

# 4th Annual Banking CREDIT RISK SUMMIT

18th – 19th of February 2025

## HOT CONFERENCE TOPICS

- 1 Risk Management and Modelling Decisions Need Immediate Attention Concerning the Impaired Assets IFRS9 Norms of Accounting
- 2 Dealing with Regulatory Requirements for Internal Ratings-Based (IRB) Models and International Financial Reporting Standard (IFRS9)
- 3 Optimizing Credit Risk Management with Artificial Intelligence
- 4 The Digitalisation of the Banking Credit Risk: How Does the Rise of Digital Payments Impact Credit Risk Management?
- 5 Current Developments in Credit Policies of Regional Banks



**Prague, Czech Republic**  
Radisson Blu Hotel | City Centre





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Mr. Adrian Best  
[info@creditrisk.events](mailto:info@creditrisk.events)  
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## EVENT DESIGN FOR

Members of board, C-level, Senior Vice Presidents, Vice Presidents, Directors, and Heads of departments from banking industry involved in:

- Credit Risk
- Credit Risk Analysis
- Credit Risk Control
- Credit Risk Models
- Credit Risk Review
- Credit Risk Systems
- Credit Analysis
- Credit Model Strategy
- Credit Officer
- Credit Research
- Counterparty Credit
- Financial Counterparty Risk
- Financial Institution Risk
- Framework and Model
- Funds Transfer
- IFRS9 Regulations
- Model Risk
- Model Validation
- AIRB Modelling
- Portfolio Models
- Portfolio Strategy
- Regulatory Strategy
- Risk Appetite
- Risk Cost Management
- Risk Methodology
- Risk Modelling
- Risk Validation
- Methodologies
- Stress Testing

Choose the platform you would like to follow or communicate with us:



# SPEAKERS PANEL INCLUDE



**Andrea Cremonino**

Head of Corporate Portfolio & Pricing Management Team



**Edgar Prof. Dr. Löw**

Member of Financial Instruments Working Group at European Financial Reporting Advisory Group (EFRAG)



**Karlis Danevics**

Chief Risk Officer (CRO)



**Jérôme Henry**

Principal Adviser - DG Macroeprudential Policy and Financial Stability



European Central Bank



**Rita Gnutti**

Executive Director Internal Validation and Controls, Group Chief Risk Officer area



Intesa Sanpaolo



**Alvin Alicevic**

Executive Director, Advisor to the Management Board for CRO Area



NLB Banka



**Michal Mesík**

Financial Risk Manager



European Investment Bank



**Alexandre Petrov**

Executive Advisor, Risk Models



Nordea



**Aymeric Chauve**

Director - Financial Institutions Credit Risk Europe/UK at Societe Generale. Counterparty Credit Risk specialist.



SOCIETE GENERALE



**MOURAD BERRAHOUI**

Managing Director | Head of Counterparty Risk Analytics | NED | Climate Change Modelling Expert



LLOYDS BANKING GROUP



**Sotiris Migkos**

Head of Model Risk



PICTET



**Chris Karastoyanov**

VP, Model Risk at Citi



**VENUE!**  
**RADISSON BLU HOTEL | CITY CENTRE**

PRAGUE, CZECH REPUBLIC

**08:30** Registration, Networking & Coffee

**08:55** Opening Remarks from the Chairperson

**09:00**

CASE STUDY  
40 min



**Rita Gnutti**

Executive Director Internal  
Validation and Controls, Group  
Chief Risk Officer area



Intesa Sanpaolo

**TO BE ANNOUNCED**

**09:40**

CASE STUDY  
40 min



**Aymeric Chauve**

Director - Financial Institutions Credit  
Risk Europe/UK at Societe Generale.  
Counterparty Credit Risk specialist.



SOCIETE  
GENERALE

**MAKING A CREDIT DECISION FOR WHOLESALE CREDIT (NOT  
RETAIL) AROUND THE FOLLOWING STEPS**

- introduction/taxonomy
- rating
- transaction analysis
- limits assessment
- ancillary items
- a glimpse at counterparty credit risk

**10:20**

CASE STUDY  
40 min

**SPONSORED AREA**

**TO BE ANNOUNCED**

**11:00**

40 min

**Coffee Break & Networking**

**11:40**

CASE STUDY  
40 min



**Karlis Danevics**

Chief Risk Officer (CRO)



SEB

**CREDIT RISK CULTURE**

- importance of culture
- what defines right culture
- what sort of leadership risk field needs
- probable signs of bad risk culture
- practical examples of right culture being implemented

One of the most complicated and hard to measure topics is risk culture. Recent example of Credit Suisse and many other similar cases show that it is not enough with tactical and strategic level leadership, it is also important to nurture prudent and right risk culture. What that includes from my 20 plus years of experience as the most rotated risk manager in Baltic countries, I will cover in the presentation.

**12:20**

INTERACTIVE  
PANEL  
DISCUSSION  
40 min



**Interactive Panel Discussion**

In this session, the audience has an opportunity to ask questions and have an open interactive discussion with the panelists.

**COUNTER PARTY CREDIT RISK & SA-CCR**

- What learnings have we taken away and incorporated into future revised adaptations?

**13:00**

1 hour

**LUNCH BREAK**



**14:00**

Round-Table  
40 min



**Jérôme Henry**

Principal Adviser - DG  
Macroprudential Policy and  
Financial Stability



European Central Bank

## DELVE INTO THE PROFOUND EFFECT OF IFRS-9 ON CREDIT RISK THROUGH THE LENS OF THE ECL APPROACH

- Explore the complexities and implementation challenges of ECL-model
- Examine the significance of incorporating forward-looking information into credit risk assessment
- Explore ECL-models under current macro-economic environment and Climate Risk
- Address the validation and monitoring challenges of ECL models

**14:40**

CASE STUDY  
40 min

## SPONSORED AREA

## TO BE ANNOUNCED

**15:20**

40 min

## Coffee Break & Networking

**16:00**

CASE STUDY  
40 min



**Sotiris Migkos**

Head of Model Risk



PICTET  
1805

## DEVELOPING EFFICIENT RISK CULTURES IN THE WEALTH MANAGEMENT SECTOR

- Risk Culture is a strategic asset which, if properly nurtured, can lead to a substantial competitive advantage.
- More crucial, effective risk cultures are capable of identifying the behaviours that deviate from the intended trajectory and swiftly take corrective action.
- Internal and external stakeholders encourage firms to establish sound risk practices leading to an effective risk culture.

### Interactive Panel Discussion

In this session, the audience has an opportunity to ask questions and have an open interactive discussion with the panelists.

**16:40**

INTERACTIVE  
PANEL  
DISCUSSION  
35 min



## UNDERSTAND KEY MACROECONOMIC INDICATORS AND THEIR INFLUENCE ON CREDIT PORTFOLIOS

- What is the influence of consumer sentiment on credit risk, particularly fluctuations in confidence levels affecting borrowing behavior, and repayment patterns?
- How can we ensure a sound granting process, to emphasize robust credit underwriting standards, and risk based pricing strategies to mitigate default risk?
- What is the best way to monitor and mitigate key operational and liquidity risk risks inherent in credit portfolios?
- How can financial products and pricing strategies be customized for clients?

**17:20**

1 hour

## Cocktail Reception & Networking

## 08:30 Registration & Coffee

## 08:55 Opening Remarks from the Chairperson

09:00

CASE STUDY  
40 min



**Alexandre Petrov**

Executive Advisor, Risk Models

**Nordea**

### PIT-TTC PD FRAMEWORKS FOR CREDIT RISK CLASSIFICATION SYSTEMS

09:40

CASE STUDY  
40 min



**Michal Mesík**

Financial Risk Manager



### RISK APPETITE AS A CHAMPION OF RISK CULTURE

- describing the particularities of risk appetite framework at a multinational development bank
- explaining why and how the process of defining risk appetite has promoted risk culture in the hindsight
- weighing the trade-offs between narrowly vs widely defined risk appetite frameworks
- discussing the links between risk appetite and contingency & recovery planning

The session shall present the experience of implementing the risk appetite framework at a multinational development bank, with a particular focus on risk culture and governance aspects. The case study shall stimulate further discussion on this topic among participants / panelists.

10:20

CASE STUDY  
40 min



**Andrea Cremonino**

Head of Corporate Portfolio & Pricing Management Team



### THE USE OF ARTIFICIAL INTELLIGENCE IN BANK MANAGEMENT OR ON HOW BANKS SHOULD ADAPT TO BASEL IV

11:00

40 min

## Coffee Break & Networking

11:40

CASE STUDY  
40 min



**Chris Karastoyanov**

VP, Model Risk at Citi



### BEST PRACTICES AND TRENDS IN CREDIT RISK MANAGEMENT

- Credit Risk Metrics
- Data Science (AI & Machine Learning)
- Future Trends

12:20

INTERACTIVE  
PANEL  
DISCUSSION  
40 min



### Interactive Panel Discussion

In this session, the audience has an opportunity to ask questions and have an open interactive discussion with the panelists.

### UNRAVEL THE INTRICACIES OF FINAL BASEL III REGULATIONS BY UNDERSTANDING KEY AREAS OF CHANGE AND IMPLICATIONS FOR FINANCIAL INSTITUTIONS

- What is the impact of final Basel III rules caused by limitations on IRB approaches, input and output floors for risk parameters and capital requirements, and new exposure classes in the standardised approach?
- What are the key differences between the frameworks for banks using the Standard Approach and for those using IRB Approaches?
- What insights can be gained into Pillars 1 and 2 by testing the accuracy of assumptions and methods?

13:00

LUNCH BREAK

**14:00**  
CASE STUDY  
40 min



**Alvin Alicevic**  
Executive Director, Advisor to the  
Management Board for CRO Area



## ESG INTEGRATION IN CREDIT RISK DECISION PROCESS

- Regulatory shifts in sustainability reporting and their influence on credit risk
- The role of stakeholders in integrating ESG into credit decisions.
- Impact of ESG factors (Environmental, Social, Governance) on creditworthiness and risk assessment.
- Mitigating credit risk through sustainable investments.
- Directing capital towards investments with measurable social and environmental benefits
- Sector-specific ESG risks and their effects on credit profiles.
- Leveraging ESG data and advanced models for credit risk analysis.

**14:40**  
CASE STUDY  
40 min



**Edgar Prof. Dr. Löw**  
Member of Financial  
Instruments Working Group at  
European Financial Reporting  
Advisory Group (EFRAG)



## DISCLOSURE QUALITY FOR RISK PROVISIONING (LOAN LOSS RESERVE) OF EUROPEAN BANKS

- The main features of the impairment model according to IFRS 9 (wrap up)
- Disclosure requirements for risk provisioning by IFRS 7 (short introduction)
- Literature review (what we know from previous research – short)
- Data basis, sample selection and index construction
- Results of the empirical analysis and further findings
  - Presentation of the results
  - Evaluation of the fulfilment rates of the disclosure items
  - Factors influencing disclosure quality

**15:20** **Coffee Break & Networking**  
30 min

**15:50**  
CASE STUDY  
40 min



## MOURAD BERRAHOUI

Managing Director | Head of  
Counterparty  
Risk Analytics | NED | Climate  
Change Modelling Expert  
LLOYDS  
BANKING  
GROUP

## TO BE ANNOUNCED

**16:30**  
INTERACTIVE  
PANEL  
DISCUSSION  
30min



## Interactive Panel Discussion

In this session, the audience has an opportunity to ask questions and have an open interactive discussion with the panelists.

## BASIL IV: WHY FURTHER AMENDMENTS ARE REQUIRED?

- Framework: What flexibility will be provided?
- Global cooperation and harmonization: How does Basel IV promote global cooperation and harmonization in addressing evolving risks, especially in an interconnected financial system?
- Challenges and future outlook: What are the challenges in keeping pace with evolving risks, and what does the future outlook look like in terms of regulatory response?

**17:00** **Closing Remarks from the Chairperson**

The summit will take place at: **Radisson Blu Hotel Prague, City Centre**  
Zitna 561/8, 120 00 Prague 2

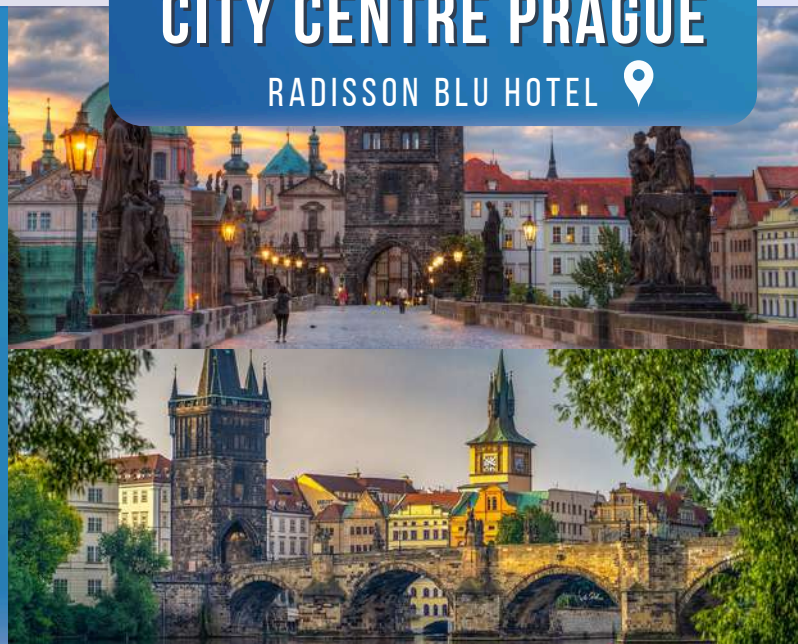
Things to do in Prague:

- Most people kick off a visit to the Czech Republic in Prague, the cradle of Czech culture and one of Europe's most intriguing capitals.
- Famous for its Gothic architecture and the incredible Prague Castle, this is also a vibrant city with beer gardens, modern as well as traditional cafes, and a developing foodie scene. Start planning your trip with this guide to the very best things to do.
- Stroll the enchanting Charles Bridge
- Recharge at a traditional coffeehouse
- Explore Prague Castle
- Watch the Astronomical Clock
- Indulge in hearty Czech cuisine
- Chill by the river at Náplavka
- Ride the funicular to Petřín
- Unwind in one of Prague's lush parks and hiking spots

I am looking forward to welcoming you personally at the summit!

**Head of Production**  
Anja Bardeli

**VENUE!**  
**CITY CENTRE PRAGUE**  
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