

BANKING IN THE DIGITAL AGE

AN INCLUSIVE TRANSFORMATION FOR A CHANGING WORLD

25.11.2020



Bio-notes



Rick Hunkin, Chairman of the Malta Bankers' Association and Chief Executive Officer of Bank of Valletta p.l.c. Mr Hunkin was appointed Bank of Valletta's Chief Executive Officer and executive Director on the Bank's Board on 1 January 2020. He has extensive expertise in international, retail banking, mortgages and savings, risk management, change programmes and corporate governance infrastructure. Having started his career at NatWest and then LloydsTSB, he has over the last 35 years, covered a wide span of organisations and held seats on the Boards of several UK and overseas financial services companies.

Mr Hunkin holds a Master's in Business Administration from Manchester Business School and a Financial Studies Diploma – a degree level qualification obtained via the Chartered Institute of Bankers and Sheffield Hallam University. He has been elected a Fellow of the Chartered Institute of Banking in both England and Scotland (FCIB, FCIBS) for services to Banking and Education.



Karol Gabarretta is the Secretary General of the Malta Bankers' Association as from the 23rd July 2018. Mr Gabarretta represents the Association on various local bodies, such as the Management Committee of the Deposit Compensation Scheme and Board of Governors of FinanceMalta. He also sits on the Executive Committee of the European Banking Federation (EBF). He holds a Bachelor's degree in Economics (B. Comm. Econ.) and a post-graduate degree in Financial Services (M.A. Fin. Serv.) from the University of Malta. Mr Gabarretta was employed by the Central Bank of Malta (1979-2001) and subsequently by the MFSA (2002-2018) and is a former member of the ECB's Supervisory Board. Mr Gabarretta also served as Chair of the Committee of European Banking Supervisors (CEBS) Task Force on Supervisory Disclosure (TFSD) and provided assistance within the EU Commission's TAIEX program as an Expert on Banking Provisions of Financial Services Acquis.



Liga Semane is a Policy Advisor for Data and Innovation at the European Banking Federation (EBF), where she works in the Cybersecurity and Innovation Team on topics including data protection, the data economy, digital finance and Artificial Intelligence. Prior to this she worked as an Associate Manager for Government Relations at Accenture in Brussels, also focusing on the digital agenda in Europe, and was also a Senior Consultant for public affairs firm cabinetDN.



Etienne Goosse is the Director General of the European Payments Council. He has extensive professional experience across different sectors of the payments industry. He started his career with the Belgian central bank. He held executive positions at eurocheque International, Europay International and MasterCard Europe. In his previous assignments, Mr Goosse's responsibilities included franchise management, legal and regulatory affairs, stakeholder management as well as finance and administration. He also has an extensive track record in managing governance as well as European and public affairs.



Luciano Brincat is a Senior Manager within the Strategy, Policy and Innovation function of the MFSA, responsible for the implementation of the MFSA's FinTech Strategy. Luciano graduated from the University of Malta with a Bachelor of Commerce Honours degree majoring in Economics and subsequently obtained a Master of Science degree in Banking and Finance.



Sylvana Gatt joined the Central Bank of Malta in 1987, graduating in Financial Services at the University of Manchester in 2001. She is a Certified Information Systems Auditor and for nine years was part of the Internal Audit team at the Bank. In 2011 she took over the management of the Payment and Banking Operations Office and is today the Head of Payments and Banking comprising also Regulation and Oversight. During her career at the Bank she was involved in a number of projects relating to payment systems, also at ESCB level. She is currently the Chair of the Payment Systems User Group and the SWIFT National User Group.



Mario F. Cassar read business management at the University of Malta graduating in 1985. He was awarded a research and teaching assistantship by University of Mississippi from which institution he obtained his Masters in Business Administration in 1986.

Mario has always worked within top management structures and occupied a number of C-Level leadership positions and directorships with experience in travel and tourism, financial services, franchise operations, property development; gaming and IT as well as the educational sector (TEFL).

He is the founder/owner of *konsultadvisory Limited*, and for the past six years has focused on supporting leadership development through executive and team coaching, training and consulting. He is an accredited Individual Team Coach (Foundation) by EMCC and Belbin Team Roles Accredited. Mario has also supported the GEMMA Know Plan Act independent financial capability portal since 2018 in a number of initiatives including the moderation of webinars on personal financial management.



Kenneth Farrugia joined Bank of Valletta plc (BOV), Malta's largest banking group, in 1985 and has since occupied various positions within the Bank. Kenneth currently holds the post of Chief Business Development Officer at Bank of Valletta plc and sits on the Group's Management Board. Kenneth is, amongst others, responsible for the improvement of the Bank's market position, as well as the achievement of financial growth and long-term strategic business goals. Kenneth is also a Governor of FinanceMalta, Malta's national promotional body for financial services, and also serves as Chairman of the MASA. He is also the Chairman of Malita Investments plc which is listed on the Malta Stock Exchange. Kenneth is married to Kathleen and has two children.



Bernard Cutajar holds the post of Head of Global Liquidity and Cash Management at HSBC Bank Malta Plc. Currently he is managing and driving HSBC's Cash Management activities for corporate, commercial and retail business banking clients in Malta. Bernard has more than 25 years' experience in the financial services industry during which he has occupied various senior management roles in Retail Banking, Operations and Commercial Banking. Notably as transformation manager he has managed the implementation of systems and processes within HSBC Bank Malta Plc, enabling efficiencies. During the past years he has worked along with commercial customers to promote digitisation of operations and due diligence capabilities.



Ronald Psaila, is currently the Head of Business Solutions at APS Bank Plc. Ronald holds a Master in Business Management from the University of Malta and a degree in ICT and Business. He joined the Public Service in 1993 and occupied different management roles within the IT sector. In 2012, was appointed Chief Information Officer and for six years managed the information management office within different Ministries. Ronald led various strategic initiatives and was a lecturer at the Institute for Public Service.