

Curriculum Vitae

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Profile

Capitalizing on my long and broad experience, I can support and advise (financial) institutions in the area of compliance and non-financial risk management. I have gained experience in various roles within different market segments and have encountered a range of products and services. The most important factor has always been the correct implementation of legal and regulatory requirements and sound, controlled business practices. From strategy to day-to-day implementation, I like to think along with my clients. I am able to make complex issues understandable and my advice and solutions are pragmatic.

Work experience

2023-present **Consultant**, Charco & Dique

2020-2022 **Director Compliance**, PGGM

- Responsible for the Compliance Department. The department is responsible for compliance risk management for all business units of PGGM. PGGM's main services are pension management (for approximately 4.5 million participants) and asset management for various Dutch pension funds. PGGM Asset Management manages the assets of various pension funds with a value of approximately €250 billion and, as a license holder, is supervised by the AFM.

- First point of contact for regulators (DNB/AFM/AP).
- Member of the management team of CFRO PGGM.

2014-2019

Global Head Compliance Wholesale Banking, ING Bank

- Responsible for the Compliance activities within ING Wholesale Banking worldwide (40 countries).
- Business units in scope: Financial Markets (incl. Equity Markets), Corporate Finance, Equity Capital Markets, Event Finance, Corporate Clients, Financial Institutions, Lending Services (among others: Structured Finance, Working Capital Solutions, Real Estate Finance, Lease en Trade & Commodity Finance), Transaction Services (among others: Payments & Cash Management).
- Member of the Risk management team of Wholesale Banking and the management team Compliance Risk Management ING Bank.

2011-2014

Head Compliance ING Bank Netherlands, ING Bank

- Responsible for the Compliance department of ING Bank Netherlands.
- First point of contact for regulators in the Netherlands in the field of Compliance.
- Member of the management team Risk ING Bank Netherlands and the management team Compliance Risk Management ING Bank.

2009-2010

Head Compliance Wholesale Banking Netherlands, ING Bank

- Responsible for the compliance department Wholesale Banking NL.
- Functional management of the compliance officers/departments of ING Bank Curacao, Bank Mendes Gans (cash pooling), ING Lease, Real Estate Finance, Real Estate Development and Mandema & Partners (institutional insurance broker).
- First point of contact for regulators in the Netherlands.
- Member of the management team Wholesale Banking Compliance ING Bank.

2007-2008

Director Risk Control, Theodoor Gilissen Bankiers

- Responsible for the Risk Control Department.
- The department's focus areas are Compliance, Risk Management, Legal Affairs and the Company Secretariat.
- Also in this position statutory director of the custody companies of Theodoor Gilissen Bankiers and its investment funds.

- 2004-2007 **Head Finance & Control, Kempen & Co**
- Responsible for the Finance & Control department.
 - The department handles the financial administration, planning & control cycle, management information, financial statements and tax matters for Kempen & Co and its subsidiaries (including Kempen Capital Management).
 - First point of contact for DNB and the external auditor regarding financial matters, solvency and liquidity.
 - Statutory director of the custody companies of Kempen & Co and its investment funds.
 - Responsible as MiFID project leader for analysis and implementation of this directive within Kempen.
- 2001-2004 **Head Risk Management & Compliance, Kempen & Co**
- Responsible for the Risk Management & Compliance department. The department provides risk management in the areas of market risk, credit risk, operational risk and compliance risk for the bank and its subsidiaries.
 - First point of contact for regulators.
- 2000-2001 **Head Compliance ING Barings Amsterdam, ING Group**
- Responsible for the Compliance department of ING's investment bank in Amsterdam.
 - Member of the management team Legal & Compliance of ING Barings.
- 1998-2000 **Compliance Officer ING Investment Management, ING Group**
- First compliance officer of ING Investment Management (IIM). Responsible for compliance in the Netherlands and setting up a compliance structure within IIM (including functional management).
 - Involved in a project setting up the infrastructure to manage US Mutual Funds from the Netherlands under US regulations.
- 1996-1998 **Various positions, Securities Board of the Netherlands (now: Dutch Authority for the Financial Markets)**
- Filled a number of positions within the Securities Board of the Netherlands . Last position was Head of the Markets Supervision Department. This department was responsible for, among other things, insider trading investigations, supervision of stock exchange organizations, supervision of issuers and compliance with the Disclosure of Major Holdings Act.

- 1990-1996 **Various positions, Amsterdam Stock Exchange**
- Worked in various positions within the Control Bureau of the Amsterdam Stock Exchange. During the period of self-regulation, the Control Bureau could be seen as the regulator of the securities markets in the Netherlands. The Control Bureau was responsible for both the exchange supervision of banks, brokers and corner dealers and the financial supervision of brokers and corner dealers. In addition, for some time it was specifically involved in investigating possible insider trading abuses.
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Expertise

Setting up compliance (and risk) function, developing and implementing compliance strategy, implementing regulations, board advising, international supervision, cross-border services and compliance, integrity investigations, supervising (criminal) investigations, advising complex compliance issues, managing teams/projects, behavior and culture.

Projects & achievements

- Setting up and establishing the compliance (and risk) function
 - Implementing regulations
 - Overseeing complex regulatory and legal investigations
 - Integrity investigations
 - Developing compliance strategy
 - Behavioral and cultural programs
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Courses & education

- NIBE Securities firm
- Professional training in securities trading
- Integrity module DSI Compliance Professional Enforcement Training Program SEC Washington
- 1991-1996 Postgraduate course in Accountancy
- 1983-1989 Business economics (doctoral exam)