

Speaker Biographies

OPENING AND CLOSING REMARKS

Mr. Takao Ochi



Takao Ochi was appointed Parliamentary Vice-Minister of the Cabinet Office in September 2014. He is in charge of financial services, administrative and regulatory reform, women's empowerment, and measures for the declining birthrate. He served as secretary to a member of the House of Representatives and Executive Secretary to the Minister of State before he was elected to the House of Representatives for the first time in September 2005. He is currently serving his third term as a member of the House of Representatives. During his past terms at the House of Representatives, he served as Director of the Committee on Financial Affairs and also as a member of the Committee on Budget and the Committee on Economy, Trade and Industry. He started his career as a banker in April 1986, joining Sumitomo Bank (now Sumitomo Mitsui Banking Corporation). During his 13 years at the bank, he engaged in developing new business in cross-border financial services and securities business amidst financial liberalization in Japan. He obtained a BA in economics from Keio University in March 1986, and a diploma from ESSEC Business School, France, in June 1991. He completed the Master Program at the University of Tokyo Graduate Schools for Law and Politics in March 2005.

Mr. Rintaro Tamaki



Rintaro Tamaki was appointed Deputy Secretary-General of the OECD on August 1, 2011. His portfolio includes the strategic direction of OECD policy on Environment, Development, Green Growth, Tax and Inclusive Growth, along with representing the OECD externally on Financial Issues including the FSB. Prior to joining the OECD Mr. Tamaki, a Japanese national, was Vice-Minister of Finance for International Affairs at the Ministry of Finance, Government of Japan. During his prominent 35-year career at the Japanese Ministry of Finance, Mr. Tamaki has worked on various budget, taxation, international finance and development issues. He worked as part of the OECD Secretariat from 1978-1980 in the Economic Prospects Division and from 1983-1986 in the Fiscal Affairs Division of the Directorate for Financial, Fiscal and Enterprise Affairs (DAFFE). In 1994 Mr. Tamaki was posted to the World Bank as Alternate Executive Director for Japan and in 2002 as Finance Minister at the Embassy of Japan in Washington DC. He then became Deputy Director-General (2005), before becoming Director-General (2007) and subsequently Vice-Minister for International Affairs (2009) at the Ministry of Finance. Mr. Tamaki graduated in 1976, L.L.B. from the University of Tokyo and has held academic positions at the University of Tokyo and Kobe University. He has published books and articles on international institutions, the international monetary system, development, debt and taxation.

SESSION 1 – FINANCIAL EDUCATION: WHAT CAN IT ACHIEVE? RESEARCH, GOOD PRACTICES AND EVIDENCE

Dr. Jae Ha Park



Jae-Ha Park is ADBI's Deputy Dean for Special Activities. He was previously Vice President of Korea Institute of Finance. He worked for numerous public positions in Korea, such as Senior Advisor to the Minister of Finance and Economy, Director General of the Task Force for Economic Restructuring in the Office of the President. He also has served as Chairman of the Board of Directors of Shinhan Bank, which is the largest commercial bank in Korea. His recent areas of interest are regional economic and financial cooperation, and financial market development in Asia. He holds a BA in economics from the Seoul National University and a PhD in economics from Pennsylvania State University.

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**Ms. Flore-Anne
Messy**



Flore-Anne Messy is Deputy Head of the Financial Affairs Division of the Organisation for Economic Co-operation and Development (OECD). She is in particular responsible for the OECD financial education project and is the Executive Secretary of the International Network on Financial Education and its dedicated website the OECD International Gateway for Financial Education (www.financial-education.org).

She joined the OECD in June 2000 originally to work on and develop the activities of the Secretariat for the Insurance and Private Pensions Committee (IPPC). As such, she was in charge of a series of projects in the financial sector including the governance of insurers; the financial management of large-scale catastrophes; work related to ageing and insurance; private financing of health care and the coverage of medical malpractice. Prior to the OECD she worked at Deloitte and Touche Tomatsu Audit Paris, in the insurance and banking field. She graduated from the Institute of Political Studies of Paris and received her thesis in international economics from University Pantheon-Sorbonne of Paris in 1998.

**Dean Naoyuki
Yoshino**



Naoyuki Yoshino obtained his PhD from Johns Hopkins University in 1979. He was a visiting scholar at the MIT and a visiting professor at New South Wales University (Australia), Institute d'Etudes politiques de Paris (Paris), and Gothenburg University (Sweden). He was an assistant professor at State University of New York at Buffalo before he joined Keio University in 1991. His professional career includes membership in government committees. He was appointed as Chair of Financial Planning Standard Board (FPSB) in 2007. In 2004, he became Director of the FSA Institute, Japan, and in 2014, he became Chief Advisor of the Institute. He also assumed the position of Dean of the Asian Development Bank Institute in April 2014. In recognition of his wide-ranging scholarship and contribution to policy formulation, he was conferred an Honorary Doctorate by Gothenburg University in Sweden 2004 and Martin-Luther-University Halle-Wittenberg in Germany 2013. He was also awarded the Fukuzawa Prize from Keio University in 2013 for his academic contribution. He was included in "Who's Who in the World" 2009 and 2010. He received the World Top 100 Educators' Award in 2009, Cambridge, UK. His publications include *Postal Saving and Fiscal Investment in Japan* (Oxford University Press) and *Hometown Investment Trust Funds: A Stable Way to Supply Risk Capital* (Springer).

**Dr. Ganeshan
Wignaraja**



Ganeshan Wignaraja is the Director of Research of the Asian Development Bank Institute in Tokyo. In a career spanning over 25 years in international economics research, economic policy and advisory work, he has held positions at the Asian Development Bank, the Commonwealth Secretariat, the OECD, Oxford University, Overseas Development Institute, the United Nations University Institute for New Technologies and a UK consulting firm. He has worked with most major international development agencies including the Asian Development Bank, World Bank, the IFC, DFID, the UNCTAD/WTO ITC, the CFTC, the OECD, UNIDO, the UNUWIDER, the ILO, USAID and IDRC. He has published 13 books on international economics, regional integration, small and medium enterprises, development economics and development finance. He is an associate editor of the *Journal of Asian Economics*. He holds a DPhil in economics from Oxford University and a BSc in economics from the London School of Economics.

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Dr. Peter Morgan



Peter Morgan joined the Asian Development Bank Institute in December 2008. Previously he served in Hong Kong as Chief Asia Economist for HSBC, responsible for macroeconomic analysis and forecasting for Asia. Before that, he was Chief Japan Economist for HSBC, and earlier held similar positions at Merrill Lynch, Barclays de Zoete Wedd, and Jardine Fleming. Prior to entering the financial industry, he worked as a consultant for Meta Systems Inc in Cambridge, Massachusetts, US, specializing in energy and environmental areas, including energy policy issues in Asian countries, and at International Business Information KK in Tokyo, specializing in financial sector consulting. His research areas are macroeconomic policy and financial sector regulation and reform. Recent publications include "Regional and Global Monetary Cooperation" and "The Role of Macroeconomic Policy in Rebalancing Growth". He co-edited volumes on "Implications of the Global Financial Crisis for Financial Reform and Regulation in Asia" and "Monetary and Currency Policy Management in Asia". He earned his MA and PhD degrees in economics from Yale University.

Mr. David Boyle



A member of the Commission for Financial Capability Leadership team, David's focus is one of helping all generations prepare for their retirement years. With a focus on the 50 plus age group, his role has been established to help New Zealanders plan and transition from working income, to investment income and how best to get there. With over 32 years of experience in the financial services industry and a passion for financial capability he brings a wealth of experience to the Commission.

Previously, David was GM, of the Funds Management business for ANZ Wealth and a member of its leadership team. He was responsible for the end to end accountability of their investment product range including KiwiSaver and managed investment funds totalling some \$14 Billion dollars.

David is a Councillor for Workplace Savings (which is a not-for-profit membership organisation that represents the interests of employers who offer workplace retirement savings schemes, their trustees and members and superannuation industry service providers) and chairs a subcommittee on matters around KiwiSaver. David has been recently appointed to a steering group that will review Financial Advisers Act in New Zealand with the Ministry of Business and Innovation and Employment.

Ms. Sue Lewis



Sue chairs the Financial Services Consumer Panel, an independent statutory body which advises the UK Financial Conduct Authority on the consumer interest in financial services regulation. She is a Trustee of StepChange debt charity; and of Young Enterprise. Sue is also a member of the Chartered Insurance Institute Professional Standards Board; and of the Financial Services User Group, which advises the European Commission on legislation or policy initiatives which affect the users of financial services.

Sue has a longstanding interest in ensuring young people are equipped for adult life. She was a Trustee of the Personal Finance Education Group (pfeg) until it merged with Young Enterprise in 2014 and has international expertise in financial education, working with the OECD and other overseas clients.

Sue spent most of her career as a senior civil servant, advising Ministers on a range of policy issues including financial services, early years, children and young people, and gender equality. She has a B.Sc in Mathematics and a Masters degree in quantitative methods.

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SESSION 2 – FINANCIAL EDUCATION FOR EFFECTIVE PENSION MANAGEMENT: CHALLENGES AND SOLUTIONS

Prof. Elsa Fornero



Elsa Fornero is Professor of Economics at the University of Turin, Scientific Coordinator of CeRP - Center for Research on Pensions and Welfare Policies (<http://www.cerp.carloalberto.org>), Vice-President of Share Eric (Survey of Health, Ageing and Retirement in Europe, <http://www.share-project.org/>), Research fellow of Netspar (<http://www.netspar.nl/>) Member of the Scientific Council of the Observatoire de l'Epargne Européenne, Paris (<http://www.oee.fr/>), Member of the Advisory Group New Pact for Europe (Brussels).

She served as Minister of Labor, Social Policies and Equal Opportunities in Italy's "technocratic" government (16 November 2011- 28 April 2013) and in this capacity conceived and drafted the [pension reform](#) and [labor market reform](#) that, by altering the medium and long term structure of Italian public finance and labor market, were fundamental to the subsequent lifting of the EU excessive deficit procedure against Italy and to a process of long term rebalancing of economic relationships between generations, from the middle aged to the younger ones.

She is the author of many publications about public and private pension systems, pension reforms, population aging, household saving, retiring choices and life insurance. Her most recent publication is: "Reforming labor markets: reflections of an economist who (unexpectedly) became the Italian Minister of Labor", in: IZA Journal of European Labor Studies 2013, 2:20 <http://www.izaioels.com/content/2/1/20>.

Dr. Adele Atkinson



Adele Atkinson joined the OECD Financial Education and Consumer Protection Unit as a policy analyst in 2010. Her work currently focuses on the development and application of measurement tools to assess the levels of financial literacy of youth and adults, financial literacy competency frameworks and the role of financial education in financial inclusion. She has many years of experience of conducting empirical research on aspects of personal finance, education and policy evaluation. Adele has a PhD in Financial Capability from the University of Bristol, UK.

Ms. Anna Zelentsova



Anna Zelentsova is the Head of the project consultancy group assigned by the Russian Ministry of Finance to implement the National Financial Literacy Program running in partnership with the World Bank. Anna is a Member of the OECD-INFE Advisory Council. From 2012 she also represents Russia as Co-chair of the G20 Global Partnership for Financial Inclusion.

Anna holds an honors degree in teaching social studies and law and a PhD in Education. She also got MA course in public policy and economics at Moscow School of Political Studies as well as MBA course.

Anna was accredited in 2008 by the Overseas Development Institute (UK leading think tank on international development) and the IBLF (internationally recognized leader in cross-sector partnerships) as a professional broker of multi-sector Partnerships for Sustainable Development.

Previously working as the Head of the Russian Branch of the Prince of Wales International Business Leaders Forum (2006-09), she started cross-sectoral partnership initiatives in financial literacy in Russia. She also co-chaired the Coordination Committee on Financial Literacy under the Federal Duma and the Ministry of Finance umbrella aimed to advocate

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and coordinate public policy initiatives and share best practices.

Anna has about twenty years of experience in managing and participating in various international and national wide projects. She had been written or co-authored over 30 publications, including monographs and text books; her recent publication is the *Overview on the International Experience and Russian Practice of the Financial Literacy* (2012). Anna holds a number of awards from Russian and international organizations.

Dr. Julie Agnew



Julie Agnew is the Director of the Boehly Center for Excellence in Finance and an Associate Professor of Finance and Economics at the College of William and Mary's Mason School of Business. In addition, she is a TIAA-CREF Institute Fellow, a Research Associate for the Center for Retirement Research at Boston College, and a former member of the Defined Contribution Plans Advisory Committee for the Virginia Retirement System. Her research and consulting activities focus on the interplay between financial literacy and behavioral finance with a specific focus on financial decisions made by individuals in their retirement plans. She frequently presents her research at conferences around the world and has testified as an invited expert witness to the Senate's Committee on Health Education, Labor and Pensions. Funded by several nationally competitive research grants, her research has been published in top journals, including the *American Economic Review* and the *Journal of Financial and Quantitative Analysis*. Prior to pursuing her doctorate, she worked as an Analyst in investment banking for Salomon Brothers in New York City and as an Equity Research Associate for Vector Securities International in Chicago. A 1991-1992 Fulbright Scholar to Singapore, she co-authored a book examining strategic business opportunities in Asia. Dr. Agnew earned a B.A. degree in Economics (High Honors) and a minor in Mathematics from the College of William and Mary. She graduated Magna Cum Laude and is a member of Phi Beta Kappa. She received a Ph.D. in Finance from Boston College in 2001. In 2012, she was a Senior Visiting Fellow at UNSW in Sydney, Australia.

Mr. Miles Larbey



Miles Larbey is the Senior Executive Leader with responsibility for financial education at the Australian Securities and Investments Commission, Australia's conduct and market regulator for financial services. In this role, Miles is responsible for developing and delivering Australia's national financial literacy strategy, which is underpinned by research and international best practice. ASIC's award-winning MoneySmart website for consumers and investors, and ASIC's work to promote financial education in schools are key achievements of ASIC's strategy. Prior to this role, Miles was the first General Manager of the Investor Education Centre in Hong Kong, where he was responsible for establishing the Centre and launching its Strategic Plan for 2013-16. He has a wealth of experience in consumer protection, banking conduct supervision and supervision of insurance companies, gained from working in senior roles in Australia, Hong Kong and the United Kingdom.

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SESSION 3 – TARGET AUDIENCES FOR EFFECTIVE FINANCIAL EDUCATION

Ms. Ryoko Okazaki



Ryoko Okazaki is Director, Head of Promotion of Financial Education Group, Public Relations Department, Bank of Japan; and Leader, Plaza for Financial Education, The Central Council for Financial Services Information.

She joined the Bank of Japan in 1984 and experienced the market monitoring and analysis of the domestic and Asian economies. She engaged in the public relations activities in 1997 and joined the secretariat of the Central Council for Financial Services Information (CCFSI hereafter) in 2001.

She has edited “Guidelines for the Promotion of Consumer Education on Finance: 2002,” educational materials, “Guidebook on Financial Education (2005),” “Financial Education Program (2007),” and “First Guide for Financial Education (2009).”

She has been organizing seminars for teachers and events for promoting financial education since 2002 and was engaged in the conduct of the “Financial Literacy Survey in Japan” by the CCFSI in 2011.

She has a B.A. in Economics from the University of Tokyo and a M.A. in Economics from the University of Chicago.

Prof. Nobuyoshi Yamori



Nobuyoshi Yamori is Professor of the Research Institute for Economics & Business Administration, Kobe University. He was born in Shiga Prefecture and graduated from Shiga University in 1986. He received an MA degree at Kobe University in 1988 and Ph.D. at Nagoya University in 1996. Before becoming a professor of Kobe University in 2014, he taught at Himeji Dokkyo University and Nagoya University. Currently, he is also appointed as a visiting professor of Nagoya University and a member of FSA's Financial System Council. He has won several academic awards, such as SME Research Prize from Shoko Research Institute and Encouraging Prize from Japan Academic Society of Financial Planning. He has published many academic articles in international journals, such as Economics Letters, Journal of Banking and Finance, and Journal of Financial Services Research.

Prof. Katsuyasu Suzuki



Katsuyasu Suzuki was appointed President of Japan Institute of Life Insurance in June 2013, and has served as a member in a number of organizations, including the Central Council for Financial Services Information and, since November 2013, the Advisory Committee of the Institute Actuaries of Japan. He began his long service in the government sector by joining the Ministry of Finance, Japan, in 1976. In July 2003, he became Deputy Director-General of the Planning and Coordination Bureau of the Financial Services Agency and Director of the Financial Research and Training Center (now Financial Research Center). He was Senior Executive Director of Japan Housing Finance Agency from August 2008 to March 2011, and also served as Special Advisor to the Cabinet from August 2010 to August 2011.

He became Professor of the Faculty of Law at Teikyo University in April 2011. He has also taught at Gakushuin University (Faculty of Law), Nagasaki University and Shinshu University.

He obtained a B.A. in economics from the University of Tokyo in 1976.

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**Mr. Kazumasa
Fukada**



March 1977 Bachelor of Law, Kyoto University, Japan
 April 1977 Joined the Tokio Marine and Fire Insurance
 (Current: the Tokio Marine and Nichido Fire Insurance Co., Ltd.)
 June 2008 Executive Officer
 June 2010 Managing Director and a Board Member
 June 2013 Managing Director of the General Insurance Association of Japan
 At the "ASEAN Insurance Congress 2013" in Vietnam held by ASEAN Insurance Council, Mr. Fukada made a presentation based on his experiences in the field of insurance production-development of the general insurance market after deregulation in Japan. Since then, he has often given lectures on the Japanese General Insurance market to international conference audiences including "Inclusive Insurance 2014" as an International Forum in April 2014.

Mr. Hiroshi Ohata



Hiroshi Ohata is Director for Policy Planning and Research, Policy and Legal Division, Planning and Coordination Bureau, the Financial Services Agency, Japan. He worked in Inspection Bureau, Supervisory Bureau of the Financial Services Agency, the Securities and Exchange Surveillance Commission, and the Ministry of Finance. He has a LLB from Tohoku University, and a MSc in Public Administration and Public Policy from the London School of Economics and Political Science, UK.

SPECIAL ADDRESS

Mr. Kikuo Iwata



Mr. Kikuo Iwata has served as a Deputy Governor of the Bank of Japan ; and a Member of the Central Council for Financial Services Information since March 2013. Prior to this appointment, he was a professor of economics for more than 30 years at Gakushuin University and Sophia University in Tokyo. He holds B.A. and M.A. degrees in economics from The University of Tokyo, and completed his Ph.D. program in 1973.

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SESSION 4 – FINANCIAL INCLUSION, FINANCIAL REGULATION AND FINANCIAL EDUCATION IN ASIA

Dr. Muliaman D.

Hadad



Dr. Hadad has served as the Chairman of Indonesia FSA since July 2012. Prior to his current position, he was Deputy Governor of Bank of Indonesia (Central Bank of Indonesia) since December 2006. Before joining Indonesia FSA, Dr. Hadad has also held various positions in Bank Indonesia, among others are Head of Financial System Stability Bureau since 2003 and Director of Banking Research and Regulation since 2005. His career at Bank Indonesia spanned for 25 years. Dr. Hadad currently also serves as the Chair of Indonesia Sharia Economic Community, an active management at the Indonesia Economist Association, and lecturer in various universities in Jakarta, Indonesia. He is a writer in many scientific journals domestically and internationally, and was speakers on numerous international forums on financial system regulatory and stability. Dr. Hadad holds a Bachelor Degree in Economics from University of Indonesia (Universitas Indonesia/UI) and a Master of Public Administration from John F. Kennedy School of Government, Harvard University, USA. He earned his Doctorate Degree on Business and Economics from Monash University, Melbourne, Australia, in 1996.

Mr. Saeed Ahmed



Dr. Saeed Ahmed is the Director of Agricultural Credit and Microfinance Department at the State Bank of Pakistan (SBP). In this capacity and as a professional economist, he has been promoting a strong vision of the SBP and its role in advancing financial inclusion through policies, programs, and market development initiatives in microfinance, branchless banking, agricultural & rural finance, and financial literacy. He has played a strategic and leadership role in developing the nascent field of Microfinance sector and Branchless Banking in Pakistan. Due to his countless efforts, Pakistan has earned global recognition for improvements in microfinance in a number of areas. Pakistan has been consistently ranked amongst the best in the world in microfinance regulations by the Economist Intelligence Unit (EIU) Reports since 2010. Moreover, Pakistan has seen critical financial inclusion policy progress, a rapid and steady growth in microfinance and branchless banking, and deepening of SBP's global partnerships with Alliance for Financial Inclusion (AFI), World Bank's Consultative Group to Assist the Poor (CGAP), UK's Department for International Development, ADB and other international development agencies. He successfully supervised the process of AFI's host country selection as the chair of the AFI Host Country Evaluation Subcommittee. He is also the Co-Chair of the Alliance for Financial Inclusion's Working Group on Consumer Empowerment and Market Conduct (CEMC) and Chairman of the Sub-Group on Financial Literacy and Consumer Education. Dr. Ahmed spearheaded the formulation of a medium term "Strategic Framework for Sustainable Microfinance in Pakistan (2011-2015)". He is overseeing the design and implementation of a large GBP 50 million "Financial Inclusion Programme (FIP)" which is sponsored by the UK Department for International Development (DFID), to increase access to finance by the poor and marginalized segments of society through interventions in microfinance, SMEs, and branchless banking. He has initiated the process of devising the National Financial Inclusion Strategy (NFIS) for Pakistan by collaborating with various stakeholders. He has also led the design and implementation of various financial inclusion related initiatives including a Microfinance Credit Guarantee Facility (2008), Institutional Strengthening Fund (2008), Financial Innovation Challenge Fund (2011), Pakistan's first-ever Nationwide Financial Literacy Program (2012). He leads the team which produces quarterly Branchless Banking Newsletter. Prior to joining the central bank in 2005, he was a Deputy Commissioner of Income Tax at the Central Board of Revenue, Government of Pakistan. Dr. Ahmed holds a PhD in Economics from the University of Cambridge, UK, and an MSc in Economics from Warwick University, UK where he was a Chevening Scholar from Pakistan.

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**Ms. Atty. Prudence
Angelita A. Kasala**



Atty. Prudence Angelita A. Kasala is currently the Head of FCPD, a group committed to recognizing the principle that consumers who are knowledgeable of financial products and services of Financial Institutions (FIs) have the capacity to drive up the FIs performance and competitiveness. She has been instrumental in the approval of the Consumer Protection Framework and the re-organization of the FCPD to deliver its expanded mandate. Prior to this, she is the Group Head of the Central Point of Contact Department for which she oversaw the off-site supervision of rural banks. She also served in the Office of the Deputy Governor for Supervision and Examination where she provided both legal and technical assistance on supervisory policy matters and capital market development, and spearheads several initiatives on BSP's supervisory role. Atty. Kasala earned her Master's degree in Law with distinction from the University of Pennsylvania and obtained her degree in Bachelor of Laws (Ranked No. 1, Law Graduating Class), and B.S. Management Engineering (Dean's list) from the University of Sto. Tomas (UST) and Ateneo de Manila University, respectively. She is a professor of taxation at UST.

**Mr. Nguyen Vinh
Hung**



Education

Bachelor of Economics, Foreign Trade University, Vietnam
Post Graduate Diploma of Banking and Finance, Curtin University of Technology, Australia
Master of Public Policy, Saitama University, Japan
Housing Finance Certificate, Wharton Real Estate Center, University of Pennsylvania

Business career

1993–97 Expert of Department of International Cooperation, SBV
1998–03 Deputy Director of IMF Division, Department of International Cooperation, SBV
2003–04 Director of Appraisal Division, International Credit Projects Management Unit, SBV
2004–05 Director of SMEs Finance Project Division, International Credit Projects Management Unit, SBV
2005–07 Deputy Director General of International Credit Projects Management Unit, SBV
2008–09 Deputy Director General of Anti Money Laundry Information Department, SBV
2009 Deputy Director General of Department of International Cooperation, SBV

Current professional involvement

Member of Inter-Ministries Steering Council of Secondary Education Development Program
Member of Working Unit of Ho Chi Minh City Metro Line 5 Project
Member of Working Unit of Ho Chi Minh City Metro Line 2 Project
Deputy Director of Project Management Unit of Component 3 of Vietnam's Macroeconomic Reform Program
Director of Project Management Unit of JICA's Technical Assistance Project for Capacity Building for the State Bank of Vietnam
Director of Project Management Unit of JICA's Technical Assistance Project for Strengthening the State Bank of Vietnam's Banking Supervision Capacity
Member of Steering Committee of Anti-Terrorism in Banking Industry
Member of Steering Committee of Renewable Energy Development Project
Member of Assistance Unit of Vietnam's National ODA Steering Committee
Director of Project Management Unit of ADB's Technical Assistance Project of Strengthening Microfinance Supervision Capacity
Director of Project Management Unit of ADB's Technical Assistance Project of Supporting Microfinance Sector Development
Director of Project Management Unit of AFD's Technical Assistance Project of Strengthening Microfinance Regulatory Framework and Management Capacity
Member representing the SBV in various Vietnam's Inter-Government Committees with various countries

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**Ms. Nichaya
Kosolwongse**



Nichaya Kosolwongse obtained Master of Science in Finance from John Cook School of Business, Saint Louis University in 2005. Over seven years of working experience with the Securities and Exchange Commission Thailand (SEC Thailand), she has solid background with technical knowledge in mutual funds and key expertise in developing framework of cross-border offerings of Collective Investment Scheme (CIS).

Ms. Kosolwongse played the key role in Investor Education on Thai mutual fund industry during 2007-2010. She published over 30 investor education articles relating to mutual funds in Thailand leading newspapers and business magazines and produced mutual fund handout packages for distributing to public as well.

From 2011-March 2014, Ms. Kosolwongse had the important roles on developing the framework for cross-border offerings of ASEAN Collective Investment Scheme (ASEAN CIS). She was leading in drafting the standard sets of regulations for ASEAN CIS and Memorandum of Understanding on Cross-Border Offerings of ASEAN CIS for general public. Since April 2014, she moved to her current position, senior officer at Corporate Finance-Debt Department where she is responsible for drafting regulations regarding structured notes and REIT bonds. Presently she is a delegate from the SEC Thailand to join the Asian Financial Partnership Center as Visiting Fellow at Japanese Financial Services Agency.

SESSION 5 - WRAP UP

Mr. Satoshi Saito



Mr. Satoshi Saito is Director, Head of Financial Services Information Division, Public Relations Department, Bank of Japan; and Chief Director, The Central Council for Financial Services Information.

He joined the Bank of Japan in 1988, and worked in Research and Statistics Department and Operation Department. He joined the Central Council for Financial Services Information in 2014.

He has a L.L.B. from Osaka University, and a M.P.A. from Syracuse University, U.S.A.