



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

The Co-operative Banking Difference

7th Convention on Co-operative Banks

Speakers list and biography's



Wim Boonstra

Wim Boonstra (1958), Senior Vice President, is Special Economic Advisor and Economist at RaboResearch Global Economics & Markets. He is mainly active in the research field of international economics, European integration and monetary issue. In addition to his position at Rabobank, Wim is affiliated to the Faculty of Economics and Business Administration at the VU University Amsterdam, where he is Professor in Economic and Monetary Policy. He lectures on money and banking systems, among other subjects. He has held numerous additional positions over the years, including President of the Monetary Commission of the European League for Economic Cooperation (ELEC). Moreover, Wim is a director of the Executive Board of SEO Economic Research, among others. He has been a member of the Council of SUERF (The European Money and Finance Forum) for more than six years. Wim has numerous publications to his name on a variety of subjects, including European integration, banking, international financial stability and monetary policy. Until 2016, Wim was Chief Economist and head of Economic Research (KEO), one of the predecessor of RaboResearch.



Elmar Brok

Born in 1946. Bielefeld (North Rhine-Westphalia). Studied at the Centre of European Governmental Studies (Edinburgh University). Journalist. Member of regional executive, North Rhine-Westphalia CDU. Chairman of the CDU federal committee on foreign policy. Former federal Vice-Chairman of Junge Union, Germany. District Chairman. Vice-Chairman of the International Democratic Union (IDU). Vice-Chairman of EUCDW. Former coordinator, Social Affairs Committee and special committees on «German unification» and «Drugs». Member of the European Convention in the European Parliament. Observer both the at Amsterdam and Nice IGC's. Chair- man of EPP Convention Group. Official European Parliament observer, Intergovernmental conference on the EU Constitution (2003/2004). President of the Committee on Foreign Affairs in the EP (1999-2007). Member of the Political Bureau of the EPP Group and of the Presidency of the EPP Party. EPP-spokesman on foreign affairs; Chairman of USA delegation. MEP since 1980.



Jacki Davis

Jacki Davis is a leading commentator and analyst on European Union affairs. She is a very experienced journalist, speaker and moderator of high-level events both in Brussels and in EU national capitals, the editor of many publications, a regular broadcaster on television and radio news programmes and documentaries commenting on EU issues, and both a Senior Adviser and member of the Governing Board at the Brussels-based think tank, the European Policy Centre. She has been based in Brussels for 25 years, and was previously Communications Director of the European Policy Centre; launch editor and editor-in-chief of E!Sharp, a monthly magazine on EU affairs launched in 2001; the launch editor of European Voice, a Brussels-based weekly newspaper on EU affairs owned by The Economist Group, from 1995-2000 (which has now become Politico); and the Brussels correspondent of a British national newspaper.



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Bruno de Saint Florent

Bruno de Saint-Florent, graduated from Edhec and the London School of Economics, began his career at the API consultancy firm in Brussels, before becoming in 1993 a member of the expertise centre for financial services at Mercer Management Consulting (now Oliver Wyman) in Paris and New York.



Andrea Enria

Mr Andrea Enria took office as the first Chairman of the European Banking Authority on 1 March 2011. Before that date he was the Head of the Regulation and Supervisory Policy Department at the Bank of Italy. He previously served as Secretary General of CEBS, dealing with technical aspects of EU banking legislation, supervisory convergence and cooperation within the EU. In the past, he also held the position of Head of Financial Supervision Division at the European Central Bank. Before joining the ECB he worked for several years in the Research Department and in the Supervisory Department of the Bank of Italy. Mr Enria has a BA in Economics from Bocconi University and a M. Phil. in Economics from Cambridge University.



Sergio Gatti

Sergio Gatti is the General Manager of Federcasse since November 2009. Since 1986 at the Credito Cooperativo, he has held the post of Head of Communication at Federcasse (1999-2008), then becoming deputy general manager in 2008. He has written and edited several publications on banking mutuality, he sits on the Board of Directors for a number of co-operative companies and bodies including in the BCC network.



Sylvie Goulard

MEP since 2009 Sylvie Goulard sits in the group of the Alliance of Liberals and Democrats for Europe (ALDE). She is a member of the Economic and Monetary Affairs Committee (ECON), a substitute member of the Constitutional Affairs Committee (AFCO) as well as President of the pluralist Intergroup fighting against poverty. Studies: law degree in Aix-en-Provence, IEP Paris, ENA. Career: diplomat in the French Ministry of Foreign Affairs (legal affairs department/policy planning staff) as well as at the Conseil d'Etat. Between 2001 and 2004 she was political advisor to Romano Prodi, President of the European Commission. Among other books she is the author of Goodbye Europe, Flammarion 2016, a book about Brexit, De la démocratie en Europe, Flammarion 2012, co-authored with Mario Monti and L'Europe pour les Nuls First 2007, winner of the European Book Prize 2009.



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Roberto Gualtieri

Roberto Gualtieri is a Member of the European Parliament since 2009. He was elected Chair of the influential Economic and Monetary Affairs (ECON) Committee within the Parliament in 2014. He is a philosophy and literature graduate and holds a PhD in contemporary history (1997). He has authored several books and articles on twentieth century Italian history and on the history of the European integration and is an associate professor of contemporary history at 'La Sapienza' University, Rome.



Hervé Guider

Mr Guider has been General Manager of the EACB since 2001. After graduating with a degree in Finance and Economics, he started his career in a regional bank and was subsequently appointed Head of European Affairs at the National Association of Crédit Agricole in Paris. He joined the EACB in 1995 as Deputy Secretary General and was involved in various committees set up by the European institutions related to the introduction of the euro. Mr Guider is a member of various European bodies such as the European Payments Council, COGEPS (Contact Group on Euro Payments Strategy) and the Executive Committee of the European Banking Industry Committee as well as a former member of the Supervisory Board of the European Financial Reporting Advisory Group (EFRAG). In 2009, Mr Guider co-wrote a book "La banque Cooperative en Europe" and, in 2010, "Retail Bank", with a specific contribution on the role of co-operative banks in developing financial education.



Chadi Habib

Chadi Habib is Executive Vice-President of Information Technology and serves on the boards of Zag Bank and Monetico International. Responsible for a team of nearly 4,000 people, his mandate consists in offering specific solutions to all of Desjardins's business units which includes the banking and insurance sectors, as well as strategy, enterprise architecture, infrastructure and operations, risk and compliance management and user services. Prior to coming to Desjardins in 2011, he was CIO and VP Shared Services for Rio Tinto Engineered Products in Paris, France. He completed a 5-year mandate to federate and optimize IT operations for the group as well as design and put in place finance and HR shared service capabilities. Before Rio Tinto, Chadi held several executive positions in Canada, the U.S. and Europe at SAP AG and EDS. Chadi Habib has a Bachelor's degree in Mechanical Engineering from McGill University and a Master's degree in Business Administration from the Richard Ivey School of Business. As part of his social engagement, he is a member of the Board of Directors of the Montreal Children's Hospital Foundation.



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Gerhard Hofmann

Mr Hofmann is President of the EACB. Mr Hofmann is also a member of the Board of Bundesverband der Deutschen Volksbanken und Raiffeisenbanken, Chairman of the Supervisory Board of BAG Bankaktiengesellschaft Hamm and Member of the Supervisory Board of KfW Frankfurt as well as Chairman of the Audit Committee of this bank. From 2009 to 2013, Mr Hofmann was a Member of the EFRAG Supervisory Board based in Brussels. From 2010 to 2011 and in 2013 he was Vice-Chairman of the European Banking Industry Committee (EBIC). From 1999 to 2007, Mr Hofmann served as Head of the Central Division Banks and Financial Stability of Deutsche Bundesbank.



Othmar Karas

Mr. Othmar Karas is Member of the European Parliament and Head of Delegation of the Austrian People's Party in the European Parliament. Mr. Karas is Chairman of the Delegation to the EU-Russia Parliamentary Cooperation Committee and an active Member of the Committee for Economic and Monetary Affairs, on Internal Market and Consumer Protection, for Foreign Affairs as well as for Security and Defence. Since 2016 Mr. Karas is Member of the Committee of Inquiry to investigate alleged contraventions and maladministration in the application of Union law in relation to money laundering, tax avoidance and tax evasion. Mr. Karas is also Member of the Financial Assistance Working Group in the European Parliament. Furthermore, he is Board Member of the Austrian Association for Insurance Knowledge and Professor/Lector at Danube University Krems and Lector at the Vienna University for Economics and Business. From 2012 to 2014 Mr. Karas was cross-party elected Vice-President of the European Parliament. Prior to his first election to the European Parliament in 1999, he was Member of the Austrian Parliament and Secretary-General of the Austrian People's Party. Since 1998 Othmar Karas is President of the Hilfswerk Österreich.



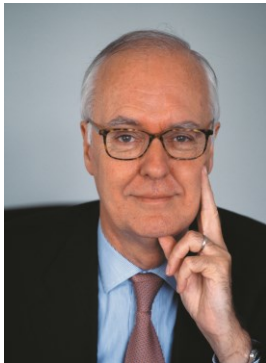
Enrico Letta

Enrico Letta is President of the Jacques Delors Institute, Dean of the Paris School of International Affairs (PSIA) at Sciences Po, and the former Prime Minister of Italy. Enrico Letta became the youngest minister to date when he served as the Italian Minister of European Affairs, before becoming Minister of Industry under the governments of Massimo D'Alema and Giuliano Amato. After acting as a member of the opposition from 2001 to 2006, Letta then rejoined the government as Secretary to the Council of Ministers under Prime Minister Romano Prodi. Following the 2008 general elections, he became Vice-Secretary of the Democratic Party in 2009 before becoming Prime Minister in 2013. He left office as Prime Minister in 2014.



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Etienne Pflimlin

Etienne Pflimlin, graduate of the Ecole Polytechnique and the Ecole Nationale d'Administration, was a magistrate of the Court of Auditors from 1970 to 1984 while belonging to various ministerial cabinets (Interior, Finance, Trade). Since 1985, he was successively Chairman of Crédit Mutuel Center Est Europe and Banque Fédérative du Crédit Mutuel, and then of the Confédération Nationale du Crédit Mutuel (1987-2010). Crédit Mutuel has a balance sheet of 800 billion euros, more than 30 million members and customers, 24,000 elected directors, 78,000 employees, 50 billion of equity and a T1 ratio of 15.1%. Etienne Pflimlin is currently Honorary Chairman of Crédit Mutuel, a member of the EACB's Executive Committee and of Cooperatives Europe's Board of Directors.



Martin Merlin

M. Merlin joined the Commission in 1997, initially working on insurance and pension funds issues; progressing in 2000 to the position of Assistant to the Director General before joining the Cabinet of Commissioner Charlie McCreevy in 2004. From 2008-2014 he was Head of Unit responsible for Financial Services Policy and Relations with the Council, within DG MARKT. The unit was responsible, inter alia, for defining and implementing the European Commission's policy in the area of financial supervision and the response to the global financial crisis. In the re-organised DG for Financial Stability, Financial Services and Capital Markets Union Martin Merlin was appointed Director of Financial Markets 2014-2016, responsible for Capital Markets Union, Financial Markets Infrastructure, Securities Markets and Asset Management. In May 2016 he was moved to become Director of Regulation and Prudential Supervision of Financial Institutions. He manages Bank Regulation and Supervision, Banks and Financial Conglomerates, Retail Financial Services and Payments and Insurance and Pensions dossiers. M. Merlin holds Masters Degrees in Political Sciences and Philosophy.



Udo Milkau

Dr. Udo Milkau is Chief Digital Officer, Transaction Banking of DZ BANK, central bank of the co-operative banking sector in Germany. The primary focus of his responsibility is the 'digital transformation' of DZ BANK's transaction banking including payment services, card services, securities transaction services and derivative processing - with a strong P/L perspective. After his academic education in physics he worked as a research scientist in large collaborations and performed experiments at different European research centers incl. CERN, CEA de Saclay, and GSI. Afterwards he joined a mechatronic manufacturer as head of a task force for 'project bail out' and was responsible for automotive clients in East Asia and Europe. He held different management positions in consulting firms for more than a decade. He is chairman of the European Association of Co-operative Banks (EACB) Digital and Data Working Group, member of the EACB Payment Services Working Group and member of the European Central Bank's Operation Managers Group (ECB OMG). He talked at international conferences and authored papers on payments strategy, operations, transaction banking, and lectured at Goethe University Frankfurt am Main and Frankfurt School of Finance and Management.



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Harri Nummela

Harri Nummela is Executive Vice President, Digital Business and member of the Executive Board. He has held various management positions in OP Financial Group since 1992, previously as Executive Vice President, Wealth Management in OP Cooperative and CEO of OP Services Ltd.



André Sapir

André Sapir is University Professor at the Université Libre de Bruxelles (ULB) and Senior Fellow of Bruegel, the Brussels-based think tank. He recently served as Chair of the High Level Expert Group appointed by the Belgian Finance Minister to make recommendations on The Future of the Belgian Financial Sector. Between 2011 and 2015 he was successively Vice-Chair and Chair of the Advisory Scientific Committee and Member of the General Board of the European Systemic Risk Board (ESRB), Europe's financial stability oversight body.

Previously, he worked for the European Commission, first (1990-2001) as Economic Advisor to the Director-General for Economic and Financial Affairs, and then (2001-2004) as Economic Advisor to President Romano Prodi and Executive Director of his Economic Advisory Group. From 2005 to 2009 he was External Member of President José Manuel Barroso's Economic Advisory Group. André Sapir has written extensively on a wide range of issues relating to European integration, including the Single Market, the euro, the banking union, trade policy, globalisation and Brexit. He holds a PhD in Economics from The Johns Hopkins University in Baltimore. He is Member of the Academia Europaea and of the Royal Academy of Belgium for Science and the Arts.



Franco Taisch

Prof. Dr. Franco Taisch is member of the board of directors and member of the audit and risk committee of the Raiffeisen Group, the third largest and system relevant banking group in Switzerland. He is chairman of the board of directors of Swiss Rock Asset Management Ltd., an international Swiss asset manager, co-founder and chairman of the board of directors of healthank group, a global health data transaction platform, co-owner and member of the board of directors of Clinica Alpina SA, one of the state-of-the-art holistic veterinarian clinics in Europe, and CEO of the Cooperative Businesses Association, representing 12% of the Swiss GDP. Franco Taisch is chairman and founding partner of kreisquadrat gmbh, the decision network, and owner of taischconsulting, leadership and law. In part time, he is professor (ordinarius) for business law, titular professor for financial markets law and leadership and law and chairman of the interdisciplinary and international IFU | BLI Business Law Institute at the University of Lucerne with partner institutions in Europe, America and Asia. His research focuses on business model and governance design. Franco Taisch has international and multi-cultural living and professional experience in New York, Geneva, Zurich and Vaduz. He was over 25 years executive, member of executive boards and chairman and member of boards of directors on the level of global quoted and non-quoted blue chip companies.



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Jukka Vesala

Jukka Vesala is Director General Micro-Prudential Supervision III at the Single Supervisory Mechanism (SSM), the ECB's supervisory authority which has taken over the direct supervision of Europe's banking sector from November 4, 2014. Mr. Vesala is responsible for overseeing the conduct of supervision of the over 5,900 credit institutions which are supervised directly by National Competent Authorities (NCAs) in concert with the SSM. Also, Mr. Vesala was Project Manager at the ECB for the Comprehensive Assessment, the detailed financial health check which the ECB successfully undertook in advance of taking over its supervisory role in November. From 2004 until 2011 he was Deputy Director General at the Finnish Financial Supervisory Authority (the Finnish Financial Supervision Authority until December 2008). He led the Prudential Supervision Department, responsible for both the analysis of financial industry developments and also for the On- and off-site prudential supervision of banks, insurance companies and investment firms in Finland. Mr. Vesala has been a member of the Board of the European Banking Authority, an Advisory Member of the Audit Committee of the European Investment Bank, and a Principal Expert in the Financial Stability Division of the ECB. He was also the Secretary of the ESCB Banking Supervision Committee from June 2003 to September 2004. Mr. Vesala has also worked as a research economist at the Bank of Finland (1992-1998) and as lecturer in banking and monetary economics at the Helsinki School of Economics. Mr. Vesala holds a doctoral degree (economics) from Helsinki School of Economics.



Mark Weinmeister

1986 high school graduation
1986 – 1987 Military service
1987 – 1994 Study German, history, pedagogy, politics at university Göttingen
1989 Member of the community representation in Guxhagen faction chairman since 1997
1993 Member of the Council of Schwalm-Eder, since 2001 faction chairman
1995 – 1997 Clerkship in Guxhagen and Melsungen
1998 – 1999 Teacher in Gudensberg and Melsungen
1999 till November 2008 Member of the Hessian Parliament
February 2009 till December 2013 Secretary of State at the Hessian Ministry of Environment, Energy, Agriculture and Consumer protection
18.01.2014 State Secretary for European Affairs to the Minister of Federal and European Affairs and Commissioner of Land Hesse to the Federation



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Klaus Wiedner

Law studies in Graz/Austria and the College of Europe, Bruges/Belgium;
1993-1995 - Austrian Ministry for Economic Affairs, responsible in particular for competition policy;

Since 1996 - European Commission civil servant;

1996-2004 - Member of the Legal Service of the European Commission, mainly competent for competition and public procurement law; internal legal advice and representation of the Commission in over 100 cases at the European Courts in Luxembourg;

Nov. 2004 - March 2013 - first Deputy Head, then Head of the Unit in DG Internal Market and Services, responsible for the general reform of the European procurement rules (new Directives adopted in 2014), defence procurement (directive opening up national defence markets adopted in 2009), the relationship between public procurement and other policies such as environment, innovation and social policy and enforcement of European procurement rules in Member States;

March 2013 – May 2015 Head of Unit in DG Internal Market and Services competent for all aspects related to insurance and occupational and private pensions, ranging from prudential regulation and consumer protection to international standards. Focus on finalisation and implementation of the new harmonised European supervisory regime for insurance (Solvency 2 adopted in 2013, Delegated Acts in 2014), negotiations of a Directive on consumer protection in the distribution of insurance products (Insurance Mediation Directive - IMD 2, adopted in 2015), negotiations of a Directive on Occupational Pension Funds (IORP 2), participation in the development of international supervisory standards in the framework of the International Association of Insurance Supervisors and negotiations on mutual recognition of third country insurance supervisory regimes;

As of May 2015 Head of Unit in DG Financial Services and Markets responsible for bank prudential regulation including international standards. Current tasks include implementing and reviewing the Capital Requirements Directive (CRD) and the Capital Requirements Regulation (CRR), preparing an initiative modernising the securitisation regime in the CRR, analysing the possibilities for a European covered bonds framework, participating in the development of international banking standards by the Basel Committee on Banking Supervision and reviewing the functioning of the Single Supervisory Mechanism.