25–27 MAY 2027 / AMSTERDAM

Risk Management Summit

International Conference on Risk Management, Resilience & Financial Crime



SELECTED SPEAKER ORGANISATIONS

ESMA · Banco de España (Eurosistema) · BBVA · ING · Lloyds Banking Group · Euroclear

PROGRAMME AT A GLANCE

DAY 1 / 25 MAY

AI, governance & supervision

DAY 2 / 26 MAY

Cyber, resilience & financial crime

DAY 3 / 27 MAY

Credit, liquidity & treasury

31 confirmed speakers

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Confirmed speakers

31 speakers



Marili Anderson
Rabobank London Branch
Head of Compliance UK, Money Laundering Reporting Officer (MLRO)
UNITED KINGDOM



Annick Beekmans
Rabobank
Area Lead Generic Infrastructure Services
NETHERLANDS



Nedjma Bellakhdar
BNP Paribas Leasing Solutions
Head of RISK ESG
FRANCE



Fernando Blauzwirn
Habib Bank AG Zurich
Head of Credit, Switzerland & DIFC Branch
SWITZERLAND



Vicky Bluck
Lloyds Banking Group
Head of Control Design & Optimisation, Chief Controls Office
UNITED KINGDOM



Armin Blum
KfW
Vice President, Collateral Management
GERMANY



İhsan Büyükuğur
Garanti BBVA
Senior Vice President, Internal Audit
TURKEY



Ryan Caruana
Bank of Valletta
Group Chief Anti-Financial Crime Officer & MLRO
MALTA



Aymeric Chauve
Société Générale London Branch
Director – UK Head of Credit Risk
UNITED KINGDOM



Luka Čirjak
OTP banka
Senior Director, Internal Audit Directorate
CROATIA



Ricardo Galvão
novobanco
CIO Office – IT Risk, Processes and Quality
PORTUGAL



Augustas Glinskis
Saldo Bank
Director of AML & KYC
LITHUANIA



Dora Grant
Griffin Bank
Chief Risk and Compliance Officer
UNITED KINGDOM



Günther Helbok
UniCredit Bank Austria
Head of Credit Risk Models and Data Analytics
AUSTRIA



Lejla Hodzic
BBVA
Managing Director, BBVA Spark Global Head of Risk
UNITED KINGDOM



Shehryar Humayun
Lloyds Banking Group
Managing Director, Models, Data and AI Audit
UNITED KINGDOM



Abraham Izquierdo
Grupo Financiero Banorte
Subdirector de Contraloría de Procesos
MEXICO



Berislav Jozic
Addiko Bank AG
Managing Director, Integrated Risk Management
AUSTRIA



Osman Karakütük
Ziraat Katılım
Executive Vice President, Treasury Management & International Banking
TURKEY



Svetlana Kardan
Monzo
Head of Balance Sheet Management / Head of ALM
UNITED KINGDOM



Steffen Kern
European Securities and Markets Authority (ESMA)
Chief Economist and Head of Risk
FRANCE



Ivar Lammers
ING Wholesale Bank
Global Head Financial Crime Prevention
NETHERLANDS



Laure Molinier
Euroclear
Director, Group Business Resilience
BELGIUM



Sergio Padilla Foubelo
Banco de España
Chief Data Officer
SPAIN



Susana Ponce-Froment
Tide
Global Head of Financial & Credit Risk
UNITED KINGDOM



Maricris Salud
Bangko Sentral ng Pilipinas
Deputy Director, Cybersecurity Supervision and Oversight Group
PHILIPPINES



Sebastian Schnitzler
BaFin
Head of QRM 2 Division
GERMANY



Shahed Shafi
U.S. Bank
Head of Counterparty Risk
UNITED STATES



Komitas Stepanyan
Central Bank of Armenia
Director of Technology and Cybersecurity
ARMENIA



Humera Yakub
Pay.UK
Head of Fraud
UNITED KINGDOM



Marie Zavoralová
UniCredit
Vice President, Data Protection Officer, Deputy Chief Compliance Officer
LUXEMBOURG

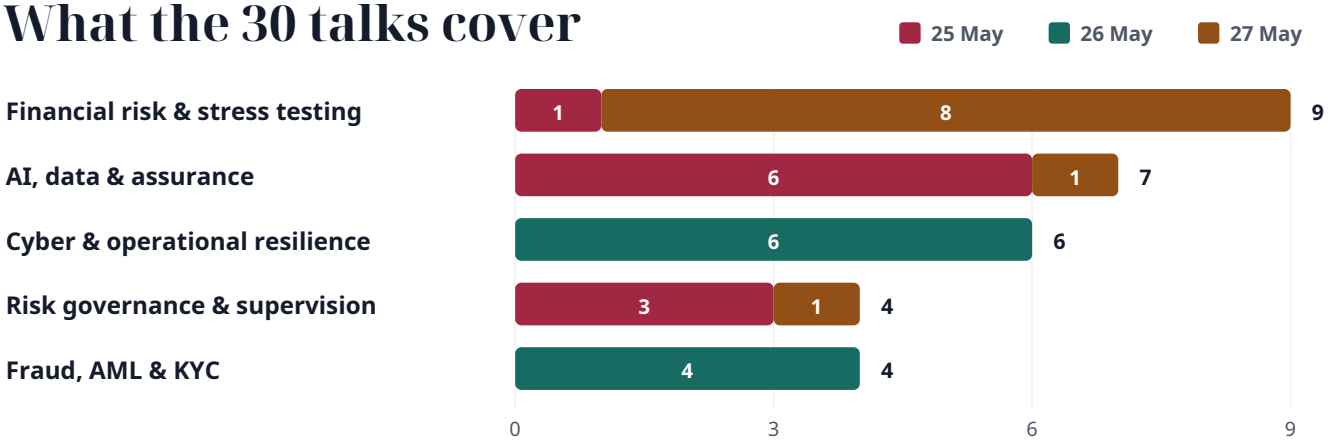
PULSECORE EVENTS

The decisions shaping banking risk in 2027

Set rules for AI decisions, rehearse disruption and protect the balance sheet under stress.

31	18	30	3
Confirmed speakers	Countries represented	Scheduled talks	Closing panels

What the 30 talks cover



Each scheduled talk appears once, under its primary topic.

Three decisions to take back to your team

DAY 1 · 25 MAY

Who can override an AI decision?

Set escalation, override and shutdown rules for AI agents. Identify the evidence boards and supervisors will ask for.

PERSPECTIVES FROM
ESMA, BaFin, Banco de España

DAY 2 · 26 MAY

Will critical services survive an attack?

Plan a joint fraud-and-outage exercise. Test recovery objectives, cloud exit options and how teams share incident data.

PERSPECTIVES FROM
Euroclear, ING, Pay.UK

DAY 3 · 27 MAY

Which exposures need tighter limits?

Use early credit warnings, deposit outflows and margin calls to revisit funding actions and portfolio limits.

PERSPECTIVES FROM
Monzo, KfW, Société Générale

Bring the team that has to act

Align risk, compliance, audit, technology and treasury around a shared 90-day action list.

REGISTRATION FORM · PAGE 7

EARLY-BIRD GROUP PASS

€5,980

Total for 3 in-person delegates

DAY 1 / TUESDAY 25 MAY 2027

Governing the new risk order

Agentic AI, board accountability, supervision and geopolitical stress

MORNING

08:30–08:50 Morning coffee & executive networking

08:50–09:00 Chair's opening and day outlook

09:00–09:35 REGULATORY KEYNOTE

The 2027–29 supervisory reset

Steffen Kern · ESMA

- Assess how AI-driven markets and geopolitical shocks reshape conduct and systemic risk.
- Prepare board evidence for supervisory challenge.

09:35–10:10 CRO KEYNOTE

Risk appetite for autonomous banking

Dora Grant · Griffin Bank

- Set board-level thresholds across conduct, operations, liquidity and third-party risk.
- Set escalation and override rules for AI decisions.

10:10–10:45

Agentic AI at the decision gate

Komitas Stepanyan · Central Bank of Armenia

- Map agent permissions and data access. Test for misuse and decision drift.
- Plan monitoring, human escalation and safe shutdown.

10:45–11:15 Networking break

11:15–11:50 SUPERVISORY DEEP DIVE

How supervisors challenge high-risk AI

Sebastian Schnitzler · BaFin

- Tier AI use cases and build independent challenge into model governance.
- Document validation, monitoring and board oversight as EU requirements evolve.

11:50–12:25 EXECUTIVE CASE STUDY

One risk view across a fast-changing bank

Lejla Hodzic · BBVA

- Combine credit, fraud and operational signals to spot emerging concentrations.
- Test risk appetite and escalation in new products and partner-led distribution.

MIDDAY & AFTERNOON

12:25–13:00

Reverse stress testing for geopolitical shocks

Shahed Shafi · U.S. Bank

- Trace counterparty contagion through collateral and liquidity under severe scenarios.
- Use reverse stress tests to revisit limits, capital plans and responses.

13:00–13:35 DATA GOVERNANCE KEYNOTE

Risk data supervisors can trace

Sergio Padilla Foubelo · Banco de España

- Connect data lineage and quality controls across reporting and AI decisions.
- Test explainability and accountability when external models or synthetic data enter the process.

13:35–14:35 Networking lunch

14:35–15:10

Continuous assurance for internal audit

İhsan Büyükuğur · Garanti BBVA

- Use AI audit analytics to spot control failures while preserving independence.
- Test permissions and third-party models, then track remediation to closure.

15:10–15:45

Auditing AI at scale

Shehryar Humayun · Lloyds Banking Group

- Check whether complex model outputs can be reproduced and explained.
- Challenge third-party models and AI agents independently as outputs change.

15:45–16:20 REGULATORY CASE STUDY

Compliance evidence in the AI era

Marili Anderson · Rabobank London Branch

- Turn AI and financial-crime obligations into testable controls and live reporting.
- Clarify who owns the evidence across compliance, model teams and the first line.

16:20–16:40 Coffee & networking

16:40–17:30 / MAIN STAGE PANEL

Who answers for the bank's AI decisions?

- Who owns an automated credit or fraud decision?
- Which decisions should trigger mandatory human review?
- What evidence will satisfy boards and supervisors?

Steffen Kern
European Securities and Markets Authority (ESMA)

Dora Grant
Griffin Bank

Komitas Stepanyan
Central Bank of Armenia

Shehryar Humayun
Lloyds Banking Group

17:30–17:40 Day 1 closing takeaways

DAY 2 / WEDNESDAY 26 MAY 2027

Operational resilience & financial crime

Cyber disruption, DORA, cloud concentration, fraud and AMLA

MORNING

08:30–08:50 Morning coffee & executive networking

08:50–09:00 Chair's opening and day outlook

09:00–09:35 CYBER SUPERVISION KEYNOTE

From deepfakes to systemic disruption

Maricris Salud · Bangko Sentral ng Pilipinas

- Update banking threat scenarios for AI-enabled social engineering and deepfakes.
- Test detection, board decisions and sector coordination.

09:35–10:10

Can critical services recover under DORA?

Laure Molinier · Euroclear

- Run severe-but-plausible disruption tests across services, suppliers and clients.
- Measure crisis decisions against recovery objectives.

10:10–10:45

Cloud concentration and credible exits

Annick Beekmans · Rabobank

- Map dependencies across cloud, mainframes, APIs and ICT subcontractors.
- Test portability, security and recovery to evidence a credible supplier exit.

10:45–11:15 Networking break

11:15–11:50

Continuous controls in customer journeys

Vicky Bluck · Lloyds Banking Group

- Use transaction-level analytics to flag failing controls and early customer harm.
- Embed preventive controls into AI-enabled journeys and test them in operation.

11:50–12:25 FRAUD WAR ROOM

Deepfakes and industrialised scams

Humera Yakub · Pay.UK

- Spot authorised push payment scams and synthetic identities using behavioural and payment signals.
- Coordinate timely interventions with banks, payment systems and customers.

MIDDAY & AFTERNOON

12:25–13:00

AMLA, dynamic KYC and the new EU rulebook

Ryan Caruana · Bank of Valletta

- Prepare due diligence and transaction monitoring for the EU AML transition.
- Use event-triggered reviews and auditable escalation to cut false positives.

13:00–13:35

Synthetic identities beyond onboarding

Augustas Glinskis · Saldo Bank

- Combine ongoing KYC, customer-risk and transaction signals across the lifecycle.
- Reduce repeat checks while preserving the evidence needed to act.

13:35–14:35 Networking lunch

14:35–15:10

Auditing critical controls under attack

Luka Čirjak · OTP banka

- Use simulations to test incident response, supplier dependencies and recovery.
- Give the board clear remediation owners and evidence from repeat tests.

15:10–15:45 FINANCIAL CRIME KEYNOTE

Joining the dots on financial crime

Ivar Lammers · ING Wholesale Bank

- Link cross-border customer, payment and network data.
- Use AI to prioritise investigations and measure prevention beyond alert counts.

15:45–16:20

Who owns IT risk in a crisis?

Ricardo Galvão · novobanco

- Connect DORA, technology risk and process quality through clear control ownership.
- Turn incident reviews and test results into actions teams can carry out.

16:20–16:40 Coffee & networking

16:40–17:30 / MAIN STAGE PANEL

Fraud and cyberattacks at machine speed

- How should banks prioritise fraud during an outage?
- What data should banks and payment operators share during the incident?
- How should banks and suppliers rehearse together?

Maricris Salud
Bangko Sentral ng Pilipinas

Humera Yakub
Pay.UK

Ivar Lammers
ING Wholesale Bank

Laure Molinier
Euroclear

17:30–17:40 Day 2 closing takeaways

DAY 3 / THURSDAY 27 MAY 2027

Financial resilience under pressure

Credit, collateral, liquidity, treasury and the next stress test

MORNING

08:30–08:50 Morning coffee & executive networking

08:50–09:00 Chair's opening and day outlook

09:00–09:35 CREDIT RISK KEYNOTE

Early warning for the next credit cycle

Aymeric Chauve · Société Générale London Branch

- Track borrower fragility and sector concentrations.
- Use warning indicators to adjust limits, pricing and origination before defaults rise.

09:35–10:10

Digital deposits and intraday liquidity

Svetlana Kardan · Monzo

- Model how real-time payments and digital behaviour accelerate outflows.
- Set escalation and funding triggers for severe stress.

10:10–10:45

Alternative data in explainable credit models

Günther Helbok · UniCredit Bank Austria

- Keep AI decisions based on alternative data traceable.
- Test for drift, fairness and performance under stress through independent challenge.

10:45–11:15 Networking break

11:15–11:50

Borrower safeguards in automated lending

Susana Ponce-Froment · Tide

- Use behavioural and transaction data to balance speed, growth and loss control.
- Build affordability checks and clear overrides into SME lending.

11:50–12:25

Stress tests that change portfolio decisions

Fernando Blauzwirn · Habib Bank AG Zurich

- Combine sector, geographic and counterparty shocks to expose concentrations.
- Turn vulnerabilities in the loan book and collateral into limit, hedge and recovery decisions.

MIDDAY & AFTERNOON

12:25–13:00

Machine learning for deposits and IRRBB

Abraham Izquierdo · Grupo Financiero Banorte

- Use machine learning to forecast cash flows and inform deposit assumptions.
- Apply forecasts to rate and liquidity scenarios with explainability and oversight.

13:00–13:35

Margin calls and collateral under stress

Armin Blum · KfW

- Trace how margin calls on OTC derivatives strain funding and collateral operations.
- Use automation to reduce settlement breaks and reveal liquidity gaps.

13:35–14:35 Networking lunch

14:35–15:10

Treasury risk in cross-border settlement

Osman Karakütük · Ziraat Katılım

- Stress-test intraday buffers, currency mismatches and correspondent exposures.
- Define who owns settlement risk when embedded-finance partners are involved.

15:10–15:45

The risk radar for emerging exposures

Nedjma Bellakhdar · BNP Paribas Leasing Solutions

- Assess climate transition, physical and nature risk across loan books.
- Test how climate, technology and geopolitical shocks compound one another.

15:45–16:20 CONCLUDING OUTLOOK

Ten board actions for risk-ready banking

Berislav Jozic · Addiko Bank AG

- Connect stress testing, third parties, financial crime and AI governance.
- Set the risk appetite, controls and measures CROs can act on in the next 90 days.

16:20–16:40 Coffee & networking

16:40–17:30 / CLOSING CRO PANEL

What could break the bank of 2030?

- Which shock is most underestimated: AI, private credit, geopolitics or liquidity?
- Which resilience capability deserves investment first?
- How should CROs balance growth, capital discipline and trust?

Lejla Hodzic
BBVA

Aymeric Chauve
Société Générale London Branch

Svetlana Kardan
Monzo

Susana Ponce-Froment
Tide

17:30–17:40 Day 3 takeaways & summit close

PULSECORE EVENTS

Registration form

25–27 MAY 2027 / AMSTERDAM, NETHERLANDS

Choose your pass

Tick one pass. Prices in euros.

☐ **Standard Pass**
EARLY BIRD
€2,390
Full price €2,990
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☐ **Online Pass**
EARLY BIRD
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EARLY BIRD
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Speaking slot on approval

☐ **Group Pass**
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Complete one row per delegate.

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1			
2			
3			

Company and billing details

Company

Street address

City

Postcode

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