



**PRONOVEA**  
PROFESSIONAL  
NETWORKING

**15th & 16th Oct 2025**

**VIENNA**

**d-fine**

**SILVER SPONSOR**

**4th EDITION**

# Pronovea Banking Summit 2025

## CREDIT RISK MANAGEMENT

### TOPIC HIGHLIGHTS-

- Addressing Geopolitical Risks in Credit Risk.
- Mitigating Money Laundering Risks in Credit Risk Management.
- The Role of Stress Testing in Managing Adverse Economic Scenarios.
- Credit Risk in the Era of Shifts and Breaks: Everything Falling Apart.
- Building Resilience in Credit Risk Management.
- Strengthening Continuous Monitoring and Governance.
- Eliminating Bias in Credit Risk Models.
- Incorporating EU Risk Frameworks in Credit Risk Models.
- Digitalization and Credit Risk.
- Managing Operational and Legal Risks in Credit Risk Assessment.
- IFRS 9 and Basel IV: Navigating Evolving Regulatory Standards.

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 **Bank of Cyprus**

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[www.creditrisk-summit.com](http://www.creditrisk-summit.com)

# SPEAKERS PANEL

## Chairperson Day-1

**TORSTEN RADKE**

Partner

**d-fine**

**TADEUSZ PEKSA**

Executive Director, Head of Model Risk Framework and System



**MARCIN PIETRZAK**

SVP



**OANA-FLORENTINA MILAK**

Head of Stress Testing & Recovery and Resolution Planning



**JERZY WALCZAK**

Head of Retail Credit Risk Policy



**DR. GERNOT STANIA**

Advisor



**DR. GÜNTHER HELBOK**

Head of Credit PD Models & Data Analytics



## Chairperson Day - 2

**BENOIT ROGER**

Head of Risk Models Governance

**Nordea**

**NICOLO LUSSANA CFA**

Director Credit Risk Management



**ELENI SHQEVI**

Executive Director - Global Wholesale IRB / IRC / IFRS9 Validation



**EMANUELE TEDESCHI**

Executive Director -Head of Credit Risk Models - Deputy Head of Credit Risk Management Department

**INTESA SANPAOLO**

**BERISLAV JOZIC**

Head of Integrated Risk Management

**Addiko Bank**

**MICHA KEIJZERS**

Head of Credit Model Validation



**KARLIS DANEVICS**

CRO



**OSCAR TORRAS**

Head of Risk Monitoring

**Sabadell**

**AMAN NURULLAH**

Director Credit risk

**PayPal**

**NIKA KENDA**

Head Of Retail Risk Analytics and Methodology/ Business Owner RRAM Tribe



**MOURAD BERRAHOU**

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



**JAKOB LAVRÖD**

Senior Quantitative Risk Analyst

**Handelsbanken**

**JONAS RENGARD**

Head of Credit Risk Portfolio Quantification



**ANASTASIS ROSSIDES**

Head of Risk Modelling



**8:00 Registration and Morning Coffee**

**8:30 Opening Remarks From Chairperson**

**8:45 Speed Networking Session**

### 9:00 CASE STUDY

#### ESG Risks in IFRS 9 Provisioning

- Overview of the Retail IFRS 9 Provisioning Methodology in RBI Group
- Challenges of including ESG Risks in IFRS 9 Provisioning
- Considerations and approach in RBI Retail Risk
- Impact and next steps

**Nika Kenda**

Head Of Retail Risk Analytics and Methodology/  
Business Owner RRAM Tribe



**Raiffeisen Bank**  
International

### 9:30 CASE STUDY

#### AI-Driven Credit Innovation

- AI in loan granting and related processes
- Case studies with pre approved loans, early warning and collection scorecards
- Limitations of data science and AI

**Dr. Günther Helbok**

Head of Credit PD Models & Data Analytics



### 10:10 PANEL DISCUSSION

#### Leveraging Fintech for Data-Driven Decisions and Enhanced Risk Assessment

- Fintech solutions integrate non-traditional data sources like social media and transaction history to improve credit scoring for underserved borrowers.
- Machine learning models analyze historical data to predict defaults, identify trends, and adapt to changing borrower behaviors in real-time.
- Fintech platforms streamline the credit risk process by automating credit scoring and decision-making, reducing processing time and human error.
- Advanced analytics tools help optimize risk diversification and conduct stress testing, improving the overall management of credit portfolios.

**Jerzy Walczak**

Head of Retail Credit Risk  
Policy



**Bank Pekao**

**Anastasis Rossides**

Head of Risk Modelling Bank



Bank of Cyprus

### 10:40 NETWORKING COFFEE BREAK

### 11:10 CASE STUDY

#### IFRS 9 and Basel IV: Navigating Evolving Regulatory Standards

- Dealing with regulatory requirements for Internal Ratings-Based (IRB) Models.
- Understanding the implications of IFRS 9 and Basel IV on credit risk assessment.
- Best practices for ensuring compliance and optimizing frameworks under new regulations.

**Emanuele Tedeschi**

Executive Director - Head of Credit Risk Models  
- Deputy Head of Credit Risk Management Department

**INTESA**  **SANPAOLO**

### 11:40 CASE STUDY

#### The Role of Stress Testing in Managing Adverse Economic Scenarios

- Leveraging stress testing to meet evolving regulatory requirements under Basel IV and ensure long-term financial stability.
- Exploring key methodologies, parameters, and scenarios to evaluate credit risk under adverse conditions.
- Identify portfolio weaknesses and implement strategies to enhance resilience against economic shocks.

**Jonas Rengard**

Head of Credit Risk Portfolio Quantification

**SEB**

### 12:10 CASE STUDY

**TBA**

**Torsten Radke**

Partner

**d-fine**

### 12:40 LUNCH BREAK

# DAY-1

Wednesday, 15th October 2025

## 13:40 CASE STUDY

TBA

**Dr. Gernot Stania**

Advisor



## 14:10 CASE STUDY

TBA

**Micha Keijzers**

Head of Credit Model Validation



**Rabobank**

## 14:40 CASE STUDY

TBA

**Nicolo Lussana CFA**

Director Credit Risk Management



**NatWest  
Group**

## 15:10 NETWORKING COFFEE BREAK

## 15:40 PANEL DISCUSSION

**Navigating Regulatory Challenges in Finance.**

- Staying updated on global regulatory changes and their impact on financial practices.
- Identifying and addressing potential risks associated with non-compliance and regulatory breaches.
- Utilizing fintech and automation tools to streamline regulatory reporting and ensure adherence.
- Strategies for aligning business operations with complex regulatory frameworks.

**Benoit Roger**

Head of Risk Models  
Governance

**Nordea**

**Jakob Lavröd**

Senior Quantitative Risk  
Analyst

**Handelsbanken**

## 16:10 CASE STUDY

**Simple climate stress testing: an ensemble framework**

**Mourad Berrahoui**

Managing Director | Head of Counterparty  
& Operational Risk

**LLOYDS  
BANKING  
GROUP**



## 16:40 CLOSING REMARKS FROM THE CHAIRPERSON

## 16:50 COCKTAIL RECEPTION

# ARE YOU A SOLUTION PROVIDER

Make sure you're seen at  
**Pronovea Banking Summit 2025:  
CREDIT RISK MANAGEMENT**

- Get your brand in front of leading experts from the banking sector involved in credit risk management
- Position yourself at forefront of industry experts
- Engage with senior decision makers from banking sector and develop relationship with your target market.

**Tell us what you want to achieve WE'LL HELP YOU GET THERE**

For more details contact us at : [info@pronovea.com](mailto:info@pronovea.com)





**8:00 Registration and Morning Coffee**

**8:30 Opening Remarks From Chairperson**

**8:45 Speed Networking Session**

### 9:00 CASE STUDY

#### Strengthening Continuous Monitoring and Governance

- Implementing real-time monitoring systems to identify credit risk exposures and potential defaults before they escalate.
- Establishing clear roles and processes to ensure accountability and compliance with regulatory standards.
- Establishing effective key risk indicators (KRIs) for credit.

**Benoit Roger**

Head of Risk Models Governance

**Nordea**

### 9:30 CASE STUDY

#### AML/KYC as one of the main credit risk drivers

KYC/AML Aspects of Credit Risk Management KYC/AML has emerged as one of the key issues for reputation as well as a key risk management topic in banking and finance.

- Situation in Northern Europe concerning AML/KYC.
- Good credit culture as the main cornerstone for KYC.
- Main principles of KYC in lending and in AML.
- Main principles for good AML program - The same as in managing credit risk.
- Differences between credit risk (more static risk) and AML risk (more dynamic risk).

**Karlis Danevics**

CRO

**SEB**

### 10:00 PANEL DISCUSSION

#### Navigating Data Trends and Challenges in ESG and Geopolitical Risk

- Exploring the latest developments in ESG data collection, analysis, reporting, and how these impact decision-making.
- Addressing the inconsistencies, gaps, and limitations in ESG data and how they affect risk assessments and reporting
- Analyzing how geopolitical factors influence ESG strategies and how organizations can adapt to changing global dynamics.
- Discussing the role of advanced technologies like AI and big data in overcoming challenges and enhancing the accuracy of ESG and geopolitical risk data.

**Micha Keijzers**

Head of Credit Model Validation



**Rabobank**

**TBA**

**10:40 NETWORKING COFFEE BREAK**

### 11:10 CASE STUDY

**TBA**

**Aman Nurullah**

Director Credit Risk

**PayPal**

### 11:40 CASE STUDY

#### Addressing Geopolitical Risks in Credit Risk

- Reducing concentration risk by expanding into geopolitically stable markets.
- Evaluating Geopolitical Risks and Their Influence on Creditworthiness.
- Developing contingency plans and strengthening monitoring systems to address volatility.

**Oscar Torras**

Head of Risk Monitoring

**Sabadell**

### 12:10 CASE STUDY

#### Stress Testing

**Oana-Florentina Milak**

Head of Stress Testing & Recovery and Resolution Planning



**ABN-AMRO**

**12:40 LUNCH BREAK**

### 13:40 CASE STUDY

**TBA**

**Marcin Pietrzak**

SVP



### 14:10 CASE STUDY

#### Mitigating Money Laundering Risks in Credit Risk Management

- Incorporating anti-money laundering factors into credit risk models to identify high-risk clients and transactions.
- Strengthening KYC (Know Your Customer) processes and transaction monitoring systems to detect suspicious activities.
- Educating staff on recognizing potential money laundering activities and the importance of compliance with AML regulations.

**Eleni Shqevi**

Executive Director - Global Wholesale IRB / IRC / IFRS9 Validation

Morgan Stanley

### 14:40 CASE STUDY

#### IFRS 9 ECL measurement - From accounting text to practical calculations

- Starting at the IFRS 9 ECL measurement from an accounting perspective
- Looking at how a number of crucial modeling properties (unbiasedness, scenario usage, probability weighting, time value of money ect) can be translated into model concepts.
- Usage of the accounting concepts, transformed into the modeling, to create a better understanding of the underlying business drivers.

**Jakob Lavröd**

Senior Quantitative Risk Analyst

**Handelsbanken**

### 15:40 PANEL DISCUSSION

#### AI in Credit Risk Management: Enhancing Decisions with Innovation and Ethics.

- The role of AI, machine learning, and predictive analytics in risk assessment.
- Ethical considerations: transparency, fairness, and regulatory compliance.
- Human-AI collaboration for more accurate and informed decision-making.
- The future of AI in credit risk management: opportunities and challenges.

**Jerzy Walczak**

Head of Retail Credit Risk Policy



**Bank Pekao**

### 16:10 CASE STUDY

TBA

**Tadeusz Peksa**

Executive Director, Head of Model Risk Framework & System



standard chartered

### 16:40 CASE STUDY

TBA

**Berislav Jozic**

Head of Integrated Risk Management

**Addiko Bank**

### 15:10 NETWORKING COFFEE BREAK

### 17:10 CLOSING REMARKS FROM THE CHAIRPERSON

## Unique Things To Do in Vienna

Vienna's museums are some of the most popular attractions in the city, don't miss to visit:

Kunsthistorisches Museum | Technisches Museum  
Austrian Museum of Applied Arts/Contemporary Art

I am looking forward to welcome you personally at the Summit in October.

**Aastha Bhardwaj**

Conference Producer



# PRONOVEA BANKING SUMMIT 2025: CREDIT RISK MANAGEMENT



**PRONOVEA**  
PROFESSIONAL  
NETWORKING

📅 15TH - 16TH OCT 2025 | VIENNA | ONLINE | HYBRID

☎ TEL: + 436703080050

Please fill in required details in block and e-mail to [info@pronovea.com](mailto:info@pronovea.com)

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E-mail

Mr. Ms.

Job Position

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Mr. Ms.

Job Position

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## REGISTRATION FEES

Two Day Conference	Save	In Person
Register before 20/04/2025	20%	1756 EUR*
Register before 05/05/2025	10%	1976 EUR*
Register after 06/05/2025		2195 EUR*

If you have membership discount code or for online payment please use Online Registration Form  
[www.creditrisk-summit.com](http://www.creditrisk-summit.com)

Name

Signature

Date

Please complete the registration form in full so that we can contact you and provide you with our best services.

## Conference Registration/Terms and Conditions

- 1- The organizer of events under the company PRONOVEA s.r.o. By registering all participants agree to be bound by, and comply with these Terms and Conditions.
- 2- It is the participant's responsibility to read and understand these Terms and Conditions.
- 3- You are obliged to provide complete and accurate information in this registration form.
- 4- After completion and submission of the registration form, full payment of registration fee is required within 10 working days from the date you receive an invoice.
- 5- There will be no adjustments made to registration fees once the registration form has been submitted.
- 6- Event registration can be cancelled only in writing. Event registrations cancelled 30 days or more before the first day of the Event will incur a cancellation fee of 50% of the registration fee. Refunds will be made after the Event and within two months.
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- 11- The Organizer may (at its sole discretion) change the format, speakers, participants, content, venue location and program or any other aspect of the Event at any time and for any reason, whether or not due to a Force Majeure Event, in each case without liability. For the purpose of this Section, Force Majeure Event means any event arising that is beyond the reasonable control of the Organizer including (without limitation) speaker or participant cancellation or withdrawal, supplier or contractor failure, venue damage or cancellation, health scares, industrial dispute, governmental regulations or action, military action, fire, flood, disaster, civil riot, acts of terrorism or war.
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\* Price are excluding VAT, and VAT 20% will be applicable. Conference fee payment is required within 10 working days.

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