



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.



Gonzalo Gasós is Head of Prudential Policy and Supervision at the European Banking Federation (EBF), leading the department in charge of Risk management, Supervisory practices, Crisis management and Economic analysis and reporting. He is a member of the EBF Management Committee, Secretary of the Banking Supervision Committee and member of the Advisory Board of the European Banking Institute (EBI). From October 2021, he is a member of the Commission’s Advisory Panel on non-performing loans (NPL).

Gonzalo coordinates the EBF relationship with the ECB Single Supervisory Mechanism (SSM) in Frankfurt since its creation in 2014. Likewise, he organises the exchanges with the Single Resolution Mechanism (SRM) through exchanges with bank experts and Board members.

Previously, Gonzalo worked for Santander Group from 1995 to 2010 where he participated in the expansion of the banking group serving in various positions of Risk management, and as Basel II Project Officer in Santander UK, Germany, Portugal and Italy. He began his professional career working during 4 years as a management consultant in the Financial Services Division of Accenture.

He holds a master’s degree in Economic Science and Business Administration from Universidad Autónoma in Madrid. He completed post-graduate programs at IE Business School and at IMD in Lausanne.



Joseph Gavin is the Chief Executive Officer of the Authority responsible for chairing the MFSA’s Executive Committee and sits on the Board of Governors of the Authority.

In his role as Chief Executive Officer of the MFSA, Joseph shall be responsible for the overall management and performance of the Authority, and the implementation of reforms and consolidation in the financial services sector.

Critically, Joseph acted as General Counsel within the Central Bank of Ireland between 2009 and 2015, at a time in which the Irish regulator was undergoing significant policy and structural change, and he was instrumental in guiding the Irish watchdog during a sensitive time, post-recession. Joseph was more recently employed as a Partner and Head of Financial Services at an Irish law firm, providing specialist input in areas relating to regulation and enforcement in financial services.

Joseph has more than 40 years of experience as a lawyer in financial services generally.



Yvonne E.M. Willemsen (1965) graduated in Philosophy at the VU University Amsterdam. She has been working since 1992 for the Dutch Banking Association (NVB).

She is the head of the Security Department and responsible for all the AML/CFT topics. In this role Yvonne is representing the Dutch banks in consultations with the ministries of Finance and Justice and relevant supervisory bodies.

She is the former chairwoman of the Financial Crime/ AML Committee of the European Banking Federation (EBF) and a member of the Exco Financial Crime Strategy Group.



Jürgen Schaaf has been Advisor to the Senior Management of Market Infrastructure and Payments at the European Central Bank since November 2019. He is currently focusing on central bank digital currencies and retail payments strategies.

Before that, he was Counsellor to the Executive Board of the ECB (Dec 2012 - October 2019) and Secretary of the Single Supervisory Mechanism (SSM) Project Team Dec 2012 – Dec 2013). Before he joined the ECB, he was Personal Adviser to the Governor of Banque centrale du Luxembourg. In previous occupations he worked ECB watcher at Börsen-Zeitung, a German financial daily, and as Senior Economist at Deutsche Bank. He studied economics in Marburg and Canterbury/Kent (United Kingdom) and holds a Ph.D. in Economics from Phillips University Marburg.



Scott Lee Holloway is at the helm of the Voice of the Customer Unit at APS Bank. Scott is responsible for ensuring that the voice of the Customer is heard and channelled through to deliver an optimal Customer Experience.

This includes monitoring Customers' feedback across all business lines/channels and bringing the Customer's perspective to any initiative/project that impacts the way Customers will "experience" their interactions with the Bank.

With more than a decade's experience within the Financial Services sector; including working with the likes of Santander & HSBC, Scott has contributed towards improving the Customer Journey.



Odette Vella has been working in consumer affairs for the past 19 years. Currently she holds the position of Director for Information, Education and Research at the Office for Consumer Affairs within the Malta Competition and Consumer Affairs Authority. Ms. Vella's main responsibilities include generating awareness on consumer rights and educate consumers on how to make informed purchase decisions.

These responsibilities are mainly carried out through information articles published on local newspapers, which include the weekly consumer page published on the Sunday Times of Malta. Ms Vella also regularly participates in Radio and TV magazine programmes where she explains and discusses consumer related topics.

Ms Odette Vella also represents Malta in the Consumer Policy Network and regularly participates in various consumer related conferences and workshops abroad.



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 Retail Banking 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.



Louis Cilia is the President of the National Association of Pensioners since 2015 and is involved in other NGOs. Prior to his retirement from public service, Mr Cilia was the Permanent Secretary within the Ministry for Competitiveness and Communications. Between 1989 to 1995, Mr Cilia represented Malta on the Governmental Committee of the European Social Charter of the Council of Europe following its ratification by Malta in 1989. In March 1993 Mr Cilia was appointed as the Vice-Chairman of the Committee and its Chairman for two years between 1993 to 1995. He entered Government service in July 1963.

Mr Cilia wrote the biography of Archbishop Michael Gonzi in 2017 entitled "'Kollni Kemm Jien għalikom - Il-Hajja mqanqla ta' Mikiel Gonzi u żminijietu (1885-1984)" which won "Il-Premju Nazzjonali tal-Ktieb 2018" in the historical/biographies' category.



Grace Camilleri leads the Strategy and Transactions (Strategy and Transactions) and Banking Advisory Services for EY Malta with over 20 years of professional experience.

Grace’s technical expertise spans a range of service lines, with a focus on transaction advisory, financial services regulation and restructuring. She supports local and foreign companies operating in the financial services sector and has been involved in numerous projects, including regulatory, IFRS, risk management, due diligence assistance and advisory support in financial crime.

Grace is a certified accountant and a Fellow of the Malta Institute of Accountants.



Burçak Inel as a Director, Financing Growth guides the European Banking Federation team dedicated to advancing banks’ financing of inclusive and sustainable growth through SME lending, financial markets and sustainable finance, using regulatory advocacy, research and best practice promotion.

Until 2015, she was the Deputy Director General of FESE. Burçak received the “Lobbyist of the Year” award in a global *Euromoney* competition in 2003. Before moving to Europe, she worked at the World Bank in Washington, D.C.

A Belgian-Turk, Burçak holds a Political Science B.A. from Mount Holyoke College and a Master in Public Policy degree from Harvard University. She graduated from the American Robert College of Istanbul.



Diarmuid Murphy has spent a considerable part of his career working on and writing about financial resilience and the operational aspects of central banking.

Diarmuid began his central banking career at the Central Bank of Ireland (CBI) and became a key figure in the CBI’s response to the Irish financial crisis. Diarmuid has also worked in the market operations area of the European Central bank and spent several years at the International Monetary Fund, in both the central banking and crisis management areas. Having returned to the CBI in 2018, Diarmuid took on responsibility for Brexit and ‘fintech’ related authorisations and also banking related contingency planning, establishing a new unit. In 2020, Diarmuid undertook a fellowship program with the Financial Stability Institute at the Bank for International Settlements.

In October 2021, Diarmuid began a secondment to the EU Commission where he is currently part of the team overseeing the implementation of the EU Commission’s Renewed Sustainable Finance Strategy.



David Eacott is Head of Banking Supervision, responsible for the oversight of credit and financial institutions operating in and from Malta. David joined the MFSA in February 2020 after 22 years at the Bank of England including the UK's Financial Services Authority. David was most recently responsible for the successful implementation of the UK's ring fencing regime. During that time, he also helped the Resolution function with its implementation of the UK's Resolvability Assessment Framework and led the Bank of England's effort to improve the quality of internal audit functions within financial firms. During his supervisory career, David ran a number of teams responsible for oversight of large and medium sized banks, building societies and asset management firms. He was also a UK policy expert on the CRD and worked at the UK's Permanent Representation in Brussels during the last UK EU Presidency negotiating its final legislative stages. David studied Modern European Studies at Loughborough University prior to joining the Bank of England.



Caroline Buhagiar Klass is the Head of Human Resources and Corporate Sustainability at HSBC Bank Malta plc. In her role she leads the HR and Sustainable agenda of the bank together with the senior executives of the bank. She has 25 years business experience across finance and manufacturing. She has carried out global roles in Italy, France, US and Singapore mainly within the area of human capital. She has a Diploma in Adult Education from the University of Malta, a Master's Degree in Work Psychology and currently reading for a qualification in Sustainable Finance with the University of Cambridge. Caroline is an advocate of unlocking the human potential which will lead to economic and environmental prosperity.