VI Italian–Norwegian Conference

Joint Conference on

The Impact of Legal Harmonisation and Regulation on Models of Banking and Finance: Nordic, European and International Perspectives

Rome, 26-28 November 2026

The VI Italian–Norwegian Conference on "The Impact of Legal Harmonisation and Regulation on Models of Banking and Finance: Nordic, European and International Perspectives" is jointly organised by the Italian–Norwegian Institute of Research for Law and Economics (INRILE) and the UNIDROIT Centre for Nordic Studies and Transnational Private Law (Nordic Law Centre).

Bringing together academics, legal practitioners and institutional representatives, the conference explores how private law harmonisation and regulatory frameworks shape banking and financial markets. Drawing on Nordic, European and international perspectives, the discussions will address financial stability, digital innovation, bank and insurance resolution, access to finance and sustainability.

To participate, please register here by 23 November

Scientific and Organising Committee

Directors: Mads Andenæs, Francesco Capriglione, Theodora Kostoula, Valerio Lemma, Marco Sepe, Ignacio Tirado
Members: Francesco Affinito, Elisabetta Colombo, Valeria Dente, Mirella Elisa Grant, Alessio Mauro, Trude Myklebust

Day 1 – Thursday, 26 November
Hosted by UNIDROIT, Via Panisperna 28

09:00 – 09:30 Welcome Coffee and Registration

09:30 – 09:50 Institutional Greetings and Opening Remarks

Ignacio Tirado, Secretary-General, UNIDROIT

Mads Andenæs, Professor, University of Oslo and Norwegian President of INRILE

Francesco Capriglione, LUISS Guido Carli University and G. Capriglione Foundation ETS

09:50 – 11:30 Panel I – European Financial Regulation and International Legal Harmonisation

The panel examines developments in financial regulation, focusing on banking and insurance markets, financial stability and regulatory oversight.

Chair: **Theodora Kostoula,** Legal Consultant, UNIDROIT, Coordinator of the UNIDROIT Nordic Law Centre

Alberto J. Tapia Hermida, Professor, Complutense University of Madrid
The crisis in insurance and reinsurance companies. Directive 2025/1 (EU): A differential diagnosis with the regulation of banking crises

Mirella Elisa Grant, University of Oslo *(online)*
What Role for Board Members in Safeguarding Financial Stability: Changes in the Capital Requirements Directive (CRD VI)

Ramona Rupeika-Apoga, Professor, University of Latvia
Regulatory Design and Market Structure: How AML Reform Shaped Competition and Fintech Development in Latvia's Banking Sector

Laura Iarca, Legal Officer, European Banking Authority
Reviewing EBA Soft Law: Lessons from the FBF Case

11:00 – 11:30 Open Discussion for Panel I

11:30 – 11:50 Coffee Break

11:50 – 12:20 Book Presentation

EU Regulation for Banks and Financial Intermediaries (Palgrave Macmillan, 2026)

Mads Andenæs, Professor, University of Oslo and Norwegian President of INRILE
Valerio Lemma, Guglielmo Marconi University, Dentons and Italian President of INRILE

Discussant: Gianfranco Vento, Professor, Guglielmo Marconi University

12:20 – 12:45 Open Discussion

12:45 – 14:00 Lunch Break (hosted at the venue)

Day 1 – Thursday, 26 November
Hosted by UNIDROIT, Via Panisperna 28

14:00 – 17:30 Panel II – Digitalisation and Financial Innovation

The panel explores the relationship between private law, emerging financial technologies and financial regulation, addressing topics related to AI, digital assets, the digital euro, and digital consumer finance.

Chair: **Valerio Lemma,** Guglielmo Marconi University, Dentons and Italian President of INRILE

Theodora Kostoula, Legal Consultant, UNIDROIT
From Digital Assets to Digital Risks: UNIDROIT's Approach to Emerging Private Law Challenges

Gudula Deipenbrock, *Professor of Business Law, HTW Berlin (online)*
The Newly Reformed EU AI Act – Implications (also) for Financial Markets

Ahmed Mostafa El-Fiqy, State Counsel, Egyptian State Lawsuits Authority
Ahmed Nasser Abbas, Judge, Egyptian State Council, and Lecturer, The British University in Egypt
The Liability Gap in Digital Consumer Finance: Egypt in Comparative Perspective (joint presentation)

15:30 – 15:45 Coffee Break

Kristijan Poljanec, Assistant Professor, University of Zagreb
Crypto-assets as Financial Instruments: European and Comparative Perspectives

Magnus Jones, Nordic Blockchain Association
Crypto-asset Market: Nordic Perspectives (TBC)

Rosa Giovanna Barresi, Adjunct Professor, University of Florence, and Research Associate, BABEL
Filippo Zatti, Associate Professor, University of Florence, and Scientific Coordinator, BABEL
Three Tokens, One Euro? Digital Euro, Stablecoins and Tokenised Deposits between Private Law and EU Regulation (joint presentation)

17:00 - 17:30 Open Discussion for Panel II

17:30 Concluding Remarks

Day 2 – Friday, 27 November
Hosted by Università Guglielmo Marconi, Via Vittoria Colonna 11
(Giulio Cesare Room)

09:00 – 09:30 Welcome Coffee and Registration

09:30 – 10:00 Institutional Greetings and Opening Remarks

Representatives from Guglielmo Marconi University

10:00 – 11:30 Panel III – Bank and Insurance Liquidation and Resolution

The panel examines legal frameworks governing banking and insurance crises, liquidation and resolution.

Chair: **Valerio Lemma,** Guglielmo Marconi University, Dentons and Italian President of INRILE

Myrte Thijssen, Senior Legal Officer, UNIDROIT
UNIDROIT's Work on Liquidation: From Banks to Insurers

Antonio Blandini, Professor, University of Naples Federico II
The BRRD Twelve Years On: Bail-in, the Protection of Savings and Lessons from Experience

Marco Sepe, Professor, UnitelmaSapienza
The CMDI reform of 2026, between Europeanization of Crisis Management and Persistence of National Models

Vincenzo Troiano, Professor, University of Perugia
Prevention, Recovery and Governance of Insurance Companies between the IRRD and the Revised Solvency II Framework

Sonja Lill Fløe Myklebust, CEO, Norwegian Banks' Guarantee Fund
The Norwegian Approach to the Deposit Guarantee Scheme

11:30 – 11:45 Coffee Break

11:45 – 12:45 Open Discussion for Panel III

12:45 – 14:00 Lunch Break (hosted at the venue)

14:00 – 17:00 Panel IV – Access to Credit and Sustainability

The panel focuses on access to credit, financial inclusion, sustainable lending and the role of institutions and regulatory frameworks.

Chair: **Mads Andenæs**, Professor, University of Oslo and Norwegian President of INRILE

Priscila Pereira de Andrade, Legal Officer, UNIDROIT
The role of UNIDROIT in Promoting Access to Credit and Sustainability

Federica Castellano, Aalborg University *(online)*
Michael Tophøj Sørensen, Associate Professor, Aalborg University *(online)*
Bridging the Bankability Gap for Urban Regeneration and Land Take Containment in Italy and Denmark (joint presentation)

Day 2 – Friday, 27 November

Hosted by Università Guglielmo Marconi, Via Vittoria Colonna 11

(Giulio Cesare Room)

(Continuation of Panel IV)

Trude Myklebust, Associate Professor, Oslo Business School, Oslo Metropolitan University
Mis-selling of Loan-financed Structured Savings Products in Norway and the Ensuing Litigation

Anabel Armeni Cauchi, Deputy Head, Banking Supervision, Malta Financial Services Authority
Embedding Climate Risk into Banking Strategy: From Compliance to Competitive Advantage

Di Zhu, SVP Finance and Head of Regulatory Reporting, Bank of China (UK) Limited (online)
From Soft Law to Domestic Rules: Basel III, Private-Law Dependence and the Reuse of Regulatory Information in the EU, the UK and China

16:30 - 17:00 Open Discussion for Panel IV

17:00 Concluding Remarks

Day 3 – 28 November
Hosted by UNITELMA SAPIENZA, Piazza Sassari 4
(Conference room)

09:00 – 09:30 Welcome Coffee and Registration

09:30 – 09:45 Institutional Greetings and Opening Remarks

Marco Sepe, Professor, UnitelmaSapienza

Alberto J. Tapia Hermida, Professor, Complutense University of Madrid

09:45 – 13:00 Young Scholars Roundtable

Coordinator and Senior Discussants

Fabiana Di Porto, Associate Professor, UnitelmaSapienza
Senior discussant

Antonio Davola, Associate Professor, Luiss Guido Carli University
Senior discussant

Gianfranco Alfano, University of Naples Federico II
Senior discussant

Andrea Miglionico, University of Naples Federico II and University of Reading, School of Law
Senior discussant

Young Scholars' Contributions

Tollef Otterdal Heggen, PhD Candidate, University of Bergen/European University Institute
Independence of national financial supervisory authorities in the EU, EEA and Norway

Veselin Hristov, Head of Non-Performing Exposures, UniCredit Leasing, Bulgaria
The New Challenges Facing Leasing as a Financial Instrument

Kanan Ibadzade, LL.M. Candidate in European Banking and Financial Law, University of Luxembourg
There Will Be Law: DLT Securities between European Regulation and National Private Law – Luxembourg, Italy and Norway

Zohre Afshar Quchani, Assistant Professor of Law, University of Bojnord *(online)*
Legal Characterisation and Harmonisation of Cross-Border Forfaiting: A Functional Assessment with Reference to Iranian Law

Goutham Suja Satheesh, LL.M. (Insolvency), National Law University Delhi
Legal Harmonisation of Intermediated Securities and Secured Transactions in Cross-Border Capital Markets: A Comparative Analysis of International Frameworks

Phan Ngoc Gia Bao, Law student, Hanoi Law University (online)
Liability Without a Template: The Non-Contractual Liability of the EFTA Surveillance Authority as Financial Supervisor

Mélanie Olivari, Université Côte d'Azur (online)
Making the Environmental Footprint of Digital Technologies Visible: The Role of Sustainability Reporting

Vilde Sandene Vrålid, University of Bergen
Bonds and Insolvency

13:00 Concluding Remarks **Mads Andenæs, Valerio Lemma**