



IBC BANK & COMMERCE BANK 2024-2025 KEYNOTE SPEAKER SERIES

“CRYPTO AND FINANCIAL CRISES”



PRESENTED BY:

Hilary J. Allen

Author of *Driverless Finance: Fintech's Impact on Financial Stability* and Law Professor,
American University

WEDNESDAY, APRIL 9, 2025
TAMIU Student Center Ballroom (STC 203)
Doors Open 5:30 p.m. | Lecture 6 p.m.

Open to the public. Free of charge.



**Presentation will be broadcast
live via Microsoft Teams.**

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HILARY J. ALLEN

AUTHOR OF *DRIVERLESS FINANCE: FINTECH'S IMPACT ON FINANCIAL STABILITY* AND LAW PROFESSOR, AMERICAN UNIVERSITY



Hilary J. Allen is a Professor of Law at the American University Washington College of Law. She teaches courses in Banking Law, Securities Regulation, Financial Regulation, and Business Associations.

Exclusively represented by BrightSight Speakers bureau, Professor Allen is a nationally recognized expert on financial stability regulation, having authored more than 15 law review articles on the subject (recent articles have appeared in the *Boston College Law Review*, the *George Washington Law Review*, and the *Harvard Business Law Review*). In her work, Professor Allen stresses the importance of financial stability by underlining the human consequences of financial crises, and considers a variety of existing and evolving threats to financial stability. Her recent work has focused on threats arising from climate change and the increasing prevalence of fintech, as well as adapting the structure and

scientific/technological capacity of financial regulatory agencies. She has testified before the House Financial Services Committee and the Senate Banking Committee, and is the author of the book *Driverless Finance: Fintech's Impact on Financial Stability* (2022, Oxford University Press). Professor Allen is also actively involved in presenting scholarly publications at roundtables and conferences, and regularly contributes blog posts and podcasts on the subject of financial regulation.

Professor Allen received her Bachelor of Laws from the University of Sydney, Australia, and her Master of Laws in Securities and Financial Regulation Law from Georgetown University Law Center (for which she received the Thomas Bradbury Chetwood, S.J. Plaque for graduating first in her class). Prior to entering the academy, Professor Allen spent seven years working in the financial services groups of prominent law firms in London, Sydney, and New York (most recently at Shearman & Sterling LLP in New York). In 2010, she worked with the Financial Crisis Inquiry Commission, which was appointed by Congress to study the causes of the financial crisis of 2007-2008.

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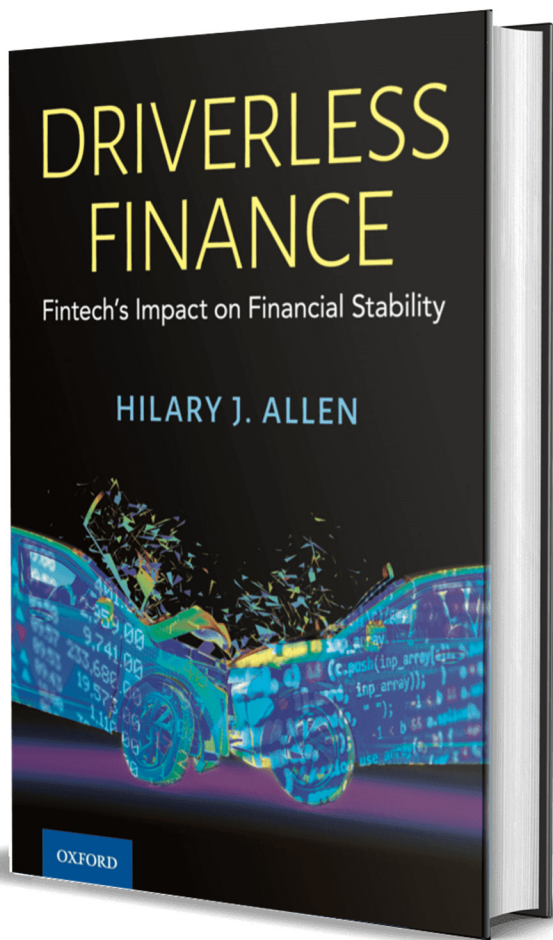
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Professor Allen will discuss the crypto ecosystem (with a particular emphasis on DeFi), and explain how its fragilities mirror the fragilities of financial innovations developed in the run up to the global financial crisis of 2008. She cautions that crypto innovation will not democratize finance, make finance more efficient, or promote financial inclusion, and argues that – given crypto’s risks – it is therefore bad public policy to support this kind of innovation. In particular, she will emphasize that the integration of crypto into our traditional financial system is likely to make our system highly fragile, and so she argues for a firewall between crypto and traditional finance.

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