

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
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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



Alexandre Petrov

Executive Advisor, Risk Models



Shankar Arora

Director, Corporate Credit, Citi Global Risk Head, Social Finance



Dr. Elma Agic-Sabeta

Project manager, Capital & Risk Analytics



Commerzbank AG



Aymeric Chauve

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



SOCIETE GENERALE



Michal Mesík

Financial Risk Manager



Sotiris Migkos

Head of Model Risk



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

AUTOMATION OF INTERNAL VALIDATION FOR CREDIT RISK MODELS AND USE OF GenAI

- Model Risk and need for Internal Validation Digitalization
- GenAI enablers and accelerators
- Practical Use Case: use of GenAI in regulatory requirements assessments

09:40

CASE STUDY
40 min



Sotiris Migkos

Head of Model Risk



PICTET

The presentation discusses the AI and ML Model Risk in Dynamic Environments. It provides context around the AI/ML models and differences in risk framework approaches and Model Risk assessments. In particular, it covers:

- Coverage of AI/ML models vs. risk.
- Characteristics of AI/ML models in the model risk control framework.
- Evidence on the accuracy of AI/ML models vs. traditional methods.
- The fundamentals of an AI/ML Model Risk Control Framework"

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)



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

CASE STUDY
35 min



Jérôme Henry

Principal Adviser - DG
Macroprudential Policy and
Financial Stability



European Central Bank

DEALING WITH UNUSUAL RISKS

- Macro financial risks update
- Geopolitical risks - sources, channels and impacts
- The case for extreme scenarios

14:35

CASE STUDY
35 min

SPONSORED AREA

TO BE ANNOUNCED

15:10

35 min



Shankar Arora

Director, Corporate Credit,
Citi Global Risk
Head, Social Finance



CITI SOCIAL FINANCE - EXPANDING ACCESS TO BASIC SERVICES FOR LOW-INCOME SEGMENTS

- Citi's Social Finance Framework
- The role of impact investors
- Social Finance integration into ESG
- Key risk elements
- Case study

15:45

30 min

Coffee Break & Networking

16:15

CASE STUDY
35 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

16:50

INTERACTIVE
PANEL
DISCUSSION
35 min



Dr. Elma Agic-Sabeta

Project manager, Capital & Risk
Analytics



Commerzbank AG

Interactive Panel Discussion

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

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?

17:25

1 hour

Cocktail Reception & Networking

08:30 Registration & Coffee

08:55 Opening Remarks from the Chairperson

09:00

CASE STUDY
35 min



Alexandre Petrov

Executive Advisor, Risk Models

Nordea

PIT-TTC PD FRAMEWORKS FOR CREDIT RISK CLASSIFICATION SYSTEMS

- Introduction why banks need to have reconcilable PD values for IRB, IFRS9 stress testing, as well for different applications in the bank like RAROC, customer selection, pricing, etc
- The methodology for PIT-TTC PD modelling will be shown to address all above
- Practical examples of implementation for different case studies will be discussed.
- The methods how to quantify Pitnes/cyclicality of PD models will be discussed.
- Extensions of PIT TTC PD methodology in several research articles after PIT TTC methodology was published

10:10

CASE STUDY
35 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.

10:45

30 min

Coffee Break & Networking

11:15

CASE STUDY
35 min



Andrea Cremonino

Head of Corporate Portfolio & Pricing Management Team



BASEL IV IMPLEMENTATION FOR BANKS: A BUSINESS PERSPECTIVE

- Basel IV overview
- impacts on banks
- how banks could get ready
- taking a broader look

11:50

CASE STUDY
35 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

Panel Moderator

12:25

INTERACTIVE
PANEL
DISCUSSION
35 min



Andrea Cremonino

Head of Corporate Portfolio & Pricing Management Team



Interactive Panel Discussion

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

AI FOR PRICING

- usage of AI in bank
- AI for pricing support
- customer clustering
- price modelling
- key topics

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
30 min
Coffee Break & Networking

15:50
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.

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?

16:30 **Closing Remarks from the Chairperson**

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

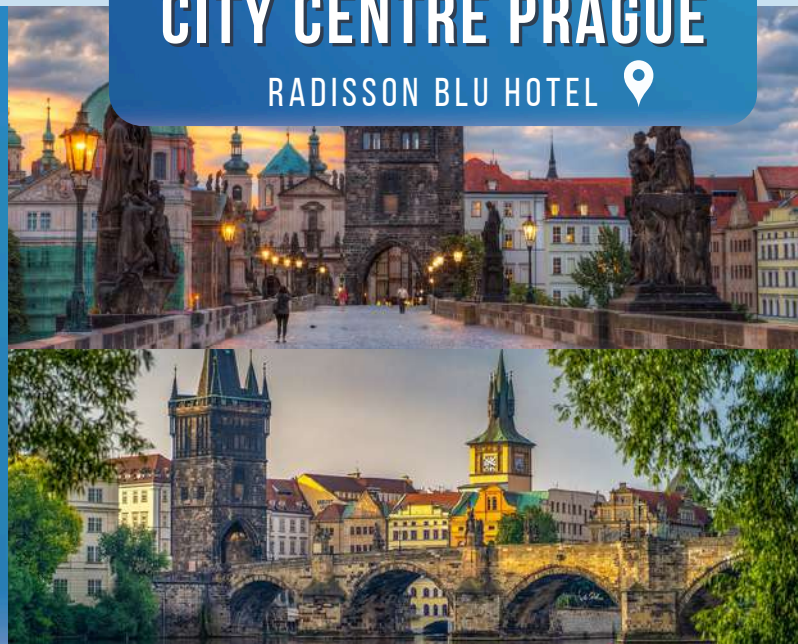
Things to do in Prague:

- 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

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