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## Malta Leads Dialogue on the Future of Banking Supervision and Crisis Preparedness at MFSA Conference

The Malta Financial Services Authority (MFSA) this week hosted the conference “Beyond Compliance: The Future of Banking Supervision and Resolution”, bringing together senior leaders from the European Central Bank (ECB), the Single Resolution Board (SRB), the European Banking Authority (EBA), and local banking institutions. The two-day conference explored how the banking sector can strengthen resilience, manage emerging risks, and move beyond regulatory compliance towards a forward-looking, stability-oriented approach.

Opening the conference, MFSA Chairperson Jesmond Gatt emphasised the importance of collaboration and foresight in safeguarding Malta’s financial system. *“Resilience is not built in isolation: it requires the collective efforts of supervisors, institutions, and policymakers working towards shared goals,”* he noted.

Day One of the event focused on the MFSA’s supervisory priorities for banks, with discussions led by Thijs van Woerden, Director General for Horizontal Supervision at the ECB, François-Louis Michaud, Executive Director at the EBA and Catherine Galea Head Banking Supervision at MFSA. Sessions covered critical themes such as climate and environmental risk management, data quality, and the authorisation process for new banks, areas central to ensuring that Malta’s banking sector remains robust.

MFSA representatives acknowledged progress in climate risk preparedness but highlighted the need for improved risk quantification and integration in capital planning, with Deputy Head of Banking Supervision Anabel Armeni Cauchi stressing its importance.

The conference also discussed forthcoming Bank Liquidation Legislation aimed at streamlining crisis management and strengthening Malta’s crisis preparedness.

Day Two focused on the European dimension, marking ten years of the Single Resolution Mechanism (SRM) and closer coordination between national and EU authorities on resolution and proportionality. Speakers including Dominique Laboureix, Chairperson of the SRB, Christopher P. Buttigieg, Chief Officer Supervision at the MFSA and Christian Buttigieg Head Resolution, reinforced the shared commitment to simplifying regulatory frameworks while preserving financial stability.

In her remarks, Michelle Mizzi Buontempo, Chief Officer Enforcement at the MFSA and SSM Supervisory Board Member, highlighted the importance of European collaboration and Malta’s commitment to reform, noting that current SSM reforms focus on streamlining supervision, enhancing efficiency, and safeguarding resilience. *“The MFSA remains*

*committed to collaborating closely with the ECB, SRB, and EBA to achieve our common goal: the resilience of the EU banking system".*

The Beyond Compliance conference reaffirmed the MFSA's role in promoting proactive, transparent, and collaborative supervision, positioning Malta's financial sector to face future challenges with confidence.

## About MFSA

The Malta Financial Services Authority (MFSA) is the single regulator of financial services in Malta, covering banks, insurance companies, investment services, trusts and pensions. In 2018, the MFSA became the first European regulator to develop a framework to regulate virtual financial assets. The MFSA's mission, as enshrined in its Strategic Statement, is to enhance its position as an independent, proactive and trustworthy supervisory authority with the main purpose of safeguarding the integrity of markets and maintaining stability within the financial sector, for the benefit and protection of consumers. The MFSA licenses over 2,000 entities to operate in the financial services sector.

