



**ANNUAL REGULATORY
CONFERENCE
26 APRIL 2023**

In partnership with

**+simmons
+simmons**



AFB ANNUAL REGULATORY CONFERENCE 2023

- A. Arrival Instructions
- B. Making the Most of Each Session
- C. How to Interact / Ask Questions
- D. Conference Agenda
- E. Speaker Biographies
- F. Partner Profile
- G. Delegate List

DELEGATE INFORMATION

A. ARRIVAL INSTRUCTIONS

We are delighted to welcome you to the AFB's Annual Regulatory Conference for 2023.

The conference is being held in-person, on **Wednesday 26 April from 09:00 to 17:30**. Arrivals and registration will be from 8:30am. There will be five separate sessions taking place during the day. Refreshments and a sandwich lunch will be provided.

The conference is being held at the office of **Simmons & Simmons, Citypoint, 1 Ropemaker St, London, Greater London, EC2Y 9SS**.

The nearest tube station is Moorgate. Please see [here](#) for Google Maps directions.

On arrival, please report to the AFB team in the Simmons & Simmons reception, where you will be registered and directed to the conference.

There will be Wi-Fi available throughout the day (no password required).

If you are no longer able to attend in-person, we will also have a live stream of the event on Microsoft Teams. To join the live stream, please click [here](#). On the day, please feel free to ask questions using the integrated Q&A function.

For any questions, please email rebecca.simons@foreignbanks.org.uk

B. MAKING THE MOST OF EACH SESSION

All the sessions will be held under the Chatham House Rule. The sessions will be recorded and will be shared with registered delegates and made available to members in the members' area of the AFB's website.

Participants joining online will be automatically muted when joining with their video cameras turned off. Please ensure that you remain on mute and keep your video turned off during the sessions.

Please note that this document will be accessible on the day via a QR code at the conference. If you would prefer a printed copy, please bring a copy with you.

C. HOW TO INTERACT/ASK QUESTIONS

During each session there will be an opportunity to ask questions. In-person attendees should raise their hand to ask a question and wait for a microphone to be passed to them. Once you have received your microphone, please state your name and the name of your bank before asking your question and then hand the microphone back to the team.

Online attendees should use the integrated Q&A function, in Microsoft Teams, to submit your questions during the session. AFB will be monitoring the questions and when the panellists pause for questions, they will ask questions on your behalf.

D. CONFERENCE AGENDA

08:30 – 09:00	Registration, Refreshments and Networking
09:00 – 09:30	Welcome, Introduction, Opening Remarks <i>Alex Ainley, Partner, Simmons & Simmons</i> <i>Giles French, CEO, Association of Foreign Banks</i>
09:30 – 10:45	The Future of UK Onshored Legislation and the Re-shaping the UK Regulatory Framework Discussion and Q&A <i>Tim Garbutt, Head of Retained EU Law Policy – Financial Services Group, HM Treasury</i> <i>Martin Boffey, Chief Counsel, International, Governance and Operations, FCA</i> <i>Chaired by Alex Ainley, Partner, Simmons & Simmons</i> This session will cover: HM Treasury’s and the FCA’s work on retained EU law, including: <ul style="list-style-type: none">• The Financial Services and Markets Bill (here) and the Government’s Policy Statement on building a new financial services framework in the UK (here)• How reshaping the regulatory framework will work in practice• How the FCA is addressing the expansion of its Handbook• HM Treasury’s engagement with the FCA• The FCA’s engagement with the financial services industry• How the regulators will be supervised by Parliament in practice• The implementation of the new secondary competitiveness objective for the FCA

10:45 – 11:15	<p>Refreshments and Networking</p>
11:15 – 12:15	<p>How Can Non-UK Banks Manage the Introduction of the UK Taxonomy? Panel Discussion and Q&A</p> <p><i>Ryan Jude, Programme Director, Green Finance Institute</i> <i>Bobby Charalambous, Climate Risk Director – Group Regulatory Compliance and Policy, Australia and New Zealand Banking Group</i> <i>Derek Lawlor, Partner, Simmons & Simmons</i></p> <p><i>Chaired by Nadia Humphries, Business Manager, Sustainable Regulatory and Finance Solutions, Bloomberg</i></p> <p>This session will cover:</p> <ul style="list-style-type: none"> • What the UK Green Taxonomy should include and how the Government can ensure its international operability, with reference to the Green Technical Advisory Group’s (GTAG) International Operability Report (here) and recommendations to the Government • The experiences of banks in their implementation of the EU’s Taxonomy Regulation and the lessons for non-UK banks in overcoming stumbling blocks and reporting burdens • How Taxonomies can be a tool for banks in measuring risk, and their practical challenges and benefits so far
12:15 – 13:15	<p>AI Regulation for Financial Institutions Panel Discussion and Q&A</p> <p><i>Simon Greenman, Partner at Best Practice AI and member of WEF’s Global AI Council</i> <i>Adriano Koshiyama, Co-Founder, Holistic AI</i> <i>Shanthini Satyendra, Managing Legal Counsel, Digital Transformation and Technology, Legal & Regulatory, Santander</i></p> <p><i>Chaired by Minesh Tanna, Partner, Disputes & Investigations, Simmons & Simmons</i></p> <p>This session will cover:</p> <ul style="list-style-type: none"> • The latest developments in AI, including regulatory developments. For example, the FCA/BoE/PRA Discussion Paper (which can be read here) and the UK White Paper (which can be read here). • The risks associated with AI and how banks can manage them • How banks can integrate AI into their business, in the context of AI regulation
13:15 – 14:15	<p>Networking Lunch</p>

14:15 – 15:15	<p>Capital Requirements Directive VI: Where Are We Now, and What Can We Expect? Panel Discussion and Q&A</p> <p><i>Esther Widmer, Managing Director, Swiss Finance Council</i> <i>Conor Macmanus, Director, Financial Services Risk & Regulation, PwC</i> <i>Natalie Moorfield, Head of Non-Financial Risk (Europe), Australia and New Zealand Banking Group</i></p> <p><i>Chaired by Bob Penn, Partner, Allen & Overy</i></p> <p>This session will cover:</p> <ul style="list-style-type: none"> • The current CRD VI proposals, as per the European Council's position published in November 2022 (an Allen & Overy summary can be read here) • The ongoing EU trilogue discussions • The impact of CRD VI on cross-border business • How banks can prepare for the CRD VI requirements
15:15 – 15:45	<p>Refreshments and Networking</p>
15:45 – 16:45	<p>The Senior Managers & Certification Regime Review – What Can Subsidiaries and Branches Expect? Panel Discussion and Q&A</p> <p><i>Philip Read, Director, Regulatory Change, National Australia Bank</i> <i>Adam Dalziel, Vice President, Head of UK Framework, Conduct Office, Northern Trust</i> <i>Adam Jamieson, Partner, Ashurst</i></p> <p><i>Chaired by Christopher Atkinson, Managing Director, Promontory Financial Group</i></p> <p>This session will cover:</p> <ul style="list-style-type: none"> • The HM Treasury Call for Evidence (which can be read here) and the PRA/FCA Discussion Paper (which can be read here) • Whether and how the SM&CR improves accountability • Enforcement of the SM&CR • What could be changed to improve the current regime
16:45 – 17:30	<p>Refreshments and Networking</p>

E. SPEAKER BIOGRAPHIES

Alex Ainley, Partner, Simmons & Simmons



Alex is a partner in the Simmons & Simmons financial services regulation practice in London. Alex specialises in a range of UK and EU regulatory matters, including advising financial institutions on CRD, CRR, MiFID 2, MAR, the Benchmark Regulation, IFPR, Consumer Duty and SMCR. Alex has particular expertise in advising on regulatory matters connected with corporate finance such as product regulation, financial promotion, prospectus issues and licensing.

Alex contributes to the Simmons & Simmons navigator service and has worked extensively on cross-border licensing and conduct of business matters. Alex presents regularly to clients on regulatory change and has spoken at industry events in the UK and on the continent as well as being involved in trade industry discussions.

Alex qualified as a solicitor in 2000 at a magic circle firm and spent 14 years in-house at major banks before going back into private practice at Simmons & Simmons in 2017.

Giles French, CEO, Association of Foreign Banks



Giles French was appointed Chief Executive of the Association of Foreign Banks (AFB) in September 2022. He is responsible for all areas of the AFB's programme of activities and represents the views of the international banking community to UK policy makers and regulators.

Prior to joining the AFB, Giles was a Director in the financial and professional services team at the City of London Corporation. He worked on financial services regulation and competitiveness policies, and promoted London as an international financial centre in major global markets. He led the Technology and Skills Policy teams, and was responsible for relationships with major financial and professional services firms based in the UK. He represented the City of London Corporation on the Boards of Innovate Finance and the Financial Services Skills Commission and was a Trustee of the charity Heart of the City.

Giles has over 20 years of experience in corporate affairs, government relations and public policy. He has developed and implemented corporate strategies; provided strategic advice to senior executives; and engaged with politicians, regulators and business leaders on a wide range of public policy issues.

He studied at the University of York and has a BA in Politics, Philosophy and Economics.

Tim Garbutt, Head of Retained EU Law Policy – Financial Services Group, HM Treasury

Tim Garbutt is Head of Retained EU Law Policy in the Financial Services Group, HM Treasury. Tim co-leads the Treasury's programme to repeal retained EU law in financial services, setting the overall policy and legislative approach for the programme. Prior to this, he led the policy team which designed the approach to repealing retained EU law in the Financial Services and Markets Bill. Tim has worked in a variety of roles in the Treasury, including as Bill Manager for the Financial Services Act 2021.

Martin Boffey, Chief Counsel, International, Governance and Operations, FCA

Martin Boffey is Chief Counsel, International, Governance and Operations within the General Counsel's Division of the FCA. Martin co-leads the FCA's implementation of the future regulatory framework review and leads a department of lawyers who advise the FCA on a wide range of matters including regulatory reform, international trade, information law and procurement. Prior to his current role, Martin managed the legal team responsible for coordinating and leading on legal advice to the FCA on the UK's withdrawal from the EU.

Ryan Jude, Programme Director, Green Finance Institute



Ryan is the Programme Director for Green Taxonomy work at the Green Finance Institute, with a focus on advising the UK Government on implementing a UK Taxonomy – a common framework setting the bar for economic activities and investments that can be defined as environmentally sustainable – through the Green Technical Advisory Group (GTAG). Ryan previously led the Institute's Zero Carbon Heating Taskforce and Local Climate Bond (LCB) Campaign. He also co-hosted the Institute's Green is the New Finance podcast series. Before joining the Institute, Ryan worked in investment banking, specialising in power, energy and infrastructure transactions.

Bobby Charalambous, Climate Risk Director – Group Regulatory Compliance and Policy, Australia and New Zealand Banking Group



Bobby Charalambous is Climate Risk Director – Group Regulatory Compliance and Policy, at ANZ Banking Group, based in London, and has been involved in Climate Risk for the past 3 years. Bobby also Chairs the AFB's Climate Financial Risk Working Group. Bobby is a member of the Climate Financial Risk Forum, sitting on the Disclosures and Data Analytics workstream. Prior to this Bobby was Head of Operational Risk, Europe, for ANZ for nine years, and worked in a number of different areas within Global Markets across a number of Institutions. In addition, Bobby also project led the GDPR project and coordinated the Brexit project for ANZ.

Derek Lawlor, Partner, Simmons & Simmons



Derek is a partner in Simmons & Simmons' financial services regulation practice. Derek specialises in advising both buy-side and sell-side firms on all aspects of the Irish and EU regulatory regimes. Derek advises extensively on the EU's sustainable finance regulations including the Taxonomy Regulation and the Corporate Sustainability Reporting Directive. Derek also advises regularly on the regulation of cryptoassets and the new Irish individual accountability regime.

Nadia Humphries, Business Manager, Sustainable Regulatory and Finance Solutions, Bloomberg



Nadia manages Bloomberg’s Global Regulatory and Climate solutions team. She also serves as an observer and previously co-rapporteur on the European Commission’s Platform for Sustainable Finance, is a member of the Green Technical Advisory Group for HMT UK and the Green Finance Industry Taskforce convened by the Monetary Authority of Singapore (MAS) and sits on the Consultative Working Group (CWG) of the Coordination Network on Sustainability (CNS) for ESMA.

Nadia also supported the Hong Kong Securities and Futures Commission’s Technical Expert Group for climate related product disclosure and sits on the International Regulatory Strategy Group’s ESG workstream. Nadia was previously the Global Head of Entity Services, supporting regulatory product development for Bloomberg's Entity Exchange platform.

She is a keen advocate for Women in FinTech and sat on Bloomberg’s EMEA Diversity Council. Nadia is also an ICMA mentor and coach under the 10,000 small businesses initiative. Prior to Bloomberg, Nadia worked at both JP Morgan and Goldman Sachs, in a number of senior positions. Nadia is on the advisory board of Blockchain & Climate Institute.

Simon Greenman, Partner at Best Practice AI and member of WEF’s Global AI Council



Simon Greenman is an innovator in artificial intelligence and online applications, with a 25-year career as an executive, investor, and director. He co-founded one of the first internet brands, MapQuest.com, and is now a partner at [Best Practice AI](#), where he advises executives and investors on AI strategy, implementation, and responsible AI governance. Simon serves on the World Economic Forum's Global AI Council and has worked or consulted for companies such as HomeAdvisor Europe, Bowers & Wilkins, AOL, and Accenture. Simon spent a decade as a Chief Digital Officer leading digital transformations and innovation for private equity owned media firms in the US and Europe. He is also active in the UK start-up ecosystem and holds an MBA from Harvard Business School as well as a BA in Computing and Artificial Intelligence from the University of Sussex.

Adriano Koshiyama, Co-Founder, Holistic AI



Adriano Koshiyama is the co-founder of Holistic AI, an AI Governance, Risk and Compliance (GRC) software solution. Holistic AI services many large and medium-size organizations on their journey on adopting AI, ensuring due risk-management, and compliance with the changing regulatory & standards environment. Previously, he was a Research Fellow in Computer Science at University College London, and academically, he has published more than 50 papers in international conferences and journals. He is responsible for ground-breaking results in the intersection of Machine Learning and Finance, with the earlier work on GANs and Transfer Learning in this area.

Shanthini Satyendra, Managing Legal Counsel, Digital Transformation and Technology, Legal & Regulatory, Santander



Shanthini Satyendra, Managing Legal Counsel, Digital Transformation and Technology Santander UK. Fellow of the Society for Computers & Law (SCL), Chair Santander Digital Practice Group and SCL AI Special Interest Group Committee. Specialises in digital law and legal issues arising from emerging technologies including AI, with a particular focus on the Financial Services sector. Advising from board level to daily execution in this space.

Linked In Profile: [here](#).

Minesh Tanna, Partner, Disputes & Investigations, Simmons & Simmons



Minesh Tanna is a Partner in the Disputes & Investigations team at Simmons & Simmons. He is also the firm's Global AI Lead. Minesh regularly speaks and writes about legal, regulatory and ethical issues relating to AI. He has previously advised large tech companies and national governments on these issues. Minesh lectures at various universities on AI law and has contributed to books on the subject.

Minesh's expertise in AI law has been recognised through various awards, including 'Rising Star: Private Practice' at the British Legal Awards 2022. His work on AI explainability – including advising on the world's first AI Explainability Statement to receive input from a regulator – was shortlisted at the Legal Innovation Awards 2022 and the Financial Times Innovative Lawyers Awards Europe 2022.

Esther Widmer, Managing Director, Swiss Finance Council



Esther Widmer has been Managing Director of the Swiss Finance Council since 1 January 2021. She was previously the Financial Services Attachée at the Mission of Switzerland to the European Union since 2016. In this capacity, she has been responsible for monitoring and analysing the developments of EU financial market policy and regulation with regard to the possible impact on Switzerland and related advocacy work. Before joining the Mission she was Deputy Head of Regulation at FINMA, the Swiss Financial Market Supervisory Authority. In this role, she was working on various national financial market regulation projects and also Head of FINMA's EU desk. During her time at FINMA she was seconded to the European Commission as a National Expert for five months in 2015 where she was able to work on EU financial services regulation on the side of the EU Institutions. Esther Widmer had joined FINMA after several years of experience as an Attorney specialised in Banking and Finance. She is admitted to the bar in Switzerland and holds a PhD in law.

Conor Macmanus, Director, Financial Services Risk & Regulation, PwC



Conor is a Director in PwC's Financial Services Regulatory Insights team. He helps financial services firms understand and navigate regulatory change and supports PwC's clients on a range of topics including prudential regulation, governance and capital markets reform. Conor has a particular focus on how the regulatory framework will develop in the future, particularly in response to innovation. Prior to joining PwC, Conor worked at HM Treasury and the Bank of England.

Natalie Moorfield, Head of Non-Financial Risk (Europe), Australia and New Zealand Banking Group



Natalie is the Head of Non-Financial Risk (Europe), at Australia and New Zealand Banking Group's London Branch (SMF 16 and 17). In this role, Natalie oversees and manages second line compliance, operational risk and financial crime for ANZ's Institutional business. She started her career as an M&A Lawyer in Melbourne Australia before moving to ANZ in 2009 as in-house counsel. In 2013 Natalie relocated to London to work in the Compliance team and has gained strong experience in regulatory advisory, regulatory change (including SMCR, GDPR, MiFID II, outsourcing, licensing obligations), interaction with regulators and managing a risk and compliance programme. Natalie is also an experienced member of the executive team of the ANZ London Branch.

Bob Penn, Partner, Allen & Overy

Bob advises banks, asset managers, market infrastructure providers and other financial institutions on a wide range of national and international regulations. He has led Allen & Overy's work on the UK and European financial services reform agenda, including prudential reforms, the introduction of recovery and resolution plans and retail ring-fencing for banks, and the Brexit and post-Brexit regulatory agenda.

Philip Read, Director, Regulatory Change, National Australia Bank

Philip manages regulatory change in Europe for National Australia Bank Limited, covering a UK branch and European subsidiary. Philip has over 25 years' experience working in compliance, mainly in a regulatory change role. He has also worked for the trade association AFME as well as in a Policy role at the FSA assisting in implementing MiFID 1 into its handbook.

Philip is an external specialist for the Chartered Institute for Securities & Investment (CISI), being a syllabus committee member for their regulatory exams as well as workbook author for two of their regulatory exams.

Adam Dalziel, Vice President, Head of UK Framework, Conduct Office, Northern Trust

Adam is the Head of UK Framework at Northern Trust. Working within the EMEA Conduct Office, his work is primarily focussed on the oversight and maintenance of the SMCR framework and how best practice can be utilised across the EMEA region, including those jurisdictions with their own accountability regimes. Adam formally worked in Societe Generale as the UK Governance and Accountability Lead in a similar SMCR focussed role, where he supported the implementation of the SMCR framework in the solo-regulated prime brokerage entity and worked on the Branch's Brexit programme and its reauthorisation as a Third Country Branch. Prior to this Adam worked in KPMG as a regulatory consultant on various banking authorisation and SMCR projects, refining his expertise as an SME on SMCR, governance and related executive and Board training. Given his experience, Adam brings a unique view on how the SMCR is implemented across various entity classifications with diverse geographical footprints.

Adam holds a Master's Degree in Intellectual Property and Business Law (LLM) and a Bachelor's Degree in Law (LLB).

Adam Jamieson, Partner, Ashurst



Adam specialises in advising financial services firms, listed companies and senior individuals involved in internal and regulatory investigations.

Adam has significant experience of representing clients in regulatory enforcement investigations conducted by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).

Adam previously spent a year on secondment to the FCA's Enforcement & Market Oversight Division. During his time at the FCA, Adam worked as an investigator on FCA and PRA investigations into both firms and individuals.

Adam regularly advises clients on the Senior Managers and Certification Regime, fit and proper assessments, Conduct Rule breach assessments, regulatory notification obligations and complaints handling issues.

Christopher Atkinson, Managing Director, Promontory Financial Group



Chris draws on his extensive public- and private-sector experience to advise financial institutions on regulatory compliance.

Before joining Promontory, he worked for eight years as a compliance specialist and risk manager at Lloyds Bank, where he carried out board-level reporting on regulatory issues, oversaw policies and standards for business conduct and product governance, set up market-abuse controls, and helped lead the firm's regulatory relations. Chris previously spent seven years at the Financial Services Authority. He developed the regulator's approach on fair customer treatment, supervised banking and asset-management firms, and served in a secondment at a major global bank.

F. PARTNER PROFILES



The smartest business solutions come when we work together – international, but operating as one integrated team.

Collaborative, agile and partner led: that's [Simmons & Simmons](#). A law firm that challenges, creates new possibilities and offers opinions not just option. A law firm that acts as your business partner and works with you, not for you.

We focus on four highly regulated sectors (asset management and investment funds, financial institutions, healthcare and life sciences and technology, media and communications) – using

our specialist skills to understand your business, and the forces at play around it. All grounded in exceptional knowledge of the legal detail.

This is how we consistently deliver smarter, more efficient ways to tackle our clients' most complex challenges.

<https://www.simmons-simmons.com>



[Whistlebrook](#) has been a trusted partner for the financial services industry for over 25 years. We have over 150 implementations of our integrated suite of back office financial, treasury and risk management products. We work with a wide range of different sized firms, including several members of the Association of Foreign Banks.

We understand the complexities of your sector and the need for accurate, integrated and robust systems. Providing solutions for your operational problems, our highly functional software will help to enhance performance, increase efficiency and ensure you remain compliant with the ever-changing financial regulations.

Whether you are looking for, for example, a single solution to a specific reporting or compliance issue; or you need a fully integrated product suite, our applications are scalable and will grow with your business.

All of our software is developed and supported in the UK, in close collaboration with our customers. Please let our team become an extension of your team.

<https://www.whistlebrook.co.uk/regulatory-reporting>

G. DELEGATE LIST

Company Name	Delegate	Job Title
ABC International Bank plc	Mrs Janice Acquaah	Compliance Manager - Regulatory Change
ABN AMRO N.V., UK Branch	Mrs Louise Cox	Change Manager
ABN AMRO N.V., UK Branch	Mrs Angela Hutchings	Head of UK Process & Control
ABN AMRO N.V., UK Branch	Elizabeth Todd	Senior Counsel, Regulatory
ABN AMRO N.V., UK Branch	Ms Gael Kerrigan	Head of UK Compliance
Agricultural Bank of China Limited	Mr Ruishan Li	General Manager
Ahli United Bank (UK) plc	Mr Anil Singh	Head Regulatory Reporting Transformation & Automation Project
Al Rayan Bank	Mr Hema Kansara	Head of Operational Risk
Al Rayan Bank	Mr Wajahat Parkar	Head of Prudential Risk
Arab National Bank, London Branch	Mr Michael Davis	Compliance Officer

Banca d'Italia e Ufficio Italiano dei Cambi	Ms Amy Appenteng	Researcher
Banco Bilbao Vizcaya Argentaria	Mr Nima Mokhtarzadeh	Head of Legal UK
Banco Bilbao Vizcaya Argentaria	Mr Bharat Samani	Head of Compliance, Europe
Banco Sabadell SA	Ms Monica Fernandez-Mejuto	Head of Sabadell UK Branch
Banco Santander S.A. (London Branch)	Miss Chloe Ong	Legal Counsel, Markets
Banco Santander S.A. (London Branch)	Mr Thomas Crump	VP
Banco Santander S.A. (London Branch)	Mr Ivan Martinez	Head of Internal Audit London Branch
Banco Santander S.A. (London Branch)	Mr George O'Loughlin	Head of Regulatory Technical Advisory, Compliance
Banco Santander S.A. (London Branch)	Mrs Jahsita Farrell	Compliance Manager
Banco Santander S.A. (London Branch)	Ms Cristina Sedano	Executive Director
Banco Santander S.A. (London Branch)	Ms Sabeen Ovicegan	Regulatory Lead
Banco Santander S.A. (London Branch)	Nathalie Robertson-nugent	Head of Legal
Banco Santander S.A. (London Branch)	Somnath Basu	Head of Strategy, SCIB UK
Banco Santander S.A. (London Branch)	Ms Chrystalla Polydorides	Head of Legal
Bank Mandiri (Europe) Ltd	Mr Aries Syamsul	Chief Executive
Bank Mandiri (Europe) Ltd	Ms Sonya Posavec	Head of Compliance, MLRO and Internal Controls
Bank of America	Ms Rosemary Gwilliam	Compliance officer
Bank of Baroda (UK) Ltd	Mr Theyagarajan Natarajan	Head of Compliance Department
Bank of Baroda (UK) Ltd	Mr Hanish Sevak	Chief Compliance Officer
Bank of Beirut (UK) Ltd	Mr John Trench	Non executive director
Bank of China	Mr David McCleary	Managing Director FMD
Bank of China	Miss Carla Lara-Vivanco	Senior Vice President Regulatory Liaison
Bank of China	Mr Craig Lambert	Markets Advisory - Financial Crime and Compliance Department
Bank of China	Ms Judy Zhu	Head of Reg Reporting
Bank of China	Ms Yetunde Mary Reuben	Team Lead, Financial Crime & Compliance Internal Audit Department
Bank of China	Mr Yu Wang	Regulatory Reporting
Bank of Communications London Branch	Mr Terry Luo	Compliance Manager

Bank of London and the Middle East Plc	Ms Sarah Dahabiyeh	Legal Counsel
Bank of the Philippine Islands (Europe) Plc	Mr Roman Carlo Mirasol	Head of Compliance
Bank of the Philippine Islands (Europe) Plc	Mr Christian Madamba	Middle Office Associate
Bank of the Philippine Islands (Europe) Plc	Miss Jianna Rica Meneses	Chief Finance Officer
Bank of the Philippine Islands (Europe) Plc	Miss Sheena Argonza	Head of Risk Management
Bank Sepah International Plc	Mrs Rekha Ramkeelawon	Senior Regulatory Accountant
Bank Sepah International Plc	Mr Julian Anthony	CFO and Executive Director
Banque Banorient France	Ms Meng Barnie	Compliance Officer & MLRO
Bayerische Landesbank	Ms Gabriele Butkute	Head of Compliance & MLRO
Bayerische Landesbank	Mr Russell Jarvis	Deputy MLRO/Compliance Officer BayernLB London Branch
BMO Financial Group	Ms Ros Smyth	M.D. and Chief Compliance Officer EMEA, Capital Markets
BMO Financial Group	Mr Steven Thomas	Director, Risk
BNP Paribas London Branch	Ms Raphaela Waschnig	Lead Compliance Officer
BNP Paribas London Branch	Mr Rupert Dickinson	Regulatory Change Implementation Manager
BNP Paribas London Branch	Mr Romain Gevrey	UK Prudential Affairs & Policy Specialist
BNP Paribas London Branch	Mr Mark Hoefield	
BNP Paribas London Branch	Mr Christopher Hopkins	Operational Risk Manager
BNP Paribas London Branch	Ms Daisy Qin	Compliance
BNP Paribas London Branch	Ms Seung Earm	Head of Regulatory and Territory Office
British Arab Commercial Bank Limited	Ms Louise Fitzgerald	CFO
CACEIS Bank, UK Branch	Mrs Sarah Anderson	Head of Legal
CACEIS Bank, UK Branch	Miss Olga Kitenge	Compliance officer
CaixaBank UK	Mr Paul Donnelly	Head of UK Legal and Regulatory
CaixaBank UK	Mr Sinan Askin	Compliance Officer
Canara Bank	Ms Kush Premachandra	Head of Risk & Compliance, DPO, MLRO
China CITIC Bank Corporation Ltd, London Branch	Mr Colin Marshall	Head of Finance
China Construction Bank Corporation London Branch	Mr Jianhao Xu	Deputy General Manager
China Construction Bank Corporation London Branch	Ms Wei Bennett	CRO and Deputy GM
China Construction Bank Corporation London Branch	Mr Douglas Hull	Head of Central Compliance
China Construction Bank Corporation London Branch	Ms Marcia McFarlane	Regulatory Compliance Specialist

China Construction Bank Corporation London Branch	Mrs Michelle Aldous	Co Head of HR & Admin
CIBC Capital Markets	Ms Sophie Merrett	Compliance Director
CIBC Capital Markets	Ms Anita Sharma	Head of Compliance Europe
CIBC Capital Markets	Mr Amerdeep Riat	Head of Europe Technology
CIBC Capital Markets	Mr Rob Eatwell	CFO Europe and Asia Pacific
CIBC Capital Markets	Mr Selwyn Blair-Ford	Regulatory Reporting Team
Commerzbank AG	Mr Jose Arevalo	Director - Compliance Governance, Regulatory Risk and Control
Commerzbank AG	Mrs Anne Price	Project Manager
Commerzbank AG	Mr Konstantin Rabe	Advisor EU Affairs
Commerzbank AG	Miss Ana-Maria Turcitu	IT Governance and Risk Manager
Commonwealth Bank of Australia	Mr Jiten Shah	Regulatory Reporting - Middle Office
Commonwealth Bank of Australia	Mr Rory O'Neill	Chief Financial Officer
Coöperatieve Rabobank U.A.	Mr Jacobo Munoz	Regional Head of Compliance Europe
Coöperatieve Rabobank U.A.	Mr Darren Thomas	Head of Regulatory Compliance Advisory London
Coöperatieve Rabobank U.A.	Will Brookes-Smith	Financial Crime Compliance Officer
Coöperatieve Rabobank U.A.	Mr Nick Favell	IT Audit Manager
Coöperatieve Rabobank U.A.	Mr Fabio Franco	Senior Audit Manager Region Europe
Credit Agricole CIB London Branch	Ms Ecaterina Culiuc	Compliance Officer
Credit Agricole CIB London Branch	Ms Rida Hussain	Head of Central Compliance
Credit Agricole CIB London Branch	Mr Rayson Mascarenhas	Managing Director
Credit Agricole SA, London Branch	Mr Pascal Colin	Head of Finance
Credit Agricole SA, London Branch	Mr Paul Feutry	Chief Risk Officer
Daiwa Capital Markets Europe Ltd	Miss Michelle Hourihan	Compliance Director
Daiwa Capital Markets Europe Ltd	Mr Graham Russell	Executive Director
Daiwa Capital Markets Europe Ltd	Mr RICARDO MELGAREJO	Associate Director Regulatory Governance
Daiwa Capital Markets Europe Ltd	Mr Anton Aziz	Head of Risk and Compliance
Danske Bank	Mr James Godwin	Head of Compliance
Danske Bank	Mr Nicolas Mattis	Regulatory Relationship Manager, London Branch (LC&I/International Units)
Danske Bank	Mr Anders Vinther	Country Manager
DBJ Europe Limited	Ms Kyoko Ito	Assistant Manager
DBS Bank Ltd	Mr Clarence Kolandayan	Head of Treasury & Markets Business Management

DNB Bank ASA	Mr Lee Harrison-Wood	Business Risk Officer
DNB Bank ASA	Mr Andrew Ogilvie	Legal Counsel
DNB Bank ASA	Miss Andrea Kiliaris	Accountant
DNB Bank ASA	Mr Peter Cassizzi	Head of Compliance, CEMEA
DNB Bank ASA	Mr Marc Colyer	Head of Risk & Quality
Elavon Financial Services DAC	Ms Jo Murray	Trust Manager
FCMB Bank (UK) Limited	Mr Peter Hale	Head of Finance
FCMB Bank (UK) Limited	Mr Balchandra Achary	Executive Director & Deputy Chief Executive Officer
FCMB Bank (UK) Limited	Mr Richard Jones	Non-Executive Director
Finantia UK Limited	Mrs Karen King	Compliance Officer, UK
First Abu Dhabi Bank PJSC	Mr Djan Direk	Compliance Monitoring
First Abu Dhabi Bank PJSC	Mrs Katharine Domanski	SVP & Regional Head of Compliance, Europe Compliance – UK
First Abu Dhabi Bank PJSC	Ms Aslihan Hodges	
First Commercial Bank	TBC	
FirstRand Bank Limited (London Branch)	Gareth Evans	Head of Compliance
FirstRand Bank Limited (London Branch)	Ms Sweta Sodha	Head of Financial and Regulatory Reporting
FirstRand Bank Limited (London Branch)	Mr Peter Logan	Head of Regulatory & Conduct Compliance
Ghana International Bank plc	Mr Kevin Willoughby	Deputy Head of Compliance
Ghana International Bank plc	Mr Mario Menz	General Manager Compliance & MLRO (incoming)
Guaranty Trust Bank (UK) Ltd	Mr Andrew Garth	Chief Risk Officer
Gulf International Bank (UK) Limited	Miss Sophia Mazgarova	Compliance Officer
Gulf International Bank (UK) Limited	Mr Anoop Ramanathan	Senior Prudential Risk Manager
Gulf International Bank (UK) Limited	Mr Shaun Sangster	Compliance Manager & MLRO
Habib Bank AG Zurich	Ms Jinnu Gao	Regulatory Reporting Manager
Habib Bank AG Zurich	Mrs Nadia Saleem	Head of Compliance, MLRO
Habib Bank AG Zurich	Mr Saif Shah	Head of Islamic and Intermediary Business
Havin Bank Ltd	Mr Siva Sabanayagam	MLRO
HBL Bank UK	Mr Andreas Ponce de León	CEO
HBL Bank UK	Ms Muna Duale	Head of Wealth Management
ICBC Standard Bank Plc	Mr Adam Webb	Chief Operating Officer, Risk
ICICI Bank UK PLC	Mr Yetendera Agrawal	Senior Manager Audit
Industrial Bank of Korea	Mr Sivasankaran Puthenveetil	Hd of Compliance
ING Bank NV	Mrs Kerrie Wells	Conduct Compliance & Culture Officer
ING Bank NV	Mrs Jane Bassett	Senior Conduct Compliance & Culture Officer

ING Bank NV	Ms Julia Smithers Excell	UK Head of Financial Markets Legal Managing Director, Legal Department
ING Bank NV	Mr Adrian Marsh	UK General Counsel - MD
ING Bank NV	Mr Rhys Pullen	Managing Director, Head of Compliance
ING Bank NV	Mrs Shelley Collinson	Financial Markets Regulation Specialist
Intesa Sanpaolo, S.p.A.	Mr Carlos Reguero	Head of Compliance & Anti-Financial Crime
Intesa Sanpaolo, S.p.A.	Mr Valerio Romano	Head of Treasury
Itau BBA International Plc	Ima Scotney	Senior Compliance Manager
Joh. Berenberg, Gossler & Co. KG	Mr Philipp Dieckmann	Lawyer
Jordan International Bank Plc	Mr James Story	Senior Manager, Financial Reporting
Jordan International Bank Plc	Mr Paresh Patel	Regulatory Accountant
KBC Bank NV	Mrs Iqra Esoofjee	Compliance Officer
Kexim Bank (UK) Ltd	Dr Patrizia Canziani	Non-Executive Director
KfW IPEX-Bank GmbH, London Branch	Mr Federico Florian	Head of Branch
KfW IPEX-Bank GmbH, London Branch	Ms Laura Covill	Compliance Oversight and MLRO
Kookmin Bank London Branch	Mr Meb Khatri	Head of Risk & Compliance
Kookmin Bank London Branch	Ms Grace Park	Risk Manager
Landesbank Baden- Württemberg	Mrs Gesine Schmidt	Compliance
Landesbank Baden- Württemberg	Mr Jonathan Bashforth	Head of Compliance EMEA
Landesbank Hessen- Thüringen Girozentrale	Mr Simon O'Carroll	Head of Accounting & Risk Control
Landesbank Hessen- Thüringen Girozentrale	Miss Indrani Tennekoon	Head of Tax, London Branch
Landesbank Hessen- Thüringen Girozentrale	Mr Yves Elbaz	Head of Compliance/MLRO
Macquarie Bank Limited (London Branch)	Emma Hamilton	Senior Manager Compliance Risk Management Group
Macquarie Bank Limited (London Branch)	Miss May Lau	manager
Malayan Banking Berhad	Mr Azizul Ramli	Head, Compliance (SMF 16) & MLRO (SMF 17)
Mashreqbank psc	Mr Robert Dollery	Country Head, UK
Mediobanca Banca di Credito Finanziario S.p.A	Mr William Lavelle	London Branch Head
Mediobanca Banca di Credito Finanziario S.p.A	Miss Sara Comune	London Head of Compliance & MLRO
Mega International Commercial Bank	Mr John Shieh	Compliance Officer
Mizuho Bank, Ltd	Mr Takehito Yamamoto	Senior Associate Director
MUFG Bank, Ltd	Ms Yohini Nandakumar	Lawyer
MUFG Bank, Ltd	Miss Wei Xie	ESG

National Australia Bank	Miss Faye Wilde	Associate Director, Operational Risk & Compliance
National Australia Bank	Mr Philip Read	Regulatory Change Europe, Divisional Controls
National Australia Bank	Mr Neil Duncan	Chief Risk Officer, London
National Bank of Egypt (UK) Limited	Dr Yasser Hassan	CEO & Managing Director
National Bank of Egypt (UK) Limited	Mr Ashraf Hamed	Chief Credit Officer & Acting Chief Risk Officer
National Bank of Egypt (UK) Limited	Mr Chris Bromby	Head of Compliance
National Bank of Kuwait (International) plc	Mr Gavin Allard	Head of Compliance
Natixis	Ms Minjia Zhang	Senior Legal Counsel, Director
Natixis	Mr Manish Bhundia	Audit Director
NIBC Bank N.V.	Mrs Annemiek Hofland	Country Officer UK
Norddeutsche Landesbank (London Branch)	Ms Tracey Hills	Compliance Analyst
Norddeutsche Landesbank (London Branch)	Ms Julie Hawkins	Head of Compliance & MLRO
Nordea Bank AB, London Branch	Mr Michael Steedman	Head of Financial Control
Northern Trust Management Services Ltd	Mr Thanas Loli	SVP, EMEA Head of Privacy & DPO
Northern Trust Management Services Ltd	Miss Tricia ODonovan	Regulatory Specialist Capital Markets
OCBC Bank	Mr Hugo Chan	
Persia International Bank Plc	Mr Raj Singh	Chief Financial Officer
PNC Business Credit	Mr Benjamin Anwuri	Senior AML Sanctions Manager/UK Nominated Officer
PT Bank Negara Indonesia (Persero) Tbk, London Branch	Ms Subuola Abraham	Interim Compliance Manager
Punjab National Bank (International) Ltd	Mr Varadarajan Viswanathan	Compliance Director & MLRO
Punjab National Bank (International) Ltd	Mr Parmod Garg	CRO
Punjab National Bank (International) Ltd	Mr Avinash Kumar	Chief Manager
Qatar National Bank	Mr Michael Beckley	Head of Risk
Qatar National Bank	Mr Derrick Cain	Head of Compliance & Internal Control
Qatar National Bank	Mr Stewart Carvil	Head of Corporate & Institutional Banking
Qatar National Bank	Richard Casey	
Qatar National Bank	Mr Paul McDonagh	Country General Manager, UK London Branch
Qatar National Bank	Mr Rich Hanrahan	Head of Finance
Qatar National Bank	Mr Chris Perrins	UK Head Global Structured Finance QNB London Branch
QIB (UK) plc	Mr Richard Musty	CEO

QIB (UK) plc	Peter Holland	Senior Regulatory Accountant, Finance
RBC Europe Limited	Ms Tarah Mohaghegh	Manager Compliance Regulatory Change
RBC Europe Limited	Mr Clinton Pillay	Director, Head of Finance, Regulatory Reporting & Control
Riyad Bank London Branch	Ms Sandra Carolan	Assistant Financial Controller
Shinhan Bank London Branch	Ms Marina Usselmann	Compliance Officer/MLRO
Shinhan Bank London Branch	Mr Pung Kang Kang	Deputy Manager
Shinhan Bank London Branch	Miss Haeyun Lee	Associate
Silicon Valley Bank UK Limited	Ms Lara Banjo	EMEA FINANCIAL CONTROLLER
Silicon Valley Bank UK Limited	Miss Alexandra Cameron	Counsel, EMEA
SMBC Bank International plc	Mrs Rebeca Akrawi	VP
SMBC Bank International plc	Carolina Samson	Manager, SMCR team
Société Générale	Ms Vanessa Antunes	Operational Risk Supervisor
Société Générale	Miss Archana Shah	
Société Générale	Mr Michael Phillips	Head of Societe Generale UK Wholesale Banking Compliance
Société Générale	Ms Diane Benelbaz	
Société Générale	Ms Kathryn Stewart	Head of UK Regulatory Compliance
Société Générale	Mr Gull Larik	UK Head GLBA Advisory
Société Générale	Mr David Freeman	Director
Société Générale	Mrs Susana Santos Prieto	Managing Director
Société Générale	Mr Zeeshan Akram	Vice President - Regultaory Reporting
Société Générale	Ms Isla Cheung	Legal Graduate Trainee
Société Générale	Miss Alexandria Carr	Head of Financial Services Regulation
Société Générale	Miss Maral Farsi-Nazemi	Director
SPD Bank London Branch	Ms Catherine Chen	Head of Finance
Standard Advisory London Ltd	Mrs Ilona Jaskolska	Head of Central Compliance
State Bank of India	Mr Lax Seshan	Chief Financial Officer
State Bank of India	Mr Gbolahan Adedoyin	Head, Internal Audit
State Bank of India	Ms Radhika Dhyan	Head Legal & Compliance
State Bank of India	Mr Kanchan Dasgupta	Chief Risk Officer
State Bank of India	Nishtha Dutta	
State Bank of India	Mr Mario dos Santos Mateus	Assistant Manager Legal and Compliance
Sumitomo Mitsui Trust Bank, Limited	Mr Joseph Amoyaw	Assist Compliance Mgr
Sumitomo Mitsui Trust Bank, Limited	Mrs Parmjit Saran	Head of Compliance
Sumitomo Mitsui Trust Bank, Limited	Mr Jonathan Hazell	Risk Management
Sumitomo Mitsui Trust Bank, Limited	Mr Hidenori Tachibana	Assistant General Manager
Sumitomo Mitsui Trust Bank, Limited	Mr Kosuke Takasugi	Assistant General Manager

T C Ziraat Bankasi AS	Ms Gamze Yilmaz	Specialist, Finance and Accounts
Taiwan Financial Supervisory Commission	TBC	
The Bank of East Asia Limited	Mr Andrew Cheetham	Head Of Compliance
The Bank of Nova Scotia	Mr Jamie Girvan	Senior Manager
The Bank of Nova Scotia	Ms Majella Walsh	Head of Compliance for UK and Ireland
The Bank of Nova Scotia	Mr Marc Jackson	Manager, Regulatory Policy
The Bank of Nova Scotia	Mr Philip Brett	Compliance Senior Manager
The Bank of Nova Scotia	Miss Francesca Montgomery	Lawyer
The Bank of Nova Scotia	Mr Nan Jiang	Senior Audit Manager
The Bank of Nova Scotia	Mr John Sebastian-Price	Senior Manager
The Chiba Bank, Ltd	Mr John Byrne	Compliance Officer
The Norinchukin Bank, London Branch	Mr Kenji Yoshida	General Manager
The Toronto Dominion Bank	Mr David Knott	Compliance, Regulatory Strategy
UniCredit Bank AG London Branch	Mr Bruno Petrucci	Head of Organisation & Operational Risk and Resilience London
Union Bank of India UK Ltd	Mr Vikram Ravi	Chief Financial Officer
Union Bank of India UK Ltd	Mr Arun Selvaraj	Chief Compliance Officer and MLRO
Union Bank of India UK Ltd	Dr Anand Kumar	Non Executive Director
Union Bank of India UK Ltd	Mr Surya Devagupta	CRO
United Bank for Africa (UK) Limited	Ms Nana Siriboe	Regulatory Reporting Accountant
United Bank UK	Mr Cyrus Tadiwala	Operational Risk Manager
United Bank UK	Mrs Marison Mukasa	Regulatory reporting
United Bank UK	Mr Tendayi Gombera	Financial Controller
Wells Fargo Bank, N.A., London Branch	Mrs Louise Li	Director of Tax, Europe & Asia
Westpac Institutional Bank	Mr Saurabh Shukla	Financial Controller
Westpac Institutional Bank	Mr Cameron Howlett	Accountability and Governance Mgr
Zenith Bank (UK) Limited	Ms Mana Mirsayar	Assistant Manager, Regulatory Reporting
Zenith Bank (UK) Limited	Mr Udu Ovbiagele	Chief Executive