

ALMUDENA DE LA MATA MUÑOZ (PHD MAX PLANCK INSTITUT-UNI HAMBURG)
delamata2000@yahoo.es



WORK EXPERIENCE

CURRENT POSITION:

Head of the European Affairs Unit, Banco de España (2011- Today).

Lecturer at Humboldt University of Berlin and University of Hamburg and Bucerius Law School, Universidad Pontificia Comillas (ICADE), Universidad de Castilla la Mancha. **Courses:** Civil and commercial law. International private law. EU financial regulation and supervision after the crisis. 360^º regulation and non-market strategy. (2000-Today).

PREVIOUS POSITIONS:

European Affairs Coordinator (Legal Counsel), Banco de España. (2010-today).

Legal Counsel, Legal department. **Banco de España**. (2008-2010).

Central Compliance Manager, Global responsible for Policy Development and Regulatory Risk. Secretary of the Financial Sanctions Board (OFAC). Fortis Merchant Banking (*cadre direction*). **Fortis Group**. Brussels. (2006-2008).

Legal and Regulatory Counsel for Europe. **General Electric Int.** GE MI. Brussels. (2004-2006).

Head of the European Credit Research Institute (ECRI) - Research Fellow. Financial markets department. Centre for European Policy Studies (CEPS). Brussels. (2003-2004).

Scientific Researcher. Max-Planck Institute for Comparative and International Private Law, **Hamburg**. Referent for Spanish, Italian and Portuguese Law in the project: *Study Group on the European Civil Code* (currently *Draft Common Frame of Reference*). (1999-2003).

Consultant to the EU Commission: Final report on the law of security interest in the EU. (2003)

Consultant (Legal Advisor) for the German Central Bank (Bundesbank): Final report on the legal viability of the new RTGS Payment System in Europe. (2002).

Legal training. International law firm **Dobson & Pinci. London.** (1997).

EDUCATION

PhD in Law (Universität Hamburg-Max-Planck-Institut): "*Typical personal security rights in the EU. Comparative Law and Economics in Italy, Spain and other EU countries, in the light of EU law, Basel II and the financial crisis*". Published by Mohr Siebeck, 2011.

Business Development Program. HEC-Université de Liège. Brussel-Liège, 9 months - executive master in Business.

Certificate Capital Markets, Regulation and Compliance. University of Reading (UK), NSDA, 9 months executive program in Reading, UK.

Master in European Law, Europa Institut-Universität des Saarlands, Saarbrücken, Germany
Supplementary Specialisation: Human Rights.

Law Degree, Universidad Pontificia Comillas (UPCo)/ICADE-Madrid, Spain.

Degree in **Business Administration/Business Law**, Universidad Pontificia Comillas - ICADE-Madrid, Spain.

Other:

Professional Coaching Training and Exam, RCS London

Practitioner Neuro-linguistic Programming (NLP), IPH, Madrid.

Business Trainings: Leadership development programme, Six Sigma, Leadership for change, etc.

HONORARY POSITIONS AND AWARDS

- **Faculty Member** of the biannual World of Credit and Counseling Symposium; Magdalene College, **Cambridge University** (since 2004).
- Member of the **Scientific Committee** of the European Credit Research Institute – Brussels (2004-2010).
- **Board Member** of the Spanish – German Managers Association (WiJus), Madrid (2009).
- **Founder of the Consumer Finance Network**. Network of 30 high level Academics experts in the field of retail finance.
- Funding Member of the European Commercial Law Group.
- GE Management award and GE team work award (2005 and 2006).

LANGUAGES

Spanish: Native speaker.

English: Fluent. Proficiency level. Legal/Business English. PhD.

French: Fluent. Perfectionnement level. L'Alliance Française. Paris.

German: Fluent. Postgraduate Studies/Lecturing in German. Academic German Degree, Uni. Hamburg.

Italian: Fluent. Working level.

PUBLICATIONS AND PRESENTATIONS AT INTERNATIONAL CONFERENCES

Several publications in international legal reviews and Editor of the ECRI Quarterly Review.

Presentations and conferences in Cambridge, London, Montreal, Berlin, Hamburg, Madrid, Toledo. See annex.

Book:

- Typical Personal Security Rights in the EU (Comparative Law and Economics in Italy, Spain and other EU Countries in the Light of EU Law, Basel II and the Financial Crisis), Mohr Siebeck, Tuebingen, 2010.

CO-AUTHORSHIP AND CONTRIBUTIONS TO REPORTS FOR PUBLIC INSTITUTIONS:

- Principles, Definitions and Model Rules of European Private Law, Draft Common Frame of Reference (DCFR), ed. Sellier, 2009.
- Study on Property Law and Non-Contractual Liability Law as they relate to Contract Law. Submitted to the European Commission – Health and Consumer Protection Directorate General – SANCO B5-1000/02/000574 by Prof. von Bar and Prof. Drobnig.
- Report on the Payments System RTGSplus for the Deutsche Bundesbank, 2002.
- Communication on European Contract Law. Joint response of the Commission on European Contract Law and the Study Group on a European Civil Code, European Commission, 29.11.2001.

CO-AUTHORSHIPS AND CHAPTER IN BOOKS:

- Post-crisis measures on international banking expansion in the EU. Prudential supervision and protection of bank users, Actuality in the legal banking activity, Editura Hamangiu SRL, 2011, p. 144-181.
- Observatorio sobre la Reforma de los Mercados Financieros Europeos (2008), La función de cumplimiento normativo en el nuevo entorno de la MiFID. El incumplimiento de la normativa como nuevo riesgo para las entidades, (*Observatory of European Financial Markets Reform, The Compliance Function in the new MiFID environment*), p. 225 y ss.
- Principles of European Law, Study Group on a European Civil Code, Personal Security, Sellier, European Law Publishers, Munich, 2007; co-author.
- Spanish Translation of the chapter of Personal guarantees, Principles of European Law, see above, page 66 f.
- Markets in Financial Instruments Directive (MiFID). Una revolución para los mercados financieros europeos. (*Markets in Financial Instruments Directive (MiFID). A revolution for financial markets in the EU*), Anuario de derecho comercial europeo, 2007.
- Consumer Financial Capability: Empowering European Consumers, ed. ECRI, coauthor, 2006, (<http://www.responsible-credit.net/media.php?t=media&f=file&id=2310>).
- La nueva regulación Europea de Crédito al Consumo: Integración del mercado y protección al consumidor (*The new European legislation of consumer credit: market integration and consumer protection*), Anuario de derecho comercial europeo, 2005.
- Notas esenciales sobre el contrato de Leasing Financiero (*Notes on the contract of leasing*), Anuario de derecho comercial europeo, 2004.

ARTICLES IN LEGAL REVIEWS AND REPORTS:

- Compliance and Central Banking. Comparative analysis of the convenience of implementing a Compliance function in central banks, on the bases of compliance regulation. From MiFID to Basel III/CRD IV (*Cumplimiento normativo y banca central. Análisis comparado de la conveniencia de implantar una función de cumplimiento ("compliance") en banca central, sobre la base de la regulación aplicable a entidades de crédito y empresas de servicios de inversión. De MiFID a Basilea III/CRD IV*), *Revista de Derecho Bancario y Bursátil*, 04/ 2014.
- *The future of cross-border banking after the crisis. Facing the challenges through regulation and supervision*, European Business Organisation Law Review, Cambridge University Press, 01/2011.

- *La función de cumplimiento normativo en el ámbito de las entidades de crédito y las empresas de servicios de inversión: de Basilea II a MiFID y su transposición en España. El reconocimiento legislativo de una realidad práctica (The Compliance Function in the framework of financial institutions and investment services companies: from Basel II to MiFID and its implementation in Spain)*, Revista de Derecho Bancario y Bursátil, 01/2009.
- *Treating clients fairly. The impact of the Markets in Financial Instruments Directive - MiFID*; Document published for the Fourth International Symposium on Credit and Counseling, Magdalene College, Cambridge, England, 14-16/9/ 2008.
- *Die neue Kapitaladequanzvereinbarung – Basel II und die Kreditrisikominderung (The new Capital adequacy accord – Basel II and the credit risk mitigation)*, Genworth Financial, Zweite Ausgabe, 2005, 7 ff
- *Household's overindebtedness in the EU today*, CEPS Internal Policy Brief. 2005
- *El impacto de la cláusula de plena armonización en la protección al consumidor. La comitología como método alternativo de regulación en la Propuesta de Directiva del Crédito al consumo (The impact of the full harmonisation clause in the field of consumer protection. Comitology as an alternative way to regulate in the Draft Consumer Credit Directive)*, Revista española de ciencias empresariales, 06/2005
- *Evolución del crédito al consumo en el 2004 (Evolution in the field of consumer credit in 2004)*, La revista digital del instituto nacional de consumo, December-January, 2004/2005
- *Integration of the EU Consumer Credit Market. Proposal for a More Efficient Regulatory Model*; Working Paper, Centre for European Policy Studies, 11/2004
- *EU consumer credit legislation: the path to market integration*. Credit Risk International, 07-08/2004.
- *Integrating EU consumer credit markets: A regulatory model*, Proceedings ECSA annual Conference, University of Montreal, Canada, 28/05/2004.
- *Un paso más hacia la unificación del derecho privado europeo. Comunicación de la Comisión de 15 de Marzo de 2003 sobre un derecho contractual europeo más coherente (One further step towards unification of European private law. Communication of the European Commission of 15th of March 2003 on a more coherent european contract law)*, Aranzadi Civil, 08/2003.
- *Los derechos de los trabajadores en la sucesión empresarial (Employees rights in business succession)*, Actualidad jurídica Aranzadi, 1/1/2001, no XI, N° 468, 1.
- *La protección social del trabajador eventual (Social protection of temporal employees)*, Expansión, 1/9/1999, 46 et sequ.
- *Una idea para Europa (A vision for Europe)*, Diario económico 5 días, 20/5/1995, Universitas, II.

COMMENTARIES AND JOURNALISTIC ARTICLES:

- *The EU Commission publishes on 28 October the amended version of the Consumer Credit Directive*, CEPS/ECRI, January 2005.
- *The EU Commission amends its Proposed Consumer Credit Directive*, CEPS/ECRI, European Voice, December 2004/January 2005.
- *Developments in the Consumer Credit Directive*, CEPS/ECRI Research Fellow, December 2004.
- *Waiting for the EU Commission's amended proposal*, CEPS/ECRI, October 2004.
- *Two steps further in the Consumer Credit Directive procedure-The European Parliament votes in its first reading on the Consumer Credit Directive and the European Council launches a questionnaire-*, CEPS/ECRI, July 2004.
- *The European Parliament to vote at a plenary session on the amendments to the draft Consumer Credit Directive*, CEPS/ECRI, April 2004.
- *European Parliament Committees to present an alternative Consumer Credit Directive proposal*, CEPS/ECRI, January 2004.

- *The EU Parliament rejects the EU Commission's proposal for the Consumer Credit Directive and requires withdrawal*, CEPS/ECRI, September 2003.
- Consumer Finance Newsletter (quarterly). Editor.

PRESENTATIONS AT INTERNATIONAL CONFERENCES

- *The new supervisory landscape: Single Supervisory Mechanism. Compliance Management & Regulatory Risk for the Banking Sector*, **Amsterdam**, 19 February 2014.
- *Novedades en la regulación financiera europea después de la crisis*. Universidad de Castilla la Mancha, **Toledo**, 19 January 2012.
- *Estatuto Jurídico de los bancos centrales en el Eurosistema y funcionamiento del Sistema Europeo de Bancos Centrales*, VIII Seminario Internacional de Banca Central, **Madrid**, November 2013.
- *A brave new world: The new banking supervisory structure in Europe. Capital Strength and Capital Excellence*. **Amsterdam**. 4/5 October 2011.
- *Estatuto Jurídico de los bancos centrales en el Eurosistema y funcionamiento del Sistema Europeo de Bancos Centrales*, VII Seminario Internacional de Banca Central, Madrid, 29 November 2010.
- *International Banking Expansion after the crisis: Financial Stability, Prudential supervision and Consumer's Protection*, World of Credit and Counseling Symposium; Magdalene College, Cambridge University, 19-21 September 2010.
- *Post-financial crisis measures on cross-border banking*, Central Bank of Romania, Piatra-Neamt, **Romania**, 2 June 2010.
- *Crisis financiera y compliance. Los efectos de la crisis en la función de Compliance*, Congress on corporate Compliance, Marcus Evans, **Madrid**, 27 May 2010.
- *La nueva arquitectura de supervisión europea (The new european supervisory architecture)*, Banco de España, **Madrid**, 6 October 2009.
- *Ensuring consumer's protection in the EU Financial Markets: Revolutionary changes and the impact of the financial crisis*, EU Regime of Consumer Protection, European Centre for judges and lawyers, European institute of public affairs, EIPA, **Luxembourg**, 12-13 March 2009.
- *Qué impacto práctico está teniendo la implantación de MiFID, a través de la Reforma de la Ley del Mercado de Valores, en la estructura organizativa de las entidades financieras, (Practical impact of the MiFID implementation on the organisational structure of financial institutions through the Ley del Mercado de valores)* Compliance Forum 2008. **International Institute of Research**, Madrid. 6-7 Octubre 2008.
- *Treating client's fairly. The impact of the Markets in Financial Instruments Directive*. Forth International Symposium on Credit and Counseling; Magdalene College, **Cambridge University**, 16-18 Septiembre 2008.
- *The impact of MiFID in financial institutions' internal structures*. International Research Institute. **Madrid**, 31st May 2008.
- *The US OFAC Financial Sanctions and their impact on internationally operating Banks*. International Research Institute, **Madrid**, 11-12th May 2008.
- *The impact of the CRD/ Basel II in housing markets. Consumer's implications*. Magdalene Symposium. Magdalene College. University of **Cambridge**, 17 September 2006.
- *Using mortgage insurances in housing finance. Main characteristics and further prospect for public/private partnership*. The 2nd regional congress on housing and mortgage finance for the "New Europe", The European Finance Convention, **Warsaw**, 18 October 2005.

- *The consumer credit directive - Rights and obligations for consumers and lenders in the EU. How to strike the right balance in consumer protection on financial markets?* Annual Seminar on Legal Aspects of Money at the EU Commission. EU Financial and banking law. Current status and future prospects. **Luxemburg**, 17 October 2005.
- *Basel II und die Instrumente zur Reduzierung von Kreditrisiken (Basel II and the credit risk mitigants)*, Hanseatic Securitisation Forum, **Hamburg**, 5 July 2005,
- *Kreditrisikominderung unter Basel II und die Capital Requirements Directive. (Credit risk mitigation under Basel II and the Capital Requirements Directive)*, DVPB. **Frankfurt am Main**. 12. 05. 2005.
- *Definition and measuring overindebtedness in Europe. Consumer Finance Network Meeting*, **Brussels**, 15 April 2005.
- *The Commission's amended Proposal for a new CCD-a new step in the legislative procedure*, Roundtable, ECRI, **Brussels** (Chairman), 8 December 2004.
- *Integration of EU Retail Financial Market. A challenge for Europe?*, ECRI, **Brussels** (Chairman) 28 October 2004.
- *Facing households' debt problems in the EU. Over-indebtedness in the light of the draft consumer credit directive*, Consumer Finance Network Meeting, **Brussels**, 27 October 2004.
- *Applying the Lamfalussy approach to the EU Consumer Credit Legislative procedure*, Consumer Finance Network meeting, **Brussels**, 27 October 2004.
- *Europe United. Can EU credit laws be harmonised?* Magdalene Symposium, Magdalene College, University of **Cambridge**, 27 September 2004.
- *Credit Card World 2004*. Terrapin **London**, 29-30 June 2004.
- *Verbraucherkreditrichtlinie. Kontroverser Entwurf der EU Kommission (Consumer credit directive. A controversial draft)*. **Hamburg** University, June 2004.
- *Integrating EU consumer credit markets: A regulatory Model*, ECSA University of **Montreal**, Canada, 28 May 2004.
- *El derecho de consumo en la perspectiva del 2003: Crédito al consumo, cooperación interadministrativa y prácticas comerciales desleales (Consumer law in 2003: Consumer Credit, Inter-institutional cooperation and unfair commercial practices)*, Centro de Estudios del Consumo-Universidad de **Castilla la Mancha**, 28 April 2004.
- *Harmonisation of consumer credit in the EU. Economic and regulatory issues*. Link financial, **London**, 5 March 2004.
- *Economic and Legal Implications of Regulatory Decisions: Impact of Current Proposal for a Consumer Credit Directive*, Seminar: Consumer Credit at the point of sale. Future Prospects & Challenges for Regulatory Policy on Consumer Credit in the EU, **CEPS Brussels**, 25 November 2003.
- *Regulation of consumer credit in the EU*, CEPS-ECRI, **Brussels**, 23 November 2003.
- *Mitteilung der Kommission: Ein Kohärenteres Europäisches Vertragsrecht. Ein Aktionsplan. Herausforderungen, Schwierigkeiten und Chancen (Communication of the Commission on a more coherent European contract law. Challenges, difficulties and opportunities)*, Max-Planck-Institut, **Hamburg** 2003.
- *Últimos avances institucionales en el proyecto de unificación del derecho privado europeo (Latest institutional developments within the project to unify European Private Law)*, Max-Planck-Institut, **Hamburg**, 23 March 2003.
- *Unificación del derecho privado europeo. Un Código Civil Europeo (Unification of European Private law. A European Civil Code)*, Instituto de Postgrado de la Universidad Pontificia Comillas, **Madrid**, 6 March 2003.
- *Metodología para la elaboración de un Código Civil Europeo. El trabajo científico en el extranjero. (Methodology for the elaboration of a European Civil Code. Scientific Work abroad)*, Universidad Pontificia Comillas, Madrid, 7 March 2003.

- *Methodology of comparative law. Importance in the practice*, Max-Planck-Institut, **Hamburg**, June 2000.