6th Annual

Banking Credit Risk Summit

4th - 5th of February 2027



HOT CONFERENCE TOPICS

Brussels | Belgium
Novotel Brussels City Centre Hotel

1. AI-DRIVEN CREDIT RISK & DECISION INTELLIGENCE
2. PORTFOLIO RESILIENCE IN ECONOMIC UNCERTAINTY
3. REGULATION, GOVERNANCE & MODEL RISK
4. REAL-TIME RISK INTELLIGENCE & EARLY WARNING
5. THE FUTURE OF CREDIT RISK MANAGEMENT

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EVENT DESIGNED FOR

Board Members, C-level Executives, Senior and Global Vice Presidents, Directors and Heads of Departments from banks, financial institutions and regulatory authorities involved in:

- Chief Risk Officers
- Chief Credit Officers
- Chief Data Officers
- Heads of Model Risk
- Board Risk Committee Members
- Heads of Enterprise Risk
- Heads of Credit Risk
- Heads of Lending

- Heads of Corporate Credit Risk
- Heads of Retail Credit Risk
- Heads of Counterparty Credit Risk
- Heads of Portfolio Management
- Heads of Credit Underwriting
- Heads of Credit Strategy
- Heads of Credit Monitoring
- Heads of Early Warning
- Heads of Restructuring and Recoveries
- Heads of Non-Performing Loans

- Heads of Credit Risk Modelling
- Heads of Model Risk Management
- Heads of Model Validation
- Heads of IFRS 9
- Heads of Stress Testing
- Heads of Regulatory Reporting
- Heads of Risk Data and Analytics
- Heads of Risk Technology
- Heads of Climate and ESG Risk
- Heads of Operational Resilience

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Marxo Smith EVENTS

SPEAKER PANEL INCLUDES



Antonio Picciarelli
Senior Director Audit Internal Models, Data Governance and Data Quality
INTESA SANPAOLO



Marc Irubetagoyena
Co-Head of Modelling & Simulations
BNP PARIBAS



Andrea Buzzigoli
Global Head of Wholesale Economic Response Analytics
HSBC



Alvin Alicevic
Member of the Executive Board (Chief Risk Officer)
NLB



Aymeric Chauve
Director - UK Head of Credit. Counterparty Credit Risk specialist
SOCIETE GENERALE



Anna Cornaglia
Head of Regulatory Assessment & Horizontal Benchmark
INTESA SANPAOLO



Aida Sivro Rahimić
Team Lead Strategic Credit Risk Management
Steiermärkische SPARKASSE



Vladimir Davchev
Director
Risk and Financial Management Division
HALKBANK



Daniele Forni
ADHD and Autism Leadership Executive Coach



Alexander von Felbert
Head of Risk Management & Regulatory Reporting
BAADER



Konrad Kozik
Non-Executive Director
Member of the Supervisory Board
Deutsche Bank



Ondřej Manina
Head of Risk Measurement and ESG
ČESKÁ SPOŘITELNA



Svetlana Drljača Kanazir
Risk Manager
BKS Bank



Gianluca Dall'Arche
Head of Climate & Environmental Risk Management
GRUPPO BCC ICCREA



Valeriia Dzhamalova
Head of LGD models
Nordea



Ors Szilagyi
Director, Credit Risk Methodologies & Modelling
otpbank



Andrea Cremonino
Head Capital Optimisation (Capital Management)
UniCredit



Radoslaw Litynski
Managing Director, Retail Risk Management
mBank



Ali Erbilgiç
Senior Policy Expert
eba European Banking Authority



Adel El Ashmawy
Head of Credit Risk
بنك القاهرة Banque du Caire



Jakob Lavrod
Lead Quantitative Risk Analyst
Nordea

BRUSSELS

DAY-1 Thursday, 4 February 2027

08:00 — **Registration & Coffee**

08:25 — **Opening Remarks from the Chairperson**

08:30 — CASE STUDY — 30 min



Aymeric Chauve

Director - UK Head of Credit. Counterparty Credit Risk specialist

SOCIETE GENERALE

INTRODUCTION TO WRONG WAY RISK AND STRESS TESTING

- Introduction/Quiz
- Regulation
- General Concepts
- Case Study
- Stress Testing

A brief introduction to the concept of wrong way risk for credit and counterparty credit risk, through a case study, as well as some elements around stress testing for such Credit- and CCR exposures.

09:00 — CASE STUDY — 30 min



Daniele Forni

ADHD and Autism Leadership Executive Coach

WHEN THE MODEL SAYS NO: COGNITIVE BIAS AND HUMAN JUDGMENT IN MACHINE- AND AI-LED CREDIT DECISIONS

- The double bias problem: analysts override models with anchoring and optimism, while the model encodes bias of its own
- Case study: the credit model is AI-based, the analyst keeps control, and both have to justify the decision
- The model risk you cannot see: the newest AI reasons over words, not the clean numbers your validation was built for.
- Low-cost risk management: pre-mortems, red-team reviews and decision journals built into the credit process

Where AI meets human judgment in credit, bias hides on both sides. A practitioner case study on keeping the analyst in control, and the low-cost guardrails that made the decisions better.

09:30 — CASE STUDY — 25 min

SPONSORED SESSION

09:55 — CASE STUDY — 30 min



Andrea Buzzigoli

Global Head of Wholesale Economic Response Analytics

HSBC

REGULATORY EXPECTATIONS, EXPERT JUDGMENT AND CLIMATE RISK ANALYSIS IN ECL CALCULATION.

- 1Challenges in capturing forward looking information in IFRS9 modelling.
- Use of in-model adjustment, post-model adjustments and expert judgment in ECL calculation
- Climate risk integration in provisioning calculation. Internal and regulatory challenges.
- Overview of consistency and regulatory expectations across IFRS9, IRB and ICAAP

10:25 — **Coffee Break & Networking** — 40 min

11:05 — CASE STUDY — 30 min



Antonio Picciarelli

Senior Director Audit Internal Models, Data Governance and Data Quality

INTESA SANPAOLO

DATA GOVERNANCE: BUILDING RELIABLE FOUNDATIONS FOR CREDIT RISK

- Strengthening data governance across credit risk models
- Improving data quality, ownership and accountability
- Establishing consistent standards for critical risk data
- Managing data lineage across modelling and reporting
- Supporting reliable decisions through stronger data controls

11:35 — CASE STUDY — 30 min



Marc Irubetagoyena

Co-Head of Modelling & Simulations

BNP PARIBAS

CREDIT MODELLING: LESSONS FROM RECENT EVOLUTIONS, NEW CHALLENGES AND OPPORTUNITIES

Enhancing connections between various use cases of credit modelling. Improving learnings and operational insertion of model performance. Accelerating the modelling process to adapt to fast moving regulatory and supervisory landscapes. Being able to embark new risk factors in existing modelling practices (ESG, geopolitical, cyber and IT,…) Fostering first line by design data and model controls to fasten model monitoring and validation. Leveraging new technologies to do more with less.

12:05 — CASE STUDY — 25 min

SPONSORED SESSION

12:30 — INTERACTIVE PANEL DISCUSSION — 30 min

Panel Moderator



Jakob Lavrod
Lead Quantitative Risk Analyst
Nordea



Marc Irubetagoyena
Co-Head of Modelling & Simulations
BNP PARIBAS



Alvin Alicevic
Member of the Executive Board (Chief Risk Officer)
NLB



Adel El Ashmawy
Head of Credit Risk
Banque du Caire

PANEL DISCUSSION

CREDIT UNDERWRITING & EARLY WARNING: PREVENTING TOMORROW'S NPLS

- Strengthening creditworthiness assessment at loan origination
- Maintaining sound lending standards under economic pressure
- Aligning loan pricing with borrower risk and expected losses
- Moving beyond ratings to detect borrower deterioration earlier
- Turning early-warning signals into timely credit management actions

13:00 — **LUNCH BREAK** — 1 hour

DAY-1 Thursday, 4 February 2027

14:00
CASE STUDY
30 min



Aida Sivro Rahimić

Team Lead Strategic Credit Risk Management

Steiermärkische SPARKASSE

THE FUTURE OF CREDIT RISK LEADERSHIP

- The evolving role of Credit Risk as a strategic business partner
- Balancing growth, risk appetite and sound credit standards
- Using data and AI to support better credit decisions, while keeping human judgement and accountability
- The capabilities credit risk teams will need going forward 5. Empowering teams while maintaining clear accountability for risk decisions

14:30
CASE STUDY
30 min



Alvin Alicevic

Member of the Executive Board (Chief Risk Officer)

NLB

EARLY WARNING SYSTEMS & PREDICTIVE CREDIT MONITORING

This case study explores how Early Warning Systems and Predictive Credit Monitoring help financial institutions identify emerging credit risks, detect early signs of borrower distress, and take proactive measures to mitigate potential losses.

15:00
CASE STUDY
30 min



Konrad Kozik

Non-Executive Director
Member of the Supervisory Board

Deutsche Bank

THE FIRST 100 DAYS OF A NEW CRO: WHAT THE BOARD IS REALLY WATCHING

- What a board expects from a new CRO in the first 100 days, and rarely says out loud
- How credit signals get softened on the way from the loan book to the board pack
- Case study: the first 100 days of a CEE bank turnaround, what the reports said vs what the portfolio held
- Risk culture in practice: when growth targets quietly rewrite risk appetite
- Two low-cost fixes any bank can run next quarter

New CROs get one hundred days before the board decides whether to trust them. A board director's case study from a CEE bank turnaround on what to fix first, and what to stop believing.

15:30
CASE STUDY
30 min



Alexander von Felbert

Head of Risk Management & Regulatory Reporting

BAADER

NAVIGATING UNCERTAINTY – STARTEGIES AND OPPORTUNITIES IN DECISION MAKING

- Introduction
- Decision Making
- Uncertainty and Complex Systems
- Decision Making and Uncertainty

16:00
40 min

Coffee Break & Networking

16:40
CASE STUDY
30 min



Valeriia Dzhamalova

Head of LGD models

Nordea

DIFFICULTIES AND POTENTIAL SOLUTIONS IN REALIZED LGD CALCULATIONS

- TBA

17:10
CASE STUDY
30 min



Gianluca Dall'Arche

Head of Climate & Environmental Risk Management

GRUPPO BCC ICCREA

CLIMATE RISK, ESG & CREDIT PORTFOLIO RESILIENCE

- 1. Physical versus transition risks across lending portfolios
- 2. Climate stress testing methodologies
- 3. Long-term portfolio resilience under climate scenarios

The case study will examine key challenges in conducting long-term climate resilience analysis, covering scenario selection and the comprehensive evaluation of physical and transition risk impacts across lending portfolios using internal climate stress testing frameworks

17:40
INTERACTIVE PANEL DISCUSSION
30 min

Panel Moderator



Ors Szilagyi
Director, Credit Risk Methodologies & Modelling
otpbank



Adel El Ashmawy
Head of Credit Risk
Banque du Caire



Gianluca Dall'Arche
Head of Climate & Environmental Risk Management
GRUPPO BCC ICCREA

PANEL DISCUSSION

ESG IN CREDIT RISK: FROM REGULATION TO REAL RISK DECISIONS

- Integrating ESG factors into credit assessment and decision-making
- Translating climate risks into meaningful credit risk metrics
- Managing ESG data quality and availability challenges
- Embedding ESG into models, ratings and portfolio management
- Balancing regulatory expectations with practical implementation

18:10
1 hour

Cocktail Reception & Networking

DAY-2 Friday, 5 February 2027

08:00 Registration & Coffee

08:25 Opening Remarks from the Chairperson

08:30
CASE STUDY
30 min



Ondřej Manina
Head of Risk Measurement and ESG

ČESKÁ SPOŘITELNA

HOW FORWARD LOOKING INFORMATION HOLDS UP IN TODAY'S UNPRECEDENTED ECONOMIC CLIMATE, EXPLORE WHERE CREDIT RISK MODELS FALL SHORT AND HOW IFRS 9 STAGE OVERLAYS HELP COMPENSATE, AND CLOSE WITH THE GROWING IMPACT OF CLIMATE-RELATED REGULATION ON CREDIT PORTFOLIOS.

- Forward Looking Information (FLI) in unprecedented economic times
- (Im)perfection of credit risk models versus IFRS 9 stage overlays
- Climate-related regulatory requirements affecting credit portfolios

09:00
CASE STUDY
30 min



Adel El Ashmawy
Head of Credit Risk

بنك القاهرة Banque du Caire

PORTFOLIO RESILIENCE MANAGEMENT: THE EGYPTIAN BANKING EXPERIENCE AS AN EMERGING-MARKET CASE STUDY

- Egypt 2016–2024 as a real-world case study of sustained macroeconomic and banking-sector disruption.
- The Performing Portfolio Paradox: why sound financial performance does not necessarily mean strong future resilience.
- Portfolio Intelligence: integrating macroeconomic, sector, customer and financial intelligence into executive decision-making.
- Portfolio Resilience Management Framework (PRMF): translating fragmented information into earlier management action and stronger portfolio governance.

09:30
CASE STUDY
25 min

SPONSORED SESSION

09:55
CASE STUDY
30 min



Andrea Cremonino
Head Capital Optimisation (Capital Management)

UniCredit

BANK EVOLUTION BETWEEN BASEL IV AND FINTECH

- Where are we? Current profitability of banks
- Decline of universal bank business model
- Moving landscape: Basel IV
- What can the bank do? Lines of evolution

10:25
40 min

Coffee Break & Networking

11:05
CASE STUDY
30 min



Anna Cornaglia
Head of Regulatory Assessment & Horizontal Benchmark

INTESA SANPAOLO

AI ACT IMPLICATIONS FOR THE EU BANKING SECTOR: FOCUS ON CREDIT RISK

- AI Act regulation: an overview, timelines for application, the Commission Guidelines.
- AI's impact on banking. A review of some initial applications on credit risk.
- The interplay between the AI regulation and the credit risk sectoral provisions.
- Technology is neutral, governance is not: how risk management framework will evolve.

11:35
CASE STUDY
30 min



Vladimir Davchev
Director
Risk and Financial Management Division

HALKBANK

AI GOVERNANCE IN CREDIT RISK: REGULATION, ACCOUNTABILITY & MODEL CONTROL

- Preparing for evolving AI regulation in credit risk
- Defining accountability for AI-supported credit decisions
- Managing explainability, bias and model risk
- Aligning AI validation with existing risk governance frameworks
- Establishing controls for increasingly autonomous risk systems

12:05
CASE STUDY
25 min

SPONSORED SESSION

12:30
INTERACTIVE PANEL DISCUSSION
30 min

Panel Moderator



Aida Sivro Rahimić
Team Lead Strategic Credit Risk Management

Steiermärkische SPARKASSE



Svetlana Drljača Kanazir
Risk Manager

BKS Bank



Anna Cornaglia
Head of Regulatory Assessment & Horizontal Benchmark

INTESA SANPAOLO



Jakob Lavrod
Lead Quantitative Risk Analyst

Nordea

PANEL DISCUSSION

CREDIT RISK REGULATION: WHAT CHANGES NEXT?

- Understanding emerging regulatory priorities for credit risk
- Preparing models and governance for changing supervisory expectations
- Managing growing regulatory complexity without slowing business decisions
- Aligning internal frameworks with evolving capital requirements
- Sharing practical lessons from recent regulatory implementation

13:00
1 hour

LUNCH BREAK

DAY-2 Friday, 5 February 2027

14:00
CASE STUDY
30 min



Radoslaw Litynski

Managing Director, Retail Risk Management

mBank

REINVENTING THE CREDIT JOURNEY: FROM MANUAL TO DIGITAL

- Transforming the traditional mortgage journey from manual processes to an end-to-end digital experience.
- Balancing customer experience, operational efficiency, and prudent risk management.
- Leveraging data, automation, and AI to accelerate credit decisioning and reduce turnaround times.
- Lessons learned from implementing digital credit processes at scale, including organizational and regulatory challenges.
- Future trends in mortgage lending and the evolving role of credit risk functions in a digital ecosystem.

Join mBank's perspective to explore how digital transformation, AI, and innovative risk management are reshaping the future of mortgage lending. Discover practical lessons, real-life case studies, and strategic insights from one of Poland's leading banks navigating an increasingly complex credit landscape.

14:30
CASE STUDY
30 min



Ors Szilagyi

Director, Credit Risk Methodologies & Modelling

otpbank

MANAGING IFRS9 IN TURBULENT TIMES

- Incorporating and managing overlays
- Do models give intuitive results in changing macro environment?
- How to deal with climate risk and concentration?

15:30
CASE STUDY
30 min



Ali Erbilgiç

Senior Policy Expert

eba European Banking Authority

AN OVERVIEW OF RECENT REGULATORY DEVELOPMENTS AND SUPERVISORY EXPECTATIONS REGARDING ESG RISK MANAGEMENT, WITH A PARTICULAR FOCUS ON CREDIT RISK. THIS WILL BE FOLLOWED BY AN IN-DEPTH EXAMINATION OF THE EBA'S ASSESSMENT, UNDER ARTICLE 501C CRR, OF THE EFFECTIVE RISKINESS OF CREDIT EXPOSURES SUBJECT TO ENVIRONMENTAL AND SOCIAL FACTORS.

- Regulatory and supervisory expectations in ESG risk management
- Integrating ESG factors in credit risk management
- Role of ESG risks in prudential framework (with a focus on credit risk)

15:30
INTERACTIVE PANEL DISCUSSION
30 min

PANEL DISCUSSION

THE NEXT GENERATION OF CREDIT RISK — CAN AI OUTTHINK TRADITIONAL RISK MODELS?

- AI-Powered Credit Decisioning: How can AI improve credit assessment, underwriting accuracy, and decision-making speed?
- Beyond Traditional Risk Models: Can AI identify emerging risks and borrower behaviour that conventional credit models fail to capture?
- Agentic AI in Credit Risk: What opportunities and challenges arise when AI agents move from providing recommendations to executing credit risk tasks?
- Explainability, Model Validation and Governance: How can banks ensure AI-driven decisions are transparent, reliable, fair, and compliant with regulatory expectations?
- Human Judgement vs. AI Decisions: How far should banks trust AI in material credit decisions, and where must human oversight remain essential?

16:0 Closing Remarks from the Chairperson - Coffee & Networking

6th Annual
Banking Credit Risk Summit will take place in:

Novotel Brussels City Centre Hotel

THINGS TO DO IN BRUSSELS:

1. Visit the Grand Place
2. Explore the Atomium
3. Enjoy Belgian Waffles & Chocolate
4. Take a Stroll in Mont des Arts
5. Discover the Magritte Museum

BONUS TIPS

- Use public transport – it's efficient and easy to navigate.
- Try moules-frites – Brussels' famous local dish.
- The weather can change quickly – bring a light jacket.

We look forward to welcoming you to Brussels!

Conference Team
Marxo Smith Events





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TAKING BUSINESS INTELLIGENCE TO THE NEXT LEVEL

Call: +44 20 3890 5240 or visit: www.marxosmith.com