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## Contributors

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**Clara Barbiani** is a Compliance Manager in the field of wealth management; previously, she was a Compliance Officer at Societe Generale in London, working on policy review and coordination. Before that, she worked for the steel multinational company Danieli, undertaking compliance tasks and legal assignments. On the academic side, Clara graduated in International and European Law at The Hague University. She has been studying financial law and regulation extensively between LSE, Queen Mary University and the University of Hong Kong. Throughout the years, Clara has been undertaking research in different areas of financial law with a focus on market abuse, conduct of business regulation and derivatives misuse.

**Thomas C. Baxter, Jr.**, is a member of Sullivan & Cromwell's Financial Services Group, where he focuses his practice on advising clients in the financial services, insurance, securities and FinTech spaces. Mr Baxter's advice relates to complex issues arising from supervision and regulation, investigations and enforcement actions, governance, compliance and risk management, crisis management and organisational culture. He also brings extensive experience dealing with central banks from around the world, and with sovereigns and their instrumentalities, as they address sovereign debt and dollar-liquidity issues. Mr Baxter's deep knowledge in these areas comes from more than 35 years at the Federal Reserve Bank of New York, mostly in senior leadership roles.

Mr Baxter is active in the legal community as a member of the American Bar Association and the International Law Association. He is a Member of the American Law Institute, and has been recognised for his work in the legal community. Mr Baxter has published numerous articles about the legal aspects of bank supervision, cheque collection, securities transfers, electronic transfers of funds and the financial services industry. Mr Baxter is a frequent lecturer at programmes sponsored by various organisations.

**William Blair** is Professor of Financial Law and Ethics at the Centre for Commercial Law Studies (CCLS), Queen Mary University of London (QMUL). Sir William is a former High Court Judge in England and Wales, and before appointment to the bench practised as a Queen's Counsel specialising in the law of domestic and international banking and finance.

He served as a member of the Board of Trustees of the British Institute of International and Comparative Law until July 2015, and is a member of London's Financial Markets Law Committee.

He chairs the Monetary Law Committee of the International Law Association (MOCOMILA), which brings together leading people in the financial law field.

He is a judge of the Qatar International Court and an Associate Member arbitrator of 3 Verulam Buildings.

He served as Chairman of the Qatar Financial Centre Regulatory Tribunal until March 2011. He became President of the Board of Appeal of European Supervisory Authorities in 2012.

He is a Member of the Ethics Committee of Digital Catapult's AI Machine Intelligence Garage, the International Commercial Expert Committee of the Supreme People's Court of

the People's Republic of China, and is Chair of the Bank of England's Enforcement Decision Making Committee.

Sir William Blair graduated from Oxford University.

**Alan Brener** completed his PhD at Queen Mary University of London. Alan is Deputy Director of the Advisory Board of the Centre for Ethics and Law and a Teaching Fellow in banking law at University College London. He is also a qualified Chartered Accountant and a Fellow of the Chartered Banker Institute in Scotland. Prior to starting his PhD, Alan worked in senior roles for Santander UK and the retail banking divisions of Natwest and RBS banks. In the 1990s, Alan was a financial services regulator and most recently has helped set up the Banking Standards Board with the objective of improving standards of conduct and professionalism within the banking industry.

**Lee C. Buchheit** is a Non-resident Fellow in the Center for Contract and Economic Organization at Columbia University. He is also an Honorary Professor at the University of Edinburgh Law School and a Visiting Professor at Queen Mary University of London. During Mr. Buchheit's 43 year career as a practicing lawyer he participated in the sovereign debt restructurings of over two dozen countries.

**Andromachi Georgosouli** is a senior lecturer at the Centre for Commercial Law Studies (CCLS) at Queen Mary University of London (QMUL). Her research focuses on the regulation of financial crisis prevention and management, and on the normative foundations and policy implications of financial resilience and adaptability. She is the co-Academic Director of the QMUL-UNIDROIT Transnational Commercial Law Institute, and in 2016 she became the holder of a prestigious scholarship under the European Central Bank (ECB) Legal Research Programme. In spring 2015, she was a visiting scholar at the George Washington University Law School and at the International Monetary Fund (IMF), where she conducted research on the EU legal framework of bank resolution.

**Miriam Goldby** is Reader in Shipping, Insurance and Commercial Law at the Centre for Commercial Law Studies (CCLS) at Queen Mary University of London (QMUL). She is also Deputy Director of the Centre's Insurance Law Institute, and Deputy Editor of the British Insurance Law Association Journal. Prior to joining Queen Mary, Miriam conducted research as a Visiting Scholar at George Washington University in Washington DC, USA. Between September 2007 and December 2010, she held a lectureship post at the University of Surrey where she taught Contract Law, Commercial Law and Banking Law. She read for her PhD degree at University College London where she also held the post of teaching fellow between January 2004 and August 2007, and taught on the LLM Banking Law and LLM International Trade Law courses. She has published extensively on various areas of commercial and financial law.

**Katherine Hunt** is a leading expert on the topic of financial inclusion via microfinance, particularly regarding microfinance regulation. Katherine approaches challenges in banking from a multidisciplinary perspective, ensuring that aspects of psychology, finance, development studies, commerce, law and economics are incorporated to develop practical recommendations. Ever the pragmatist, Katherine holds degrees in Psychology, Commerce and Finance from Griffith University, Australia. Additionally, Katherine holds a European Doctorate in Law and Economics from Erasmus University, the University of Bologna, and the University

of Hamburg. Katherine's current research explores banking in Bhutan, Nicaragua, Europe, and Australia.

**Marco Lamandini** is Professor of Corporate and Capital Markets Law at the University of Bologna. He also sits on the Board of Appeal of the European System of Financial Supervisors (ESFS) and on the Appeal Panel of the Single Resolution Board (SRB). He is a member of the European Commission Informal Group of Company Law Experts (ICLEG). He is a Vice-Chair on the Academic Board of the European Banking Institute (EBI-Frankfurt) and an Academic Member of the European Capital Market Institute (ECMI/CEPS-Brussels). His publications include the books *EU Financial Law. An Introduction* (WoltersKluwer, 2016), *Il controllo* (Milano: Giuffrè, 1995), *Le concentrazioni bancarie* (Bologna: Il Mulino, 1998), *Struttura finanziaria e governo nelle società di capitali* (Bologna: Il Mulino, 2001) and a number of articles, primarily on the law of financial markets, company law and antitrust law. He lives in Bologna and Milan with Vesna and Tancredi.

**Rosa M. Lastra** holds the Sir John Lubbock Chair in Banking Law at the Centre for Commercial Law Studies (CCLS), Queen Mary University of London. She is a member of the Monetary Committee of the International Law Association (MOCOMILA), a founding member of the European Shadow Financial Regulatory Committee (ESFRC), an associate of the Financial Markets Group of the London School of Economics and Political Science, and an affiliated scholar of the Centre for the Study of Central Banks at New York University School of Law. From 2008 to 2010 she was a Visiting Professor of the University of Stockholm. She has served as a consultant to the International Monetary Fund, the European Central Bank, the World Bank, the Asian Development Bank and the Federal Reserve Bank of New York. From November 2008 to June 2009 she acted as Specialist Adviser to the European Union Committee [Sub-Committee A] of the House of Lords regarding its Inquiry into EU Financial Regulation and responses to the financial crisis. In 2015 she became a member of the Monetary Expert Panel of the European Parliament. Since 2016 she has been a member of the Banking Union (Resolution) Expert Panel of the European Parliament.

**Manuel Monteagudo** is the General Counsel of the Central Bank of Peru and principal professor at the Pontificia Universidad Católica del Perú (PUCP). He earned his law degree from the PUCP, his LL.M. from the University of Houston and his Doctorate in Laws from the University of Paris I, Panthéon Sorbonne. His doctoral thesis was devoted to central banks' independence (published in 2010). He is member of the Monetary Commission of the International Law Association (MOCOMILA), the Society of International Economic Law (SIEL) and the Latin American Section of SIEL. He has published articles and participated in book editions in the area of international economic law.

**David Ramos Muñoz** is a Senior Lecturer in Commercial Law at Carlos III University of Madrid, and the University of Bologna. He is a major in Law and Business Administration, and a PhD. He has published extensively in the field of the Law of Finance, the Law of International Contracts and Arbitration, and the Law of Fundamental Rights, is the author of *The Law of Transnational Securitization* (Oxford University Press), co-author of *EU Financial Law* (Kluwer), and of numerous other publications in peer-reviewed journals and books, and his research has received various prizes and distinctions. He co-directs the Master in International Advocacy, is the director of the programme in Financial Compliance at Carlos III University, and one of the organisers of the international legal competition Moot Madrid.

He is a lawyer at the Madrid Bar, an arbitrator in commercial and financial cases, and acts as a consultant for European and international bodies, as well as private firms. He is a member of the European Banking Institute (EBI), and the European Law Institute (ELI). Apart from Spanish, his mother tongue, he is fluent in English, Italian and French, and is improving his Mandarin. He lives in Madrid with his wife and two children.

**Ruth Plato-Shinar** is a Professor of Banking Law and Financial Regulation at the Netanya Academic College, Israel, where she also serves as the Director of the Center for Banking Law and Financial Regulation.

She is the author of the book *The Banks' Fiduciary Duty*, on which a few important precedents of the Israeli Supreme Court are based; as well as of the book *Banking Regulation in Israel: Prudential Regulation versus Consumer Protection*, which was translated into Mandarin.

She is a member of the Advisory Committee of the Israeli Minister of Finance, the Advisory Committee of the Governor of the Bank of Israel, the Advisory Board of the Commissioner of Capital Markets, Insurance and Savings; and a former Board Member of the Governmental Fund for Class Actions.

She also serves on the Academic Advisory Councils of the Asian Institute of International Financial Law (AIIFL) at Hong-Kong University, and the Center for Commercial Law Studies (CCLS) at Queen Mary University, London.

**David Rouch** is a partner in Freshfields Bruckhaus Deringer, specialising in financial regulation. He works with the full range of financial market participants, dealing with some of the market's greatest regulatory bodies. He is particularly known for his work on law and institutional culture, and has helped a number of firms with their culture-change programmes. He has run two joint projects between Freshfields and the London School of Economics exploring this area and has also participated in the work of the Law and Ethics in Finance Project.

**Costanza A. Russo** is the Senior Lecturer in International Banking Law and Business Ethics at the Centre for Commercial Law Studies (CCLS), Queen Mary University of London, where she teaches several post-graduate modules in ethics and in banking and finance. She is also the Director of the CCLS Institute for Regulation and Ethics and the Director of the CCLS LLM in Banking and Finance in Paris. More recently, she has been working for the Committee on Standards in Public Life (CSPL), a UK Cabinet Office Committee, in conducting a review of the ethics of UK banking and financial regulatory authorities, as part of the CSPL broader review 'Ethics for Regulators'. She also sat on a steering committee of the UK Banking Standards Board (BSB) for a research project investigating the relationship between law, regulation and ethics in finance. Since 2016, she has been a member of the Banking Union (Resolution) Expert Panel of the ECON Committee of the European Parliament.

She holds a Masters Degree in Law and a PhD in Economics.

**Marcelo J. Sheppard** holds a Law Degree (Doctor en Derecho) from Universidad de Montevideo (UM), Uruguay. Marcelo also holds an LLM (with Distinction) in Corporate and Commercial Law from the Centre for Commercial Law Studies (CCLS), Queen Mary University of London and is a PhD candidate at CCLS, Queen Mary University of London. He is in charge of the Law and Strategic Planning Department of Universidad de Montevideo (UM).

Before joining the UM, he worked as a lawyer in two prominent law firms in Uruguay and was a Country Manager of a multinational Corporate and Trust Services firm in Uruguay.

Marcelo is also Associate Professor of Commercial Law in Universidad de Montevideo and has been a Research and Teaching Associate at CCLS, Queen Mary University of London during the academic year 2018/19.

**Kara Tan Bhala** is President and founder of the Seven Pillars Institute for Global Finance and Ethics, the world's only independent think tank for the research, education, and promotion of financial ethics. The Institute was shortlisted in the Prospect Think Tank Awards 2016. Kara has over 23 years of work experience in global finance and is lead author of *International Investment Management: Theory, Ethics and Practice*. She was named by Ingram's in 2017 as one of the '50 Kansans You Should Know'. Kara has five degrees across three disciplines and has lived and worked in London, Oxford, Singapore, Hong Kong, New York, and Washington, DC.

**Simon Thompson** was appointed Chief Executive of the Chartered Banker Institute in 2007, and led the Institute's work to establish the Chartered Banker Professional Standards Board. Simon chairs the Global Education Standards Committee established by a group of leading international banking institutes, and is a former Vice President of the European Bank Training Network.

He is the editor and co-author of the forthcoming *Principles & Practice of Green Finance*.

**Philip R. Wood** CBE, QC (Hon), BA (Cape Town), MA (Oxon), LLD (Lund, Hon) was formerly Head of Allen & Overy Global Law Intelligence Unit, Special Global Counsel at Allen & Overy, Visiting Professor in International Financial Law, University of Oxford, Yorke Distinguished Visiting Fellow, University of Cambridge and Visiting Professor, Queen Mary University, London.

Philip is one of the world's leading experts in comparative and cross-border financial law and an experienced practitioner. He has written about 23 books. The latest edition of the nine volumes in his series on the law and practice of international finance was in the course of being published in mid-2019. In 2016, he published a book for the general reader called *The Fall of the Priests and the Rise of the Lawyers*.

He pioneered a method of measuring financial law according to key indicators and is particularly well known for his colour-coded global law maps. He has developed a methodology for legal risk ratings of the jurisdictions of the world with regard to both their written law and the application of the law.

He completed the London Marathon in 2005, the Berlin Marathon in 2011 (at age 69) and the Paris Marathon in 2014. He climbed Mount Kilimanjaro in 2009.

He was born in Livingstone, Zambia and is married with four children.

Philip was awarded an honorary QC in 2010 and CBE in the Queen's New Year honours list in 2015 for services to English and Financial Law.

**Mark Yallop** is an Independent Member of the Board of the Prudential Regulation Authority at the Bank of England and Chair of the FICC Market Standards Board. The Prudential Regulation Authority is responsible for ensuring the safety and soundness of the major UK-based banks and insurance companies and the UK financial system, and the protection of depositors and policy holders. The FICC Market Standards Board is an industry body, established in 2015 by HMT, the Bank of England and the FCA to improve standards in wholesale fixed income, currency and commodity markets.

Prior to this, Mark was, from March 2013 to September 2014, UK Group CEO for UBS, responsible for overseeing all UBS's Investment Banking, Wealth Management and Asset Management activities in the UK.

From 2005 to 2011 Mark was Group COO and main board director at ICAP plc. During his time there he built the electronic markets and post trade businesses of the firm, managed the Group's infrastructure and contributed significantly to the firm's growth and diversification of its business strategy. From 2009 to 2011 he also led a number of initiatives to develop industry and regulatory responses to the 2008 financial crisis.

From 1984 to 2004 Mark was at Morgan Grenfell and then Deutsche Bank, where he was one of the architects of its expansion in investment banking, built and ran as Global Head a number of trading and sales businesses, and served as Global Markets and Corporate and Investment Banking Chief Operating Officer. From 2002 to 2004 he was Deutsche Bank AG Group COO, responsible for managing the Group's infrastructure and its business rationalisation programme.

Mark serves on the Board of OpenFin, the US technology firm and is a Partner in Illuminate Financial Management, a fintech venture capital business. Previously, Mark served on the board of the International Swaps and Derivatives Association (ISDA) as well as numerous other financial services industry bodies and working groups, and on the Board of the Centre for Social Justice, as well as the Create the Change campaign board for the Francis Crick Institute, and also chaired the Development Board for University College, Oxford.

Mark read Chemistry at University College, Oxford from 1978 to 1982.

**Basil G. Zotiades** read Jurisprudence at Hertford College, Oxford (MA, 1983) and Philosophy of Law at University of Paris II (DEA, 1985). He qualified as a solicitor (England and Wales) in 1988 and as an 'avocat' at the Paris bar in 1994. He is a former partner of Linklaters and Latham & Watkins and former Global Head of Group Dispute Resolution at BNP Paribas. In private practice, he advised banks, asset managers and insurance companies on a broad range of financial markets transactions, including the securitisation or repackaging of financial assets ranging from loans, debt securities and OTC derivatives to commercial receivables and interests in funds.