

**XIII Annual Banking Conference**  
**CREDIT RISK MANAGEMENT**

June 6 2018 – Kyiv, Ukraine

version as of 18.04.2018

**About the Conference**

XIII Annual Banking Conference "Credit Risk Management" will take place on June 6, 2018 in Kyiv, Ukraine.

The objective of the Conference is to review current trends, innovations and best practices in managing credit risk, in efficient repayment of problem loans of SMEs and retail clients, and in the use of modern information technologies in these areas. This year we make a special focus on SME credit risk management.

- Presentations by NBU on challenges to financial stability, new risk-based supervision SREP and current results of IFRS 9 implementation in banks
- Unique Panel Discussions of senior managers of NBU, GARP Ukraine and Risk Management Function of banks
- Exchange of experience of leading experts on practice of credit risk and NLP management

**Keynote Speakers**



Vitalii Vavryshchuk  
Director -  
Department of  
Financial  
Stability  
NBU



Sergiy Naumov  
Chairman  
Piraeus MKB  
Bank



Natalia Dehtiarieva  
Director of  
Department of Bank  
Supervision NBU



Artur Atanov  
Board Member  
UkrSotsbank



Igor Budnyk  
CRO  
NBU



Taras Prots  
CRO,  
Board Member  
OTP Bank



Bogdan  
Lukasiewicz  
Director -  
Department of  
Financial  
Accounting  
NBU



Vladimir  
Taranushchenko  
Head of Corporate  
Business,  
Board Member  
Idea Bank  
(Belarus)



Larisa  
Chernyshova  
CRO  
PrivatBank



Dmytro  
Kolehko  
CRO,  
Board Member  
VP Bank  
(Vietnam)



Olena  
Dmytrieva  
Deputy  
Chairman  
Globus Bank



Oleksiy  
Shklyaruk  
CRO,  
Board Member  
Agroprosperis  
Bank



Andriy Glevatsky  
Director -  
Department of Retail,  
Market and  
Operational Risks  
Raiffeisen Bank Aval



Dmytro  
Oleynyk  
Director, Credit  
Risk and Asset  
Evaluation  
Department  
Oschadbank



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

**With participation**



Exchange partner:



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## Who Should Attend

- Chairman and Members of the 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)

- Vitalii Vavryshchuk, Director of Department of Financial Stability, NBU
- Sergiy Naumov, Chairman of the board, Piraeus Bank, Member of Steering Committee, GARP Ukraine
- Nataliia Dehtiarieva, Director of Department of Bank Supervision, NBU
- Artur Atanov, Board Member, UkrSotsbank
- Igor Budnyk, Chief Risk Officer, NBU, Member of Steering Committee, GARP Ukraine
- Taras Prots, Chief Risk Officer, Board Member, OTP Bank
- Bogdan Lukasiewicz, Director of Department of Financial Accounting, NBU
- Vladimir Taranushchenko, Board Member, Director of Corporate Business, Idea Bank (Belarus)
- Larisa Chernyshova, Chief Risk Officer, PrivatBank
- Dmytro Kolechko, Chief Risk Officer, Board Member, VP Bank (Vietnam)
- Olena Dmytrieva, Deputy Chairman, Globus Bank
- Oleksiy Shklyaruk, Chief Risk Officer, Board Member, Agroprosperis Bank
- Andriy Glevatsky, Director of Department of Retail, Market and Operational Risks, Raiffeisen Bank Aval
- Dmytro Oleynyk, Director, Credit Risk and Asset Evaluation Department, Oschadbank of Ukraine
- Rulsan Spvyak, Head of Corporate Products, Partnership and Sales, Raiffeisen Bank Aval
- Olena Lipska, Head of SME Risk Management, UkrSibbank
- Mikhailo Kuzmin, Investment Advisor, QuinCo (Slovakia), ex-CRO, Alfa Bank, Member of Steering Committee, GARP Ukraine
- Oleg Tkachenko, Chairman, Ukrainian Exchange
- Lidia Kuliba, Head of Research, GfK Ukraine
- Igor Olekhov, Partner, Baker&McKenzie, Co-Chair, Banking and Financial Services Committee of the American Chamber of Commerce in Ukraine

### Macroeconomic and Regulatory Ecosystem of Lending in Ukraine

1. The main challenges of financial stability and lending in Ukraine  
Vitalii Vavryshchuk, Director of Department of Financial Stability, NBU
2. SREP (Supervisory Review and Evaluation Process) - a new approach of the NBU to supervise banks  
Nataliia Dehtiarieva, Director of Department of Bank Supervision, NBU
3. Credit risk and its reflection in financial reporting. Review of the current situation and the main difficulties in implementing IFRS 9 in Ukrainian banks.  
Bogdan Lukasiewicz, Director of Department of Financial Accounting, NBU
4. Changes in the dynamics of demand and preferences of SMEs, private entrepreneurs and private individuals in lending: an overview of the major trends.  
Lidia Kuliba, Head of Research, GfK Ukraine

### Trends and Innovations in Risk Management of SME Lending

1. SMEs segmentation. Different segments of SMEs for different banks - what does it mean and why is it good? Lending to start-ups and perspective entrepreneurs: how to mitigate risks? Lending to women-led SMEs: why can it be a separate segment? What are there the "niches" for small banks in SME lending?
2. Risk assessment models for SMEs and private entrepreneurs: What works? What is not?
3. For which segments of SMEs, industries and loan products, is it possible to use scoring models? Examples of such models.
4. How to launch the "Credit Factory" and the STP (Straight Through Processing) approach for lending to SMEs at various stages of the credit process?
5. A small enterprise assumes little information: how can you grant a loan that does not become an NPL?
6. Agro futures in credit risk management of SMEs in agri sector: How does it work?
7. Agro receipts in credit risk management of SMEs in agri sector: How does it work?
8. What digital innovations are already available or are expected in the area of SME risk management?
  - a. Strategies for using data aggregators, registers for managing the credit risk of SMEs.
  - b. Solutions of Credit Bureaus for credit risk management for SMEs.
  - c. Scoring of legal risks / compliance of SME loan applications.
  - d. Automation of these business processes.

### Support of Access to Finance for SMEs: How to Support Lending Growth with Risk Mitigation?

1. What are there the existing and planned international and state programmes to support Access to Finance for SMEs in Ukraine?
2. What are SMEs Access to Finance Tools available for banks, what their effectiveness in terms of support of lending growth and risk mitigation? -- Credit Lines and Grants, Risk Sharing and Risk Mitigation (First Loss Risk Cover, NPL Cover), Interest Rate Subsidy, Non-Financial Support (Advisory and Education), etc.
3. What are the qualification criteria for banks and non-banking financial companies to participate? Why can this be of interest to banks? And what do SMEs say?

### Trends and Innovations in NPL Management

1. What trends are observed in repayment of SMEs and retail loans? What changes have occurred in the SMEs and retail NPL management over the past year?
2. What prevents the collection of problem loans of SMEs and retail clients?
3. Legal risks associated with the repayment of problem loans, and how to minimize them?
4. Sale of problem loans. Overview of recent trends.

### Case Study: An Overview of Micro-Credit Business Models in South-East Asia

- Dmytro Kolechko, Chief Risk Officer, Board Member, VP Bank (Vietnam)

### Cocktail and Networking

*The program of the Conference is subject to change.*

## How to Attend

Conference venue: Rus Hotel (Kyiv, Hospitalna Street, 4)

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 6, 2018)
for residents of Ukraine (UAH)	8,600
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](mailto:office@extra-consulting.net) stating the names of the delegates, their positions, your organization and contact details.

For marketing opportunities, please call +380 67 444 63 62 or e-mail: [marketing@extra-consulting.net](mailto:marketing@extra-consulting.net)

The updated Conference agenda is posted at [www.extra-consulting.net](http://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](mailto:office@extra-consulting.net).

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## About the Organizer

**EXTRA**  
consulting

Extra Consulting Ltd ([www.extra-consulting.net](http://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 17 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.