



# RISK MANAGEMENT 2026 – INTERNATIONAL SUMMIT



27th–29th May 2026

## CONFIRMED SPEAKERS:



**Darius Grindalvas**  
Head of Credit Risk Baltics  
SEB, Lithuania



**Eleni Shoevi**  
Executive Director at Morgan Stanley  
Morgan Stanley, UK



**Ula Antonkiewicz-Kotla**  
Director  
Citi Bank, Poland



**Michiel Van Lunsen**  
Senior Customer Journey Expert  
ING, Netherlands



**Ewelina Swiatek**  
Head of Cryptography Infrastructure  
HSBC, Poland



**Marie Zavaralova**  
Vice President | Data Protection Officer | Regulatory Compliance  
Unicredit, Luxembourg



**Nicolo Iussana**  
Director, Sponsor Owned Leveraged Finance Credit Risk  
NatWest Group, UK



**Alexandre Petrov**  
Executive Advisor, Functional Lead & Team Lead  
Nordea, Sweden



**Vincent Roeloffzen**  
Senior Operational Risk Manager  
Triodos Bank, Netherlands



**Francois Denart**  
Managing Consultant Quantitative Risk  
Societe Generale, France



**Enric Tarrats**  
Director of Portfolio Origination and Monitoring & ESG Credit Risk  
Banco Sabadell, Spain



**Daniele Forni**  
Credit and Capital Management  
HSBC, Hong Kong



**Susana Ponce Froment**  
Global Head of Financial & Credit Risk  
Tide, UK



**Jan Wittlin**  
Operational and Resilience Risk Senior Manager Europe  
HSBC, Poland



**Nitesh Kumar**  
Global Head of Cyber & Payment Systems Risk  
BNP Paribas, UK



**Gianluca Passaretta**  
Global Head of Fixed Income Credit Trading  
BBVA, UK



**Angeliqwe Keijsers**  
Head of Compliance & SIM (Security & Integrity Management)  
ABN AMRO, Netherlands



**Sergio Caprioli**  
Head of Operational Risks Internal Systems and ICAAP Validation  
Intesa Sanpaolo, Italy



**Pernille Lopdrup Helles**  
Compliance Lead  
Nordea, Denmark



**Simone Zwaga**  
Head of First Line Risk Netherlands  
Rabobank, Netherlands



**Tania Badea Nirin**  
2Lod Operational Risk Supervisor Resilience and Crisis Management  
Societe Generale, France



**Joris Krijger**  
AI Governance Officer  
ASN BANK



**Saadia Mujeeb**  
Group Head of Financial Risk Management & Control  
Nordea, Denmark



**Oliver Maspfuhl**  
Head of Anti Financial Crime Modelling Germany & EMEA  
Deutsche Bank, Germany



**Conny Plath**  
Global AI Transformation, Vice President  
Banco Santander, Spain



**Israel Rubio Fernández**  
Group Chief Risk Officer  
Banco Santander, Spain



**Nilanjan Sircar**  
Senior Model Validator  
ABN Amro Bank



**Santosh Pandit**  
Senior regulator Cyber and Operational Resilience, Investment Risk, Regulation  
Bank of England



**Diego Mendez**  
UK Fraud Disputes & Investigations lead  
Revolut



**Emanuele Tedeschi**  
Executive Director - Head of Credit Risk Models - Deputy Head of Credit  
Intesa Sanpaolo



**Patrick Agopian**  
Chief Risk Officer  
Credit Agricole, France



**Gabriel Ayala**  
Managing Director banking solutions  
BIT2ME

## Strategic Risk, Geopolitics, and Credit Futures

08:55 Opening Words from a Chairperson

09:00 Evolving Credit Risk Models in an Era of Economic Uncertainty

- The shift toward AI-powered credit scoring for more accurate borrower assessment
- Rising importance of alternative datasets, including behavioral and non-traditional indicators
- Adaptive pricing methodologies that respond to real-time market changes
- Challenges of modelling credit risk during periods of heightened economic uncertainty

Darius Grindalvas  
Head of Credit Risk Baltics  
SEB, Lithuania



09:40 When does standardization strengthen—and when does it strangle? A deep dive into risk management's toughest balancing act

- Explore the tipping point where standardization enhances control, transparency, and efficiency and where it becomes a barrier to agility, innovation, and local business needs.
- Unpack real-world challenges of implementing group-wide standards across a large bank with diverse, non-licensed subsidiaries operating under different regulatory expectations and risk profiles.
- Discuss pragmatic pathways forward: how to harmonize what must be uniform while preserving the flexibility needed for specialized business models and sustainable, risk-aware growth.

Simone Zwaga  
Head of First Line Risk Netherlands  
Rabobank, Netherlands



10:20 Break Time and Networking Session

11:00 AI governance, risks and the ethics of AI

Fireside Chat

Joris Krijger  
AI Governance Officer  
ASN BANK



11:40 AI for Credit Risk Management: case uses

Enric Tarrats  
Director of Portfolio Origination and  
Monitoring & ESG Credit Risk  
Banco Sabadell, Spain



12:20 Lunch Break

13:30 Data Quality and Risk Data Aggregation

Ula Antonkiewicz-Kotla  
Director  
Citi Bank, Poland



14:10 Model Lifecycle Management

- Overview of the end-to-end model lifecycle, including development, validation, deployment, monitoring, and continuous improvement.
- Discussion on current and emerging datasets, with a focus on scalable approaches to extracting insights from new and evolving data sources. Overview of the methodology for developing reliable and high-performing models using new datasets, including data preparation, feature engineering, and model evaluation principles.

Michiel Van Lunsen  
Senior Customer Journey Expert  
ING, Netherlands



14:50 Break Time and Networking Session

15:30 Model Risk Management - balancing act between internal and regulatory best practices

Eleni Shqevi  
Executive Director at Morgan Stanley  
Morgan Stanley, UK



16:10 Climate risk in credit risk models

- Integration of climate risk into credit risk models, including IRB, IFRS 9, stress testing, and Pillar 2 frameworks
- Modeling approaches, regulatory expectations, key challenges, and data-related considerations in this emerging area
- Early initiatives by banks within the GCD consortium to collect climate risk data and develop methodologies
- The role of academic research in supporting methodological development and laying the groundwork for future regulatory capital requirements

Alexandre Petrov  
Executive Advisor, Functional Lead & Team Lead  
Nordea, Sweden



16:50 AI in compliance processes. How far can banks responsibly remove human touchpoints?

- AI in regulatory monitoring and implementation
- AI in monitoring activities like AML or Market Abuse AI
- in internal reporting to senior management Ethical and
- Data aspects to consider

Marie Zavaralova  
Vice President | Data Protection Officer |  
Regulatory Compliance  
Unicredit, Luxemburg



17:30 Panel Discussion: The Future of Credit and Strategic Risk Management

How will credit models, regulatory frameworks, and geopolitical evaluations evolve to keep pace with economic uncertainty and global market volatility?

Eleni Shqevi  
Executive Director at Morgan Stanley  
Morgan Stanley, UK



Michiel Van Lunsen  
Senior Customer Journey Expert  
ING, Netherlands



Darius Grindalvas  
Head of Credit Risk Baltics  
SEB, Lithuania



18:00 Closing Words, End of Day 1

## Cybersecurity, Digital Crime, and Operational Resilience

08:55 Conference Re-Start

09:00 Operational Resilience in the Digital Age

- Modern continuity strategies for cyber incidents and technology outages
- Crisis management frameworks enabling rapid multi-channel response
- Regular stress testing and simulations to strengthen preparedness
- Clear communication protocols for escalation and coordination

Tania Badea Nirin  
2Lod Operational Risk Supervisor Resilience and  
Crisis Management  
Société Générale, France



09:40 Application of Interpretable Generative Neural Networks for Risk Management Analysis

- Generative Neural Networks for Risk Sensitivity Analysis: Exploring how interpretable generative neural models can quantify credit portfolio sensitivities to asset correlations and enhance stress-testing frameworks.
- Practical Implications for Risk Management: Discussing the integration of these models within existing risk infrastructure, highlighting interpretability, robustness, and decision-making benefits.

Sergio Caprioli  
Head of Operational Risks Internal Systems and  
ICAAP Validation  
Intesa Sanpaolo, Italy



10:20 Break Time and Networking Session

11:00 Emerging Technology Risk: Quantum Computing and AI

- Evaluating encryption vulnerabilities in the era of quantum computing
- Managing ethical, fairness, and systemic risks linked to AI adoption
- Governance structures designed for fast-moving digital innovation
- Forward-looking risk methodologies suited for frontier technologies

Patrick Agopian  
Chief Risk Office  
Credit Agricole, France



11:40 Financial Crime Prevention in Digital Channels

- Responding to new laundering pathways emerging with digital platforms
- Transaction monitoring methodologies covering cryptocurrencies and new assets
- Data-driven customer scoring models to strengthen digital onboarding
- Industry collaboration and intelligence sharing for stronger defense

Nitesh Kumar  
Global Head of Cyber & Payment  
Systems Risk  
BNP Paribas, UK



12:20 Lunch Break

13:30 From Geopolitics to Algorithms. New Shock Channels in Credit Risk

Understanding how emerging risks are reshaping credit risk dynamics and stress testing frameworks.

- How geopolitical fragmentation, cyber threats and AI adoption are creating new sources of credit risk
- Transmission channels. How operational disruption, supply chain shocks and technology dependencies translate into credit outcomes
- Emerging concentration risks linked to digital infrastructure and financial market interconnections
- Implications for credit risk management. Scenario analysis, portfolio monitoring and governance frameworks

Nicolo Iussana  
Director, Sponsor Owned  
Leveraged Finance Credit Risk  
NatWest Group, UK



14:10 Proportionality and risk-based approach to the implementation of internal controls in banks

- Finding the balance between compliance, risk management, assurance and resource allocation
- Practical challenges and lessons learned from AML, GDPR, Outsourcing Guidelines, DORA and AI ACT implementations

Jan Wittlin  
Operational and Resilience Risk Senior  
Manager Europe  
HSBC, Poland



14:50 Break Time and Networking Session

15:30 Panel Discussion: Cybersecurity and Resilience in a Real-Time Financial Environment

As digital ecosystems expand, banks must balance efficiency, speed, security, and continuity. How can institutions remain resilient in a world of real-time risk?

Ewelina Swiatek  
Head of Cryptography Infrastructure  
HSBC, Poland



Vincent Roeloffzen  
Senior Operational Risk Manager  
Triodos Bank, Netherlands



Tania Badea Nirin  
2Lod Operational Risk Supervisor  
Resilience and Crisis Management  
Société Générale, France



16:15 Closing Words, End of Day 2

## AI in Risk Management/ Credit Risk

08:55 Opening Words from the Chairperson

09:00 Credit Markets Under Pressure: Trading Strategy, Risk Limits, and Liquidity in Volatile Times

Gianluca Passaretta  
Global Head of Fixed Income Credit Trading  
BBVA, UK



09:40 AI and Advance Analytics - a compliance perspective

AI in financial services brings great opportunities, but only when supported by clear definitions, strong data discipline, and solid governance. AI includes both advanced machine-learning models and large language models, and both rely heavily on data quality. While non-traditional data sources - such as behavioural patterns, text, or sensor inputs - can improve insights, they also introduce risks if data is biased, inconsistent, or poorly validated. This creates governance challenges, as innovation often moves faster than the controls meant to support it. Banks must embed governance early, follow EBA model-risk expectations, and apply an ethical mindset that asks not just "can we do it?" but "should we do it?". Ultimately, responsible AI requires clear roles, collaboration, and strong human oversight.

Pernille Lopdrup Helles  
Compliance Lead  
Nordea, Denmark



10:20 Break Time and Networking Session

11:00 Credit Risk Data Quality & RDS Construction: From Source Systems to Model-Ready Datasets

- Building a robust Reference Data Set (RDS): key design principles, governance, and traceability.
- Data quality in practice: critical controls (completeness, consistency, lineage) and what typically breaks in banking environments.
- How strong DQ + RDS directly reduce model risk and speed up validation and production.

François Denart  
Managing Consultant  
Quantitative Risk  
Societe Generale, France



11:40 Agentic AI in Risk Management

- Exploring how AI agents can be leveraged in Credit & Financial Risk Management to drive efficiency and accuracy
- Discuss the advantages and risks involved in utilising AI Agents in the Fintech and Banking industry

Susana Ponce Froment  
Global Head of Financial & Credit Risk  
Tide, UK



12:20 Lunch Break

13:30 Operational Risk Frameworks for Digital Transformation

- Move from "Gatekeeper" to "Guardrails": Stop treating risk management as the final hurdle before launch. Instead, embed risk controls directly into the Agile design and DevOps pipeline. This allows teams to innovate quickly while ensuring seamless, compliant deployments by default.
- Digitize the Framework Itself: You cannot govern a digital ecosystem with analog tools. Replace static, manual risk registers (spreadsheets and slides) with automated monitoring and data-driven Key Risk Indicators (KRIs) that match the velocity of your technology.
- Prioritize Resilience Over Perfection: In complex digital environments, 100% prevention is impossible. Pivot your framework to focus on Operational Resilience—specifically, how quickly you can detect issues and how fast you can recover when systems fail.
- Plan for Turbulence (The Human & Process Factor): Transformation is difficult and skilled talent is scarce. Don't just plan for technical failure; prepare a clear governance blueprint for execution failure. Ensure you have the right oversight in place for when resources are stretched or plans deviate.

Daniele Forni  
Credit and Capital Management  
HSBC, Hong Kong



14:10 Operational Risk in the Age of Autonomy: Who Is Accountable When AI Makes Decisions?

Jan Wittlin  
Operational and Resilience Risk Senior  
Manager Europe  
HSBC, Poland



Susana Ponce Froment  
Global Head of Financial & Credit Risk  
Tide, UK



Pernille Lopdrup Helles  
Compliance Lead  
Nordea, Denmark



15:00 Closing Words, End of Conference

# Bridge your Institution to the Future of Finance

Bit2Me provides a modular, white-label API infrastructure that enables financial institutions to offer secure digital asset trading, custody, and lending under full MiCA compliance.

## CORE VALUE PROPOSITIONS

### Regulated & Secure

Holders of a MiCA license by the CNMV. Fully compliant with automated Travel Rule and AML monitoring protocols.

### Modular Integration

Deploy custom crypto experiences in weeks via our enterprise SDKs and plug-and-play Webview components.

### Banking Custody

Institutional-grade storage solutions including On-Premise seeds or segregated custody via CECABANK with 1:1 reserves.

### Deep Liquidity

Access massive execution depth via our API (+400 tokens) and dedicated OTC desks for large-ticket orders.

## INSTITUTIONAL MODULES

### TRADING API

Instant execution for over 400 digital assets with deep liquidity and best execution.

### YIELD & LENDING

Secure Staking-as-a-Service and Bitcoin Collateralized Loans for capital efficiency.

### COMPLIANCE

Integrated Travel Rule protocols, transaction monitoring and institutional KYC/KYB modules.

### FIAT RAMP

Proprietary instant gateways for seamless Fiat-to-Crypto settlement.

STRATEGIC PARTNERS & SHAREHOLDERS

BBVA INVESTCORP TELEFÓNICA

## Gabriel Ayala

Head of API – Banking Solutions

[gabrielayala@bit2me.com](mailto:gabrielayala@bit2me.com)

REQUEST API DOCS

# REGISTRATION FORM

Banking Risk Management  
2026-International Summit

Holiday Inn Amsterdam Arena Towers

27-29 May 2026

## Standard Pass

SAVE €600

Early Bird  
UNTIL 31 Jan 2026

**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 31 Jan 2026

**EARLY BIRD €1,890**  
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- Access to the materials and Mobile app
- Access to the Entire Event From the Comfort of your home
- Virtual Workshops and Networking Sessions

## Speaker Pass

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Early Bird  
UNTIL 31 Jan 2026

**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  
UNTIL 31 Jan 2026

### 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

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Position: \_\_\_\_\_

E-mail: \_\_\_\_\_

2 Name: \_\_\_\_\_

Position: \_\_\_\_\_

E-mail: \_\_\_\_\_

3 Name: \_\_\_\_\_

Position: \_\_\_\_\_

E-mail: \_\_\_\_\_

## CONTACT INFORMATION

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Postcode: \_\_\_\_\_

Phone: \_\_\_\_\_ VAT No: \_\_\_\_\_

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