

The Program on International Financial Systems (PIFS)
and the International Association of Deposit Insurers (IADI)

Virtual Seminar on the Interaction of Deposit Insurance, Resolution, and the Lender of Last Resort Function

Tuesday, May 6, 2025
8:00am – 10:00am (Eastern Daylight Time, or UTC-4:00)
Via Zoom

PROGRAM AGENDA

8:00am – 8:05am (EDT)¹

Welcoming Remarks:

- [Eva Hüpkes](#) (Secretary General of IADI)

8:05am – 9:05am (EDT)

Joint Presentation: U.S. and European Approaches

- [Rosa Maria Lastra](#) (Sir John Lubbock Chair in Banking Law at the Queen Mary School of Law at the University of London)
- [Hal S. Scott](#) (President of PIFS and Professor Emeritus at Harvard Law School)

9:05am – 9:45am (EDT)

Moderated Discussion with [Rosa Maria Lastra](#) and [Hal S. Scott](#) as well as:

- [Andreas Dombret](#) (Global Senior Advisor at Oliver Wyman, former Executive Board Member at the Deutsche Bundesbank, and former Supervisory Board Member at the European Central Bank)
- [Simon Gleeson](#) (Consultant to Clifford Chance and Visiting Professor at the University of Oxford)
- [Arthur J. Murton](#) (Director of the Division of Complex Institution Supervision and Resolution and Deputy to the Chairman for Financial Stability at the Federal Deposit Insurance Corporation)

9:45am – 10:00am (EDT)

Audience Q&A

¹ Program Times: This agenda reflects times in Eastern Standard Time (EDT, or UTC-4:00).

Speaker Biographies

Eva Hüpkes

Secretary General of IADI

Dr. Eva Hüpkes took up her position as Secretary General of the International Association of Deposit Insurers in August 2023. Working with IADI members, her priorities as Secretary General are to

- Strengthen IADI as a transparent, effective, member-driven and inclusive international policy-making body;
- Promote effective deposit insurance and resolution policies to help make financial systems safer around the world;
- Assist deposit insurers in responding to evolving financial conditions and bank business models, and the emerging risks and opportunities of digital transformation;
- Engage effectively with all stakeholders and safety net participants, including central banks, supervisors and resolution authorities, to promote consistent, coordinated and holistic policies that protect depositors and foster financial stability;
- Develop and advance IADI standards and guidance through comprehensive implementation monitoring, strategic partnerships and effective training and technical assistance.

Prior to joining IADI, Dr. Hüpkes was Head of Regulatory and Supervisory Policy at the Financial Stability Board (FSB). She helped shape the FSB/G20 policy response to the 2008 Global Financial Crisis, including the FSB Framework for Reducing the Moral Hazard Risks of Systemically Important Financial Institutions and the FSB's global resolution standard for the banking, insurance, and financial market infrastructure sectors. More recently, her work at the FSB has focused on digital innovation and the regulation, supervision and oversight of crypto-assets.

From 1999 to 2009, Dr. Hüpkes served as Head of Regulation at the Swiss Financial Market Supervisory Authority (FINMA) where she worked on broad range of legislative and regulatory initiative spanning banking and securities regulation, as well as anti-money laundering. She was Co-chair of the Basel Committee Working Group on Cross-border Bank Resolution that in 2009 developed, jointly with IADI, the first set of Core Principles of Effective Deposit Insurance Systems. From 1997 to 1999 she worked at the International Monetary Fund where she supported the Fund's response to the Asian financial crisis.

Dr. Hüpkes is a member of the New York Bar and studied law and international relations at the University of Passau, the University of Geneva, the Geneva Graduate Institute, Georgetown University, and the University of Bern, where she obtained her doctorate in law. She has published widely in academic journals and is a member of the International Monetary Law Committee of the International Law Association and a lecturer in international financial regulation at the University of Zurich.

Rosa Maria Lastra

Sir John Lubbock Chair in Banking Law at the Queen Mary School of Law at the University of London

Qualifications: LLB & MA (Valladolid), LLM (Harvard, Fulbright Fellow), PhD (Madrid, with research stay at the LSE)

Professor Dr Rosa María Lastra is the Sir John Lubbock Chair in Banking Law and Chair of the Institute of Banking and Finance Law the Centre for Commercial Law Studies (CCLS), Queen Mary University of London. She is a Vice-Chair of the Monetary Committee of the International Law Association (MOCOMILA), founding member of the European Shadow Financial Regulatory Committee (ESFRC), research associate of the Financial Markets Group of the London School of Economics and Political Science, member of the European Banking Institute (EBI), member of the European Law Institute (ELI), member of the Sovereign Debt Scoping Forum of the FMLC (Financial Markets Law Committee), member of the International Insolvency Institute, member of the British Insurance Law Association, member of SUERF (the European Money and Finance Forum) and member of PRIME. She has served as a consultant to the International Monetary Fund, the European Central Bank, the World Bank, the Asian Development Bank, United Nations (UNCTAD) and the Federal Reserve Bank of New York. She is a member of two expert panels of the European Parliament: the Monetary Panel since 2015 and the Banking Union (Resolution) Panel since 2016. She is a member of Unidroit's Working Group on Bank Insolvency since 2021. She has contributed as expert witness in international arbitration cases.

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 2021, Professor Lastra acted as specialist adviser to the House of Lords in an inquiry on the Quantitative Easing (QE) programme of the Bank of England, conducted by the House of Lords Economic Affairs Committee (ECAM) chaired by Lord Forsyth of Drumlean [The QE inquiry terms of reference are available online]. In 2023, Professor Lastra she acted Specialist Adviser to the House of Lords to assist their Economics Affairs Committee, chaired by Lord Bridges of Headley, in its inquiry into *The Bank of England: how is independence working?* The report was published in November 2023 and can be found in the Parliament website.

Since 2022 Professor Lastra has been working in close collaboration with the IMF's Legal Department in examining key legal issues on a topic—climate—at the forefront of the IMF's agenda; the collaboration builds on a long-lasting intellectual partnership covering several legislative developments, initiatives, and policy proposals (including on legal issues related to Brexit, bank insolvency and resolution, public debt, central banking, digitalisation, and bank regulation).

Prior to coming to London, she was Assistant Professor of International Banking at Columbia University School of International and Public Affairs in New York (1993-1996). From January 1992 to September 1993 she was a consultant in the Legal Department of the International Monetary Fund in Washington DC From 2008 to 2010 she was a Visiting Professor of the University of Stockholm. Professor Lastra is Co-Director of the Sovereign Debt Forum, a collaboration between Georgetown and Queen Mary,

and has acted as Principal Investigator in the Legal and Economic Conceptions of Money project funded by the ESRC under the Rebuilding Macroeconomics network

(NIESR). She is Co-Director of the Queen Mary-UNIDROIT Institute of Transnational Commercial Law.

She studied at Valladolid University, Madrid University, London School of Economics and Political Science and Harvard Law School (Fulbright Fellow). Her publications include numerous articles in internationally refereed journals and several books: Research Handbook on Law and Ethics in Banking and Finance (Elgar, co-edited with Costanza Russo and William Blair, 2019), Research Handbook on Central Banking (Elgar, 2018, co-edited with Peter Conti-Brown), International Financial and Monetary Law (Oxford University Press, 2015, authored), Sovereign Debt Management (OUP, 2014, co-edited with Lee Buchheit), The Rule of Law in Monetary Affairs (Cambridge University Press, 2014, co-edited), International Law in Financial Regulation and Monetary Affairs, (OUP, 2012, co-edited with Thomas Cottier and John Jackson), Cross-Border Bank Insolvency (OUP, 2011, edited), Legal Foundation of International Monetary Stability (OUP, 2006, authored), The Reform of the International Financial Architecture (Kluwer, 2001, edited), Bank Failures and Bank Insolvency Law in Economies in Transition (Kluwer, 1999, co-edited) and Central Banking and Banking Regulation (LSE, 1996, authored).

Hal S. Scott

President of PIFS and Professor Emeritus at Harvard Law School

Hal S. Scott is the Emeritus Nomura Professor of International Financial Systems at Harvard Law School (HLS), where he taught from 1975-2018. His HLS courses were on Capital Markets Regulation, International Finance, the Payment System and Securities Regulation. He is currently an adjunct Professor of Public Policy at the Harvard Kennedy School of Government where he teaches Capital Market Regulation and a guest lecturer at Tsinghua University.

He has a B.A. from Princeton University (Woodrow Wilson School, 1965), an M.A. from Stanford University in Political Science (1967), and a J.D. from the University of Chicago Law School (1972). In 1974-1975, before joining Harvard, he clerked for Justice Byron White.

He is the Director of the Program on International Financial Systems (PIFS), founded in 1986, as part of Harvard Law School, which became independent in 2018. Besides doing research, the Program organizes the annual invitation-only U.S.-China, U.S.-Europe, and U.S.-Japan Symposia on Building the Financial System of the 21st Century, and special event roundtables. HLS is the non-financial sponsor of these events. In addition, PIFS partners with Executive Education at HLS in offering executive education for financial regulators.

Andreas Dombret

Global Senior Advisor at Oliver Wyman, former Executive Board Member at the Deutsche Bundesbank, and former Supervisory Board Member at the European Central Bank

Dr. Andreas Dombret is a global senior advisor in Frankfurt. He provides strategic advice in banking and the public sector, as well as lending global support in



expanding board-level strategic relationships and further development of regulatory and central bank service portfolios worldwide. Dr Dombret lectures at Columbia University in New York and has been an honorary professor at the European Business School (EBS) in Oestrich-Winkel, Germany, since 2009.

Simon Gleeson

Consultant to Clifford Change and Visiting Professor at the University of Oxford

Simon Gleeson specialises in banking and financial markets law and regulation, clearing, settlement and derivatives.

Simon's experience includes advising governments, regulators and public bodies as well as banks, investment firms, fund managers and other financial institutions on a wide range of regulatory issues. He is described by all of the major legal directories as one of the world's leading experts in financial services and banking regulation, capital markets and derivatives.

He is one of the lead legal advisors to the main UK banking and financial services industry bodies regarding Brexit.

In addition to his private practice, Simon is heavily engaged in the development of law and policy in finance. He chairs the Institute for International Finance's cross-border resolution committee, and is generally regarded as one of the intellectual leaders in the post-crisis reform of financial regulatory and resolution law, having worked with national and international bodies to develop the "bail-in" concept. He has been called to give evidence to UK and EU parliamentary committees, and has worked closely with other legislators around the world (including G-20 governments). He advised the World Economic Forum on its 2009 Report on The New Global Financial Architecture, and was involved in the establishment of the UK's Banking Standards Board.

Simon has lectured at Harvard, Oxford, Cambridge and Edinburgh Universities, and at King's College London, the LSE and the Centre for Commercial Law Studies at Queen Mary University of London. He is currently a visiting Professor at Queen Mary University, a member of the bank resolution project of the Hoover Institution at Stanford University, and was a Visiting Fellow of All Souls College Oxford. He has been appointed as a Deputy High Court Judge.

Arthur J. Murton

Director of the Division of Complex Institution Supervision and Resolution and deputy to the Chairman for Financial Stability at the Federal Deposit Insurance Corporation

Arthur J. (Art) Murton is the Deputy to the Chairman for Financial Stability, responsible for overseeing the deposit insurance, resolution, and research responsibilities of the Federal Deposit Insurance Corporation (FDIC). Mr. Murton also provides strategic leadership of the FDIC's international outreach regarding the resolution of cross-border financial institutions, including global, systemically important financial institutions. Through September of 2018, Mr. Murton was the Director of the FDIC's Office of Complex Financial Institutions (OCFI), the original unit responsible for resolution planning efforts under Title I and Title II of the Dodd-Frank Act. Prior to



becoming Director of OCFI in July 2013, Mr. Murton was the Director of the Division of Insurance and Research at the FDIC. In that capacity, Mr. Murton was responsible for overseeing the adequacy of the deposit insurance fund, the risk-based pricing of deposit insurance, and the research and statistics function. During the 2008 financial crisis, Mr. Murton led the design and implementation of the Temporary Liquidity Guaranty Program and led the FDIC's efforts to maintain the liquidity and solvency of the deposit insurance fund. Mr. Murton received a B.A. in Economics from Duke University and a Ph.D. in Economics from the University of Virginia.

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