

XIV Annual Conference
Credit Risk Management

credit|risk|2019

June 11 2019 | Kyiv, Ukraine
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About the Conference

The XIV Annual Conference "Credit Risk Management Credit|Risk|2019" will be held on June 11, 2019 in Kyiv, Ukraine, at the Conference Hall DEPO.

The purpose of the Conference is to review current trends, innovations and best practices in managing the risks of lending to SMEs and retail customers, in effectively repaying problem loans and in using modern information technologies in these areas.

The conference will be held in two parallel streams - one of them will be devoted to SMEs, and the second one to retail.

- NBU's presentation on challenges to financial stability and the risks of lending to SMEs and individuals
- What is PrivatBank 2.0 in Credit Risk Management?
- Trends and innovations in Credit Risk, Fraud Prevention and NPL Management of SMEs and retail clients

Keynote Speakers



Vitaliy Vavrishchuk
Director -
Department
of Financial
Stability
NBU



Garth Bedford
Senior
Operations
Officer
IFC



Anatoly Avksentyev
Regional Head
of SME F&D -
Eastern Europe
and Caucasus
EBRD



Larisa Chernyshova
Board
Member,
CRO
PrivatBank



Igor Budnik
CRO
NBU



Vitaliy Dydyshko
FRM
Board
Member,
CRO
Alfa Bank



Oleg Pakhomov
Deputy
Chairman of
the Board-
Director of
Retail Business
Bank Credit
Dnepr



Artur Atanov
Board
Member,
Director of
Loan Collection
Ukrsotsbank



Oleksiy Shklyaruk
Board Member,
CRO
Agroprosperis
Bank



Rulsan Spyyak
Director -
Corporate
Products,
Partnership
and Sales
Raiffeisen
Bank Aval



Ivan Kryvyh
CEO
MyCredit



Andriy Glevatsky
Director -
Department of
Retail Risk and
Collection
Raiffeisen
Bank Aval



Denis Osipenko
CRO
Tanga
Finance



Ihor Olekhov
Partner
Baker &
McKenzie



Yaroslav Nevmerzhytsky
FRM, ERP,
CFA
Deputy CRO
Naftogaz
Ukraine

Risk Analytics Partner



Partners



Information Partners :



Who Should Attend

- Chairman and Members of the Supervisory Board of Banks
- Chairman and Members of the Management Board of Banks
- Chief Risk Manager
- Managers of Departments:
 - SME Business,
 - Retail Business,
 - Risk Management,
 - Credit Risk Assessments,
 - Risk Modeling,
 - NPL Management,
 - Branch Network Management,
 - Methodology of Business Processes and Internal Control,
 - Internal Audit,
 - Development and Implementation of Analytical Systems and Information Technologies

Feedback from Past Conferences

- *"The topics presented during the conference, in my opinion, are one of the most relevant today. I would like to note the openness of contact with managers and specialists of the modern banking sector"*, Petro Lashin, Deputy Chairman of the Board, Megabank
- *"Live panel discussions in which representatives of banks with deep practical experience took part"*, Anatoly Borotyuk, Deputy Director, Credit Risk Department, Kredobank, PKO Group
- *"Selected topics for discussion, bilateral discussions ..."*, Oksana Yakimovska, Director of Credit Underwriting Department, Pravex Bank, Intesa San Paolo Group



Speakers Line-up (confirmed)

- Vitaliy Vavrishchuk, Director of Department of Financial Stability, National Bank of Ukraine
- Garth Bedford, Senior Operations Officer, IFC
- Anatoly Avksentyev, Regional Head of SME F&D – Eastern Europe and Caucasus, EBRD
- Sergiy Naumov, Chairman of the Board, Piraeus Bank, Member of Steering Committee, GARP Ukraine
- Taras Kyrychenko, Chairman of the Board, Pravex Bank
- Larisa Chernyshova, Board Member, Chief Risk Officer, PrivatBank
- Igor Budnik, Chief Risk Officer, National Bank of Ukraine, Member of Steering Committee, GARP Ukraine
- Vitaliy Dydushko, FRM, Board Member, Chief Risk Officer, Alfa Bank
- Oleg Pakhomov, Deputy Chairman of the Board-Director of Retail Business, Bank Credit Dnepr
- Artur Atanov, Board Member, Director of Loan Collection, Ukrsofsbank
- Oleksiy Shklyaruk, Board Member, Chief Risk Officer, Agroprosperis Bank
- Rulsan Spvyak, Head of Corporate Products, Partnership and Sales, Raiffeisen Bank Aval
- Ivan Kryvych, CEO, MyCredit
- Andriy Glevatsky, Director of Department of Retail Risk and Collection, Raiffeisen Bank Aval
- Denis Osipenko, PhD, Credit Research Center at the Edinburgh University (UK), CRO, Tamga Finance
- Igor Olekhov, Partner, Baker&McKenzie, Co-Chair, Banking and Financial Services Committee of the American Chamber of Commerce in Ukraine
- Yaroslav Nevmerzhytskyi, FRM, ERP, CFA, Deputy CRO, Naftogaz Ukraine
- Lidia Kuliba, Head of Financial and Retail Sector Research, GfK Ukraine

Challenges To Financial Stability And Market Trends In Lending In Ukraine

1. The Main Challenges To Financial Stability And Lending In Ukraine
 - Speaker: Vitaliy Vavrishchuk, Director of Department of Financial Stability, NBU
 - What is the dynamics of indicators of financial stability in Ukraine?
 - External and internal conditions and risks of the country, individual sectors of the economy and the banking sector?
 - What are the risks associated with lending to SMEs and individuals?
2. Overview Of Key Trends In Demand And Preferences Of SMEs And Private Individuals In Lending By Banks And Financial Companies of Ukraine
 - Speaker: Lidia Kuliba, Head of Financial and Retail Sector Research, GfK Ukraine
 - Private Individuals: Dynamics of using credit products (in which segments is the share of current and planned use growing, what criteria for choosing a financial institution for selection of this product, for what types of loans are non-bank financial institutions ready to consider?)
 - SMEs: Share of current and planned use of various types of loans, criteria for choosing a financial institution for opening a loan. What banks are primarily associated with loans for business?

Case Study: What Is PrivatBank 2.0 In Credit Risk Management?

- Speaker: Larisa Chernyshova, Board Member, Chief Risk Officer, PrivatBank
After its nationalization, PrivatBank is in the process of transformation. What have been changed in the bank in lending and credit risk management of retail, SME, corporate clients? Which mistakes have been fixed and how? What past practices confirmed their viability and have been preserved and developed? What innovations have been introduced?
In addition, what is the methodological and technological basis of the current practice of PrivatBank in credit risk management? What models are used for scoring for physical persons / micro / SMEs? How is online lending implemented? How are data from social networks and other data sources used?
In short, so what is PrivatBank 2.0 in credit risk management?

NPL Management for SMEs and Private Individuals

1. What are the trends in the repayment of loans to SMEs and retail? What hinders the recovery of problem loans SMEs and retail?
2. Legal risks associated with the repayment of problem loans, and how to minimize them?
3. New trends in the sale and transfer of problem loans - will there be foreign investors in the NPL market?

Speakers:

- Igor Budnik, Chief Risk Officer, National Bank of Ukraine, Member of Steering Committee, GARP Ukraine
- Artur Atanov, Board Member, Director of Loan Collection, UkrSotsbank
- Igor Olekhov, Partner, Baker&McKenzie, Co-Chair, Banking and Financial Services Committee of the American Chamber of Commerce in Ukraine

Review Of The Results Of The Implementation Of IFRS 9 In Ukrainian Banks. IFRS 9 Automation.

Stream 1: Trends And Innovations In Lending And Risk Management Of SMEs

1. SMEs' Risk Profile: What is the risk profile and features in the credit risk assessment of the SME segment and its main sub-segments? What are the early warning signals for such customers? What are the main conclusions on working with them over the past few years?
2. Internal rating / scoring models for SMEs: Experience in using statistics and data from external sources (registries, etc.) for the internal rating model.
3. Risks of Agri sector: Now Agro is at the peak, but it will not last forever. What needs to be taken into account now so that the portfolio can stand the test of future challenges? What kind of stress scenarios need to be built and what risk factors should be monitored - external / internal, market, technological, legislative, and so on. What actions to take when they are triggered? How can AgTech reduce the credit risk of working with agribusiness?
4. Financial Inclusion: Experience with start-ups and promising entrepreneurs: risk assessment and product structuring (risk sharing, guarantees, small loan amounts, non-bank financial services - training, mentors, etc.)

Speakers:

- Sergiy Naumov, Chairman of the board, Piraeus Bank, Member of Steering Committee, GARP Ukraine (moderator)
- Garth Bedford, Senior Operations Officer, IFC
- Anatoly Avksentyev, Regional Head of SME F&D – Eastern Europe and Caucasus, EBRD
- Vitaliy Dydysko, FRM, Board Member, Chief Risk Officer, Alfa Bank
- Rulsan Spyvak, Head of Corporate Products, Partnership and Sales, Raiffeisen Bank Aval
- Oleksiy Shklyaruk, Board Member, Chief Risk Officer, Agroprosperis Bank

Innovation in Credit Risk Modelling

Speaker: Yaroslav Nevmerzhytskyi, FRM, ERP, CFA, Deputy CRO, Naftogaz Ukraine

Stream 2: Trends And Innovations In Lending And Risk Management Of Retail Customers

1. Retail Credit Factory: Experience in introducing a credit factory / retail lending technology: How are customers segmented, which credit products, processes, credit rules, scoring models and reporting are used? How is scoring models validated? How is it automated and integrated into the IT infrastructure?
2. Scoring + Big Data: How data from social networks are used in scoring, by geolocation, by the usage history of electronic devices by the client (Iovation), etc.
 - Using data from mobile operators to build credit scoring and customer segmentation models by income level
 - Creation and result of using a behavioral scoring model for a credit bureau: experience with "dirty" data
3. Scoring + Financial Monitoring: Using the client's risk assessment model for the Financial Monitoring
4. Online lending: What are the specific characteristics (predictors of scoring models) in online lending? Study of credit scoring characteristics in online lending
 - Types of external and internal characteristics of offline and online lending
 - Analysis of customer behaviour when filling out an online application form
 - Devices, geolocation, customer data: history of changes
 - External data: credit bureau and client transactions
 - Comparison of scoring models built using the traditional approach and using machine learning
5. Fraud prevention in offline and online lending: What are typical and atypical types of fraud, how to minimize these risks? Stop factors, identification, photo and document analysis, coincidence analysis, telephone verification, antifraud scoring.

Speakers:

- Taras Kyrychenko, Chairman of the Board, Pravex Bank (moderator)
- Ivan Kryvych, CEO, MyCredit
- Oleg Pakhomov, Deputy Chairman of the Board-Director of Retail Business, Bank Credit Dnepr
- Andriy Glevatsky, Director of Department of Retail Risk and Collection, Raiffeisen Bank Aval
- Denis Osipenko, PhD, Credit Research Center at the Edinburgh University (UK), CRO, Tamga Finance

Cocktail and Networking

The program of the Conference is subject to change.

How to Attend

Conference venue: Conference Hall Depo (Antovovycha Street, 50, Kyiv, Ukraine).

Working language of Conference – Ukrainian or Russian. The interpreter will be provided for English-language presentations.

Fee of participation of one representative in the Conference:

	Conference (June 11, 2019)
for residents of Ukraine (UAH)	8,950
for non-residents of Ukraine (EUR)	300

The fee includes presentation materials, lunch, coffee breaks, and cocktail reception.

Discounts for participation in the Conference:

For members of GARP and UUPN	5%
For regular customers	5%

Discounts are summed up.

For registration please send your registration request at e-mail office@extra-consulting.net stating the names of the delegates, their positions, your organization and contact details.

For marketing opportunities, please e-mail: marketing@extra-consulting.net

The updated Conference agenda is posted at www.extra-consulting.net

If you have any questions, please call us at +380 44 227 81 73 or e-mail office@extra-consulting.net.

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About the Organizer

EXTRA
consulting

Extra Consulting Ltd (www.extra-consulting.net) is a leading banking consulting and training provider in Ukraine. The company's Mission is to advise Ukrainian and CIS banks on the world best practice of management and advanced information technologies to improve their efficiency. This shall be achieved through the combined expertise of a network of international and local consultants. The Company has 18 year successful experience in delivering professional conferences and training – with Risk Management as one of the major topics. The Company initiated an establishment of the GARP presence in Ukraine in 2009 by taking part in setting up the GARP's Regional Chapter and in a successful launch of the FRM Certification. The company's experts successfully accomplished several consulting projects in Ukraine, countries of the Western Balkans, Eastern Partnership, Kyrgyz Republic, Tajikistan, Vietnam and Russia.