

Speaker Information

(Alphabetical order)

- Ramona BRATU
SPI Regional Operations Director

Bringing to bear a long managerial experience in various Romanian banks (Unicredit Tiriac, Eximbank, Commercial Bank of Greece, Daewoo Bank and Dacia Felix Bank), Ramona has covered a variety of banking areas such as individual and corporate lending, trade finance, foreign loans and treasury. She was part of SPI Romania Secretariat for 2 years, as SPI Director for Bank Products and Services. Ramona's distinctive contribution as a member of SPI Romania Secretariat was her understanding of how laws and regulations affect the business processes and how the delivery of bank products and services could be improved through changes in regulations. Ramona is using her banking background and her experience with SPI Romania in coordinating the day-to-day activities of SPI Albania and in promoting the establishment of similar initiatives in the Adriatic Region and in other Central and East-European countries. After graduating from Academy of Economic Studies, Bucharest, Ramona got a PhD in Finance with the same institution.

- Riccardo BROGI
Senior Regulatory Economist, Unicredit Bank Group, Italy

Riccardo Brogi after having worked for two years with Convergence Programme moved onto a Regulatory career at Unicredit Group in Milan. His experience in designing Regulatory Impact Assessment analyses at the Italian Banking Association where he applied Law and Economics methodology to all policy interventions he worked on. His main fields were as follows: insolvency law, real estate enforcement procedures, positive information sharing and credit bureau with privacy implications, corporate governance. He taught Economics of Financial Intermediaries as assistant at LUISS University in Rome. Riccardo holds a degree in Economics from the University of Florence and attended Microeconomics Summer course at London School of Economics and Political Science.

- Emanuel CONSTANTIN
Public Manager, Public Policies Unit, Ministry of Economy and Finance, Romania

Emanuel Constantin has a BA in Economics, a MA in American Studies from Babes-Bolyai University, Cluj-Napoca and a MA in International Relations from Kent University, UK.

Emanuel joined the Ministry of Economy and Finance in 2006 where he worked in the Central Finance and Contracting Unit specializing in PHARE project management.

At the end of 2006 Emanuel has joined the Public Policies Unit, a newly created team at that time whose aim has been to promote public policies, to assess and evaluate these public policies.

- Ermira CURRI
Chief of Regulations, Interpretation and Standards Unit, Supervision Department,
Bank of Albania

Ermira CURRI has a Bachelor's Degree in Accounting/Finance, Economics Faculty, Finance Branch, University of Tirana, Albania (1986 – 1990) and an MBA degree, University of Nebraska, Nebraska and University of Tirana, Economics Faculty, Tirana (1998 – 2000). Ermira joined the Bank of Albania in January 1991, where she worked firstly in Accounting Department (1991-1995), International Relations Department (1995 – 1998), Public Relations Department (1998-2000), Supervision Department, Off-Site Unit (2000- 2006) and now she is dealing with Supervisory regulatory framework establishment, improvement and strengthening of the prudential regulations/guidelines governing the financial intermediaries according to the EU directives, international standards and recommendations of the Basle Committee as well as adopting the best practices in this field. Recently, she also highly contributed to the RIA process developed on the supervisory draft regulations under the SPI Albania (2008).

- Stephen DICKINSON
UK Financial Services Authority, Senior Regulator

Stephen Dickinson has a BA (Hons) 1st Class in Politics, Philosophy and Economics and an MPhil in Economics both from Oxford University where he attended Pembroke College. Stephen joined the Royal Bank of Scotland in January 1992 where he worked in the Economics Office specialising in country risk analysis. In 2001 Stephen was seconded to the Regulatory Impact Unit (now called the Better Regulation Executive) of the Cabinet Office in UK central government where Stephen helped to set up a Business Regulation Team which aim was to go out to talk to businesses and identify and then help government departments address unnecessary regulatory burdens. On completion of the secondment in 2004 he left RBS to work in HM Treasury on an independent review of the actuarial profession before joining the FSA in June 2005 where Stephen works as an advisor to policy makers, ensuring that they use the disciplines of impact assessment appropriately. Latterly Stephen has also taken on a role dedicated to promoting these disciplines within financial regulators across Europe.

- Dr. Thorsten FREIHUBE
Senior Advisor, Risk Analysis and Financial Market Studies, BaFin

Thorsten is an official expert witness (public appointed and sworn to impartiality from Chamber of Commerce in Frankfurt). He actually works as senior advisor in the BaFin department for risk analysis and financial market studies. Thorsten has a Master and Phd in Business Administration from Frankfurt University. There he worked as a research fellow at the „Chair of Corporate Finance“and conducted a project of the German Research Foundation “DFG”. Beside his studies he worked as a Banker at BHF-BANK (Bond Trading and Investment Research) and was assigned for several consulting and expert mandates (e.g. Expert in the EU Phare Project „Capital Market Legislation & Securities Commission – Legislation and Institutional Building - Czech Republic.) Since 1998 he composes expertises and approval certificates as an expert witness for financial services. Right before Thorsten joined BaFin he was the advisor of the management board and head of corporate development at Baaderbank.

- Paul GOWER
Senior Adviser, Oxera

Paul specialises in economics issues relating to financial regulation, company law, corporate governance and accounting reform. From 2004 until 2006, he was the Economic Adviser to the DTI's Corporate Law and Governance Directorate. He also provided economic input into regulatory impact assessments of policy initiatives and liaised with key stakeholders in both the public and private sectors. In addition, he was involved with a number of Better Regulation initiatives and was a member of a cross-Whitehall economists' group developing methodologies for the assessment of the cumulative impact of regulation. Between 2000 and 2003, he was an analyst for the Regulatory Strategy and Risk Division of the Financial Services Authority, assessing international developments in financial regulation and their implications for the UK. Paul has also lectured in economics, business analysis and financial regulation for the University of Brighton Business School and University of Sussex.

- Sebastijan HROVATIN
European Commission, DG Internal Market and Services, Financial Market Infrastructure Unit

Sebastijan Hrovatin (Ljubljana, Slovenia 1976) holds a first degree in economics from the University of Ljubljana (1999) and an MSc in Finance and Economics from the London School of Economics and Political Science (2000). He joined the “Financial Market Infrastructure” Unit on September 1st 2005. Prior to joining the Unit he worked for four years at Fiat (Italy), first as an economist and then as chief economist.

- Luigi PASSAMONTI
Founder and Head of Convergence Program, The World Bank

Luigi Passamonti launched the pioneering public-private “Convergence Program” because he realized that authorities and bankers could achieve a great deal in terms of modernizing financial systems in many emerging and transition economies by joining forces with the help of an “honest broker” with a gift for analysis and compromise. Regulatory Impact Assessment is the “working language” of public-private design of regulatory changes. With graduate studies in Economics in Brussels and Oxford, the “Convergence Program” is the fruit of a 25-year career in banking, strategy consulting, emerging market investments and public policy.

- Rok ROZMAN
Head of Legal Department, Unicredit Group, Slovenia
- Ivo STANKOV
Market Surveillance Directorate, Bulgarian Stock Exchange

Mr. Ivo Stankov has a Masters Degree in International Finance from D. Tsenov Academy of Economics in Svishtov, Bulgaria and is currently a PhD student at the University of National and World Economy – Sofia. He joined the Bulgarian State Securities and Exchanges Commission in January 2003 (re-organized in the Financial Supervision Commission in March 2003), where he was an expert in the Financial Markets Department until September 2005. There he specialized in onsite inspections and remote supervision.

In October 2005 Mr. Stankov joined the Bulgarian Stock Exchange - Sofia. He works in Market Surveillance Directorate and his responsibilities are implementing new surveillance rules and regulations, preventing market abuse, amending the BSE-Sofia rules in accordance with the new XETRA trading platform, conducting onsite and remote inspections.

Mr. Stankov took an active part in implementing the new trading system XETRA on the BSE-Sofia and creating the new BSE Rules and Regulations according to the implementation of MiFID, MAD and Transparency Directive. His fields of interest are Market Abuse Prevention, Regulatory Impact Assessment and International Cross-listing.

- Gerond ZIU
Supervision Department, Chief of Inspection Office, Bank of Albania

Gerond Ziu holds a Bachelor's Degree in Finance Branch, Banking Profile at Faculty of Economy, University of Tirana, Albania. He holds a Master of Science degree in Finance and Accounting, at the University of Umeå, Sweden.

Gerond joined Bank of Albania in December 2002 as an on-site inspector, Supervision Department. From September 2007, he holds the position of Chief of Inspection Office. His main duties in this position consist of organizing working groups for supervising licensed institutions, assess individual performance of on-site inspectors as per duties handled, filter all the documents produced by the office, participate in working groups for different supervisory issues such examination report, regulation compilation, manual of examination writing, etc.

Previously he has worked for two years in credit section at National Commercial Bank and for three years as loan officer at National Bank of Greece, Tirana Branch.

His contribution to RIA process in Albania, in the phase of its first implementation as a pilot project, was as the leader of the working group for implementing regulatory changes in Credit Risk Administration, specifically for unhedged borrowing.