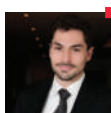


# RISK MANAGEMENT SUMMIT 2025

26-27-28th November 2025

Venue: Park Plaza Amsterdam  
Airport

## CONFIRMED SPEAKERS



**Stefan Zima**  
Head Group Regulatory  
Compliance Officer  
Raiffeisen Bank, Austria



**Fabio Lania**  
Market Risk Manager  
Intesa Sanpaolo, Italy



**Ulf Holmberg**  
Senior Analyst  
Swedbank, Sweden



**Spiros Andronikakis**  
General Manager- Chief Risk  
Officer  
Alpha Bank, Greece



**Marili Anderson**  
Managing Director, Head of  
Compliance  
Rabobank, UK



**Michiel van Lunsen**  
Product Owner Credit Risk Model Validation  
ING, Netherlands



**Karlís Danevics**  
CRO  
SEB, Latvia



**Carl Densem**  
Risk Manager Financial Markets  
Rabobank, Netherlands



**Marie Leth Christensen**  
Head of Personal Banking  
Denmark Risk Management  
Nordea, Denmark



**Márton Nagy**  
Vice President - Operational Risk  
Citi, Hungary



**Steve Portway**  
Managing Director Operational Risk  
Barclays, UK



**Zsolt Jaczko**  
Head of Retail IRB Modelling  
| Risk Modelling  
Nationwide, UK



**Aymeric Chauve**  
Director - UK Head of Credit  
Societe Generale, UK



**Edgars Sedovs**  
Head of Enterprise Risk & Credit  
Risk Management  
Rietumu Banka, Latvia



**Dorota Wojnar**  
Head of ESG Risks Unit  
European Banking Authority, France



**Jack Smart**  
Operational Resilience Scenario  
Planner  
Lloyd's Banking Group, UK



**Ratul Ahmed**  
Head of Model Risk Management  
& Validation  
Commerzbank, Germany



**Fernando Blauzwirn**  
Head of Credit, CH and DIFC  
HBZ Bank Zurich  
Switzerland



**Darius Grinvaldas**  
Head of Risk Analytics  
Luminor Bank, Lithuania



**Christopher Nason**  
Director, Global Head of Business  
Intelligence Unit | Anti-Financial Crime  
Deutsche Bank



**Dirk Effenberger**  
Head of Investment Risk  
UBS, Switzerland



8:55 Opening Words from a Chairperson

9:00 Addressing Key Challenges in Credit Decisioning Through Models and Policies

- Reliance on IRB and non-IRB models to balance historical data with emerging risks
- Importance of a flexible risk pricing setup, particularly under CRR3 and SA floor requirements
- Incorporating forward-looking features and overrides, including climate-related risk drivers
- Addressing technology infrastructure constraints to meet the high demands of credit models

TBC

**Spiros Andronikakis**

General Manager- Chief Risk Officer

**Alpha Bank, Greece**



9:40 Enhancing Risk Management Through Data & Innovation

- Overcoming data quality and availability challenges to ensure accurate and timely credit risk assessment
- Leveraging AI and machine learning to enhance credit scoring, fraud detection, and predictive modeling
- Adapting to evolving regulatory requirements while maintaining strong risk governance and compliance
- Utilizing alternative data sources to improve risk insights and expand financial inclusion

**Edgars Sedovs**

Head of Enterprise Risk & Credit Risk Management

**Rietumu Banka, Latvia**



10:20 Break Time and Networking Session

11:00 The latest Failure to Prevent Fraud legislation and managing the Compliance extra-territoriality risk in a global organisation

**Marili Anderson**

Managing Director, Head of Compliance

**Rabobank, UK**



11:40 The Role of AI and Machine Learning in Credit Risk Assessment

- Enhancing credit scoring models with AI-driven predictive analytics for more accurate risk evaluation
- Leveraging machine learning to detect fraudulent activities and mitigate financial crime risks
- Utilizing AI-powered risk modeling to improve early warning systems and loss forecasting
- Automating credit decisioning processes to enhance efficiency and reduce operational costs
- Integrating alternative data sources to expand financial inclusion and refine risk assessments

TBC

**Ratul Ahmed**

Head of Model Risk Management & Validation

**Commerzbank, Germany**



12:20 Lunch Break

13:30 Navigating Evolving Regulatory Challenges in Credit Risk Management

- Adapting to increasingly complex regulatory requirements to ensure compliance and risk mitigation
- Leveraging advanced data management solutions to maintain accuracy and transparency in reporting
- Implementing AI-driven tools to enhance regulatory monitoring and fraud detection
- Strengthening governance frameworks to proactively address emerging compliance risks

**Christopher Nason**

Director, Global Head of Business Intelligence

Unit | Anti-Financial Crime

**Deutsche Bank**



14:10 Unlocking the Potential of Predictive Analytics in Credit Risk Management

- Harnessing machine learning algorithms to predict and manage credit risk with unprecedented precision
- Using predictive models to enhance loan underwriting and reduce default rates
- Exploring the role of behavioral data in forecasting creditworthiness and future risks
- Integrating AI-driven insights with traditional models to create a more comprehensive risk strategy

**Michiel van Lunsen**

Product Owner Credit Risk Model Validation

**ING, Netherlands**



14:50 Break Time and Networking Session

15:30 The Evolution of Credit Risk Models in an Unpredictable World

- Modeling credit risk before the foundations of model risk management were established
- Can extensive regulatory guidance for credit risk models be simplified by adopting more generalized principles for measuring and managing model risk levels?
- Can unpredictability be mitigated by incorporating a certain level of conservatism?
- How can we maintain predictability and transparency with advanced modeling approaches?

**Darius Grinvaldas**

Head of Risk Analytics

**Luminor Bank, Lithuania**



16:10 Redefining Credit Risk in the Age of Digital Transformation

- Embracing digital-first risk models to assess creditworthiness in a virtual economy
- Integrating real-time data and automation to accelerate decision-making and risk mitigation
- Leveraging AI to redefine traditional risk parameters and enhance credit assessments
- Adapting to new consumer behaviors and digital lending trends reshaping credit risk landscapes

**Fernando Blauzwirn**

Head of Credit, CH and DIFC

**HBZ Bank Zurich, Switzerland**



16:50 Panel Discussion: Transforming Portfolio Credit Risk Management with Generative AI: Breaking Silos, Enhancing Insights, and Accelerating Innovation

17:30 Closing words, end of the day 1

8:55 Conference Re-Start

9:00 Geopolitical Risk: Resilience and Strategy

- History doesn't repeat itself, but it rhymes: Drawing on the past to anticipate changes in the future
- Stress-testing in turbulent times: Navigating disruptions to energy, trade, and capital flows amid rising global tensions
- Shielding balance sheets and forming strategies: Staying agile and aligned in a rapidly shifting geopolitical landscape

**Ulf Holmberg**

Senior Analyst

**Swedbank, Sweden**



9:40 At the crossroad between market and credit risk: focus on counterparty credit risk

- Introduction
- Simplified taxonomy
- Main CCR metrics
- RISK MITIGATION (legal and margining)
- Making a « ccr » credit decision
- Conclusion and q&a

**Aymeric Chauve**

Director – UK Head of Credit

**Societe Generale, UK**



10:20 Break Time and Networking Session

11:00 Advancing Credit Risk Strategies Through Data-Driven Decision-Making

- Leveraging big data analytics to enhance risk assessment and credit decisioning
- Integrating real-time data insights to improve portfolio management and loss forecasting
- Utilizing AI-driven models to refine credit scoring and mitigate default risks
- Strengthening data governance frameworks to ensure regulatory compliance and reporting accuracy

**Zsolt Jaczko**

Head of Retail IRB Modelling | Risk Modelling

**Nationwide, UK**



11:40 "Is the 'Demographic Dividend' Over? Exploring Population Trends and their Consequences

- Introduce participants to the latest UN-issued demographic forecast through 2100, focusing on regional and country-specific trends.
- Examine the social, geopolitical, and economic impacts of demographic shifts.
- Invite views from the audience on near-term impacts and potential policy responses.
- Discuss methods to understand unfolding changes, including historical examples and expert opinions.

**Carl Densem**

Risk Manager Financial Markets

**Rabobank, Netherlands**



12:20 Lunch Break Operational Risk

13:30 Implementing Conduct into Credit and Operational Risk Management

**Marie Leth Christensen**

Head of Personal Banking  
Denmark Risk Management

**Nordea, Denmark**



14:10 Geopolitical Risk: Identifying Threats and Strengthening Bank Resilience

- Understanding key geopolitical risks impacting the banking sector today
- Effective strategies for identifying and mitigating geopolitical threats in an evolving global landscape
- Building resilience to navigate geopolitical crises and minimize operational disruptions
- Preparing banks for future geopolitical challenges and ensuring long-term risk management

**Karlis Danevics**

CRO

**SEB, Latvia**



14:50 Break Time and Networking Session

15:30 Content Example: "capturing geopolitical risk in an asset allocation context"

- Understanding how geopolitical risks and developments can impact financial markets
- Assessing a portfolio's exposure to geopolitical risks (historical vs forward looking analysis)
- Mapping geopolitical events and investment actions
- Understanding the long-term consequences of secular political shifts on financial markets

**Dirk Effenberger**

Head of Investment Risk

**UBS, Switzerland**



16:10 Panel Discussion: Understanding Consumer Behavior in Debt Risk Management: Trends and Insights for 2026

17:00 Closing words, end of the day 2

8:55 Opening Words from a Chairperson

9:00 Strengthening Crisis Management and Business Continuity Planning in Banking

- Developing robust crisis management frameworks to respond swiftly to operational disruptions
- Creating comprehensive business continuity plans that ensure minimal downtime and service continuity
- Implementing regular testing and simulations to assess the effectiveness of crisis response strategies
- Establishing communication protocols and leadership structures to guide decision-making during crises

**Jack Smart**

Operational Resilience Scenario Planner  
Lloyd's Banking Group, UK



9:40 Leveraging Blockchain, AI, and Machine Learning to Detect Unusual Activities and Enhance Cybersecurity

- Utilizing blockchain technology to ensure data integrity and secure transactions in the face of evolving cyber threats
- Implementing AI-driven solutions to detect anomalies and potential security breaches in real time
- Leveraging machine learning algorithms to continuously improve threat detection and response capabilities
- Integrating these technologies into a comprehensive cybersecurity strategy to strengthen defenses and minimize risks

TBC

**Steve Portway**  
Managing Director Operational Risk  
Barclays



10:20 Break Time and Networking Session

11:00 The Role of Data Analytics in Operational Risk Management and Employee Training

- Utilizing data analytics to identify and assess operational risks, enabling proactive risk management
- Leveraging predictive analytics to anticipate potential risks and improve decision-making in real time
- Integrating data-driven insights into employee training programs to enhance awareness and risk mitigation strategies
- Using analytics to track training effectiveness and continually refine risk management approaches across the organization

TBC

**Márton Nagy**  
Vice President - Operational Risk  
Citi, Hungary



11:40 Implementing Advanced Third-Party Risk Management to Mitigate Outsourcing Risks

- Developing comprehensive third-party risk management frameworks to assess and monitor vendor relationships
- Implementing due diligence processes for selecting and onboarding vendors, ensuring alignment with security and compliance standards
- Establishing ongoing monitoring and performance evaluation mechanisms to identify and address potential risks
- Creating contingency plans and clear exit strategies to manage disruptions or failures in third-party services

**Stefan Zima**

Head Group Regulatory Compliance Officer  
Raiffeisen Bank, Austria



12:20 Lunch Break

13:30 ESG risks management and scenario analysis – EBA guidelines

- Expectations on how banks should identify, measure, monitor and manage ESG risks
- Plans to address ESG risks in the short-, medium- and long-term
- ESG scenario analysis – feedback from public consultations

**Dorota Wojnar**

Head of ESG Risks Unit  
European Banking Authority,  
France



14:10 Rethinking Digital Transformation: The Essential Role of Cybersecurity in Banking

- Understanding the growing cybersecurity risks amid rapid digital transformation in banking
- Key strategies for integrating robust cybersecurity measures into digital transformation initiatives
- Best practices for protecting sensitive customer data and maintaining trust in an increasingly digital banking landscape
- Anticipating future cybersecurity challenges and preparing for evolving threats in 2026 and beyond

14:50 Panel Discussion: Strengthening Operational Resilience in Banking – Navigating Workforce Challenges, Technological Disruptions, and Risk Management in 2026

15:40 Closing words, end of the conference

### DELEGATES

NAME:	
POSITION:	
E-MAIL:	
NAME:	
POSITION:	
E-MAIL:	
NAME:	
POSITION:	
E-MAIL:	

### CONTACT INFORMATION

COMPANY:			
REPRESENTANT:			
ADDRESS:			
CITY:		POSTCODE:	
PHONE:		VAT NO:	
DATE:			
SIGNATURE:			

### TERMS & CONDITIONS

By sending this form, I confirm that I have read and accepted the terms and conditions detailed below

#### Confirmation

We will confirm your participation after receiving signed registration form. All discounts can only be applied at the time of registration and discounts cannot be combined. Discounts for group registrations are only valid for the number of delegates specified on your booking form. Prices for each event are correct at the time of publication. PulseCore Events reserves the right to change the prices at any time but changes will not affect registrations which have already been confirmed by PulseCore Events.

#### Cancellation Policy

You may substitute delegates at any time by providing reasonable advance notice to PulseCore Events. All cancellations received 60 business days or more before the event is held, this cancellation is subject to a registration fee up to 50% the value of the ticket per delegate. In case of canceling the registration later than 60 business days before the event is held, the paid amount cannot be refunded and the amount remains payable in full. In the event that PulseCore Events cancels or postpones an event for any reason whatsoever, including but not limited to any force majeure occurrence, you will receive a credit for 100% of the contract fee paid. No refunds, partial refunds or alternative offers will be made and all pending amounts remain payable in case such situation. PulseCore Events is not responsible for any loss or damage as a result of a substitution, alteration or cancellation/postponement of an event. PulseCore Events shall assume no liability whatsoever in the event this conference is cancelled, rescheduled or postponed due to a fortuitous event, Act of God, unforeseen occurrence or any other event that renders performance of this conference impracticable, illegal or impossible. For purposes of this clause, a fortuitous event shall include, but not be limited to: war, fire, pandemics, labor strike, extreme weather or other emergency. Please note that while speakers and topics were confirmed at the time of publishing, circumstances beyond the control of the organizers may necessitate substitutions, alterations or cancellations of the speakers and/or topics

#### Copyright

All Intellectual Property rights in all materials produced or distributed by PulseCore Events in connection with this event are expressly reserved and any unauthorized duplication, publication or distribution is prohibited

#### Standard Pass

**SAVE €600**

**Early Bird**  
UNTIL 30 June 2025

**EARLY BIRD €2,390**  
Full Price €2,990

- ✓ 3 days of content
- ✓ Access to the materials and Mobile app
- ✓ Catering, including Lunch and Refreshments
- ✓ Workshops and Networking Sessions

#### Online Pass

**SAVE €600**

**Early Bird**  
UNTIL 30 June 2025

**EARLY BIRD €1,890**  
Full Price €2,490

- ✓ 3 days of content
- ✓ Access to the materials and Mobile app
- ✓ Access to the Entire Event From the Comfort of your home
- ✓ Virtual Workshops and Networking Sessions

**To become a sponsor, you can request the brochure details at**

**EVENT CODE: RS2025-BN**

✉ [leo.collin@pulsecore-events.com](mailto:leo.collin@pulsecore-events.com)



**Venue:** Park Plaza Amsterdam Airport

**Address:** Melbournestraat 1,  
Lijnden,  
Amsterdam Airport Schiphol,  
1175 RM, Netherlands

#### Speaker Pass

**SAVE €900**

**Early Bird**  
UNTIL 30 June 2025

**EARLY BIRD 4,090**  
Full Price €4,990

- ✓ 3 days of content
- ✓ Access to the materials and Mobile app
- ✓ Catering, including lunch and refreshments
- ✓ Workshops and networking sessions
- ✓ 35 minutes speaking slot
- ✓ Increased visibility and promotion via banners, materials, and the mobile app

**Early Bird**  
Price till 30 June 2025

**Group Discount 3 tickets**

**EARLY BIRD Price € 5,980**

- ✓ 3 days of content
- ✓ Access to the materials and mobile
- ✓ Catering, including Lunch and Refreshments
- ✓ Workshops and networking sessions