontainebleau).







Maciej Szczęsny

Maciej Szczęsny has been President of the Management Board of the Bank Guarantee Fund since May 2024, after serving as Chairman of the BGF Council from January to May 2024. With over 20 years of experience in banking, he began his career in 1997 at BRE Corporate Finance, specializing in M&A, privatisations, and corporate restructurings. He later held roles at ABN AMRO in Warsaw and London before joining Morgan Stanley in 2004. In 2007, he became Head of EMEA Banks Research at Lehman Brothers, continuing in the same role at Nomura International after Lehman's bankruptcy. In 2011, he moved to Bank of America Merrill Lynch, leading his team to a top ranking in the Institutional Investors survey.

In 2014, Mr. Szczęsny transitioned to the buy-side, joining Pioneer Investments in London as Director for the financial sector in global emerging markets. Following the acquisition of Pioneer by Amundi Asset Management, he remained in this role until 2022.

Mr. Szczęsny holds a degree in Finance and Banking from the Warsaw School of Economics. Additionally, he holds Chartered Financial Analyst (CFA) designation issued by CFA Institute.





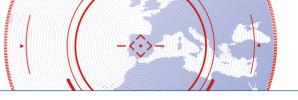


José Manuel Campa

José Manuel Campa is the current Chairperson of the European Banking Authority (EBA). After studying law and economics at the University of Oviedo and earning his PhD in economics from Harvard University, Mr. Campa taught finance at New York University and the IESE Business School and consulted for a number of international organisations including the World Bank, the IMF, the Bank for International Settlements and the European Commission.

He then served as the 10th Secretary of State for Economy of the Spanish government and was most recently Director of Regulatory affairs of the Santander Bank.







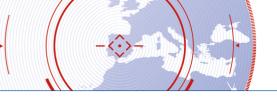
Tuija Taos

Tuija Taos is a Board Member and Director at the Single Resolution Board (SRB), having started her five-year mandate on March 2023.

Prior to joining the SRB, she served as the Director General of the Finnish Financial Stability Authority (RVV) since its establishment in 2015. Before that, Ms. Taos had a long career in the Ministry of Finance, spending 14 years as the Head of Unit in the Financial Market Department. In this role, she was responsible for preparing Finnish and EU financial market legislation and policy.

She holds a Master of Laws degree from the University of Helsinki and a post-graduate LL.M. degree from the University of Amsterdam.





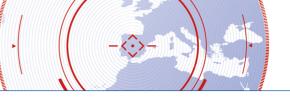


Hilmar Zettler

Dr. Hilmar Zettler is Member of the Board and the Head of Department of Banking Supervision and Deposit Insurance in the German Association of Banks (BdB). He is Managing Director both of the "Entschädigungseinrichtung deutscher Banken GmbH" (EdB), the mandatory deposit protection and investor compensation scheme for private banks in Germany, and the "Einlagensicherungsfonds deutscher Banken (ESF)", the German private banks' voluntary deposit protection scheme.

Before joining the BdB, from 2006 to 2014, he was managing director of a consulting firm specialising in projects in the field of financial sector development in developing and emerging countries. Previously, he worked several years in the fields of management consulting and investment management. Dr. Zettler graduated from the University of Münster in Business Administration in 1995, specialising in auditing and corporate tax management. In 1999, he obtained a PhD in international financing and corporate tax management from the University of Hamburg.







Maria Luís Albuquerque

Maria Luís Albuquerque is currently the European Commissioner for Financial Services and the Savings and Investments Union. She is a highly experienced Portuguese economist and politician, best known for her role as Minister of Finance in Portugal from 2013 to 2015. During her tenure, she played a critical role in managing the country's financial crisis. Prior to her position as finance minister, Albuquerque held various key positions in the public sector, including Head of Issuing and Markets at the Portuguese Treasury and Debt Management Agency. After leaving politics, she continued her career in the private sector, contributing her expertise in finance and economic policy to international organizations and advisory roles. Her professional experience reflects a deep understanding of fiscal management, economic reform, and European financial systems.







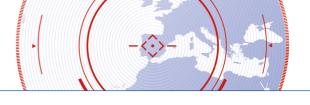
Fernando Restoy

Fernando Restoy became Chair of the Financial Stability Institute in January 2017. He had been Deputy Governor of the Bank of Spain since 2012.

Since 1991, he held other senior positions at the Bank of Spain. From 1995–97 he was Economic Advisor and Head of the Monetary Framework Section at the European Monetary Institute. He was Vice Chair of the Spanish Securities and Markets Commission from 2008–12 and Vice Chair of IOSCO Technical Committee. He was the Chairman of the Spanish Executive Resolution Authority from 2012–15 and has been a Member of the Supervisory Board of the ECB-SSM from 2014–16.

He holds an MSc in econometrics and mathematical economics from the London School of Economics and an MA and PhD in economics from Harvard.





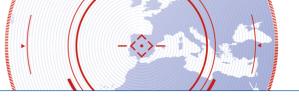


Óscar Arce

Óscar Arce is Director General for Economics at the European Central Bank (ECB) and Chairman of the Monetary Policy Committee of the European System of Central Banks. Between 2018 and 2022 he was Director General of Economics and Statistics at the Bank of Spain (BdE), where he was also a member (without voting rights) of the Executive Committee of the Bank of Spain, the alternate of the Governor on the Governing Council of the ECB and a member of the EU Economic and Financial Committee.

He holds a Doctorate in Economics from the London School of Economics (2005), a Doctorate in Business Studies from the University of Burgos (2002) and a Master's in Economics from University College London (2001), and has published numerous research papers and articles on macroeconomics, finance and the Spanish economy.







Nathanaël Benjamin

Nathanaël (Nat) Benjamin was appointed as the Bank of England's Executive Director for Financial Stability Strategy and Risk and a member of its Financial Policy Committee (FPC) in December 2023. The FPC is the United Kingdom's 'macroprudential' authority.

From October 2021 to December 2023, Nat served as Executive Director responsible for Authorisations, Regulatory Technology, and International Supervision. He began his career at the UK Financial Services Authority (FSA) in 2004, holding various risk specialist roles. He contributed to policy developments under the Basel Committee and European banking and insurance authorities. During the global financial crisis, he was involved in crisis management both in the UK and at the Federal Reserve Bank of New York (secondment 2008–2010). After returning from secondment, he led the Bank of England's division responsible for developing public stress tests for major banks. In 2015, he was appointed head of the financial risk oversight function for the Bank of England's own balance sheet. In 2020, he became interim Chief Financial Officer (CFO) and Executive Director for the Finance & Performance directorate.

Nat graduated from the École Centrale de Paris and has a doctorate in applied probability from Oxford University.







Alfredo Pallini

Alfredo Pallini has been the Director General of the Italian Interbank Deposit Protection Fund (FITD) since January 2021, after joining as Deputy Director General in 2020. In May 2022, he was elected to the Board of Directors of the European Forum of Deposit Insurers (EFDI) for a three-year term. In November 2024, he was confirmed as First Vice Chair of the Executive Council of the International Association of Deposit Insurers (IADI). Alfredo's banking career includes roles at the Bank of Italy, Banca Popolare di Spoleto, the Vatican Financial Information Unit, and Banche Popolari Italiane/Nexi.

Since 2012, Alfredo is a Professor of Economics of Markets and Financial Intermediaries at Luiss University in Rome. Since 2015, he is Adjunct Professor at Luiss Business School. He has written numerous scholarly publications on banking and finance.

He holds a degree in Economic and Banking Sciences from the University of Siena and further studies at the University of North Wales. Alfredo is a Chartered Accountant and Auditor and an Officer of the Order of Merit of the Italian Republic.







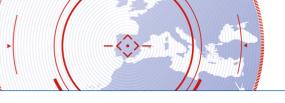
Christian Castro

Christian Castro is currently the Head of Public Affairs at CaixaBank where he coordinates to the development of policy proposals of relevance for the Group. Prior to this, Christian was Head of the Division on Global Prudential Policy and Impact Analysis at Banco de España, where he oversaw the policy analysis and monitoring of prudential regulation at the global level (FSB and BCBS). Previously he worked at the Bank of England as PhD Economist in the Prudential Policy Division. At present, he is a member of the Coordination Committee at ESBG, Chair of the ESBG Task Force on Basel IV, and member of different WG on regulatory issues at the IIF.

Christian began his career at the Central Bank of Argentina as Senior Economist and Advisor to the Chief Economist. He also worked as a consultant at the IDB, where he was selected IDB Young Professional in 2008.

Christian holds a Ph.D. in Business Economics from UAB







Eva Hüpkes

Dr. Eva Hüpkes became the Secretary General of the International Association of Deposit Insurers (IADI) in August 2023. Before joining IADI, she was Head of Regulatory and Supervisory Policy at the Financial Stability Board (FSB).

From 1999 to 2009, Dr. Hüpkes was Head of Regulation at the Swiss Financial Market Supervisory Authority (FINMA), working on various legislative initiatives in banking, securities regulation, and anti-money laundering. Dr. Hüpkes has also worked at the International Monetary Fund (IMF) from 1997 to 1999, contributing to the IMF's response to the Asian financial crisis.

Dr. Hüpkes is a member of the New York Bar and studied law and international relations at the University of Passau, the University of Geneva, the Geneva Graduate Institute, Georgetown University, and the University of Bern, where she obtained her doctorate in law. She has published widely in academic journals and is a member of the International Monetary Law Committee of the International Law Association and a lecturer in international financial regulation at the University of Zurich.







Tamaz Georgadze

Dr Tamaz Georgadze is CEO and co-founder of Raisin. He has led the Berlin-based fintech since it was founded and has been instrumental in its success. Today, Raisin operates its platform in the EU, UK, and USA. Serving as a marketplace connecting banks with savers, it has grown into one of Europe's most prominent fintechs.

Before founding Raisin, Dr Tamaz Georgadze spent a decade at McKinsey & Company, where he advised leading banks and financial institutions, ultimately serving as a partner. He is also a trusted advisor to Germany's Federal Ministry of Finance in the Digital Finance Forum (DFF) and engages with the broader start-up ecosystem.







MODERATOR Monika Jones

Monika Jones is one of the leading bilingual journalists and presenters in Germany. In her role as News Anchor at Germany's global TV broadcaster, Deutsche Welle, she regularly conducts live-interviews with policy makers, political leaders and scientists.

As an event moderator, she has taken part in major international summits, chairing high-level panels at the G7, the G20 and the United Nations Climate Change Conferences. Monika also presented one of the largest Livestream events ever as the official presenter of the European Space Agency's historic Rosetta mission, which successfully landed the Philae space probe on a comet.

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