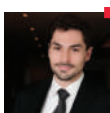


# RISK MANAGEMENT SUMMIT 2025

26-27-28th November 2025

Venue: Holiday Inn Amsterdam  
- Arena Towers

## CONFIRMED SPEAKERS



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



**Karlis Danevics**  
CRO  
SEB, Latvia



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



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



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



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



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



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



**Ulf Holmberg**  
Senior Analyst  
Swedbank, Sweden



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



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



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



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



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



**Grzegorz Długajczyk**  
Director | Operational Risk & Cyber  
Security Control  
UBS, Poland



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



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



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



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



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



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



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



## 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

**Spiros Andronikakis**

General Manager- Chief Risk Officer  
Alpha Bank, Greece



## 9:40 Enhancing Risk Management Through Data &amp; 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 Topic to Be Confirmed

**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

**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 Blauzwrin**

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 Approaches to Effective AI Risk Management

- Defining AI risk protection objectives to ensure safe and ethical deployment
- Exploring strategies for robust AI governance and accountability
- Assessing AI models for fairness, transparency, and compliance
- Integrating AI governance into broader risk management frameworks

**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

**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 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 Enhancing Fraud Prevention and Detection Strategies in Banking

- Exploring cutting-edge fraud detection technologies, such as AI and machine learning, to identify suspicious activities
- Implementing real-time monitoring systems to detect and prevent fraud before it impacts operations
- Developing a multi-layered approach to fraud prevention, combining data analytics, employee training, and customer awareness
- Strengthening internal controls and creating a fraud response plan to minimize operational losses and protect customer trust

**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

**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

**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 Techniques for Mitigating Internal Errors, Fraud, and Non-Compliance in Banking

- Establishing robust internal controls and auditing processes to detect and prevent operational errors and fraud
- Implementing employee training programs to raise awareness and reduce the risk of non-compliance
- Leveraging automation and data analytics to enhance accuracy and minimize human error in critical operations
- Developing a culture of accountability and transparency to ensure adherence to compliance standards and internal policies

**Grzegorz Długajczyk**

Director | Operational Risk & Cyber Security Control  
UBS, Poland



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 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



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