

CREDIT RISK

20th – 21st May 2026

Aloft Singapore Novena, Singapore



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EVENT OVERVIEW

Asia-Pacific's credit environment has entered a transitional phase. With the default rate for speculative-grade corporates in APAC projected to rise from 1.5% to 2% by March 2026, financial institutions must enhance their risk frameworks to future-proof portfolios. While non-financial corporate debt issuance surged 27% year on year, reaching USD 38.1 billion in Q3 2024, bank credit remains dominant at 143% of GDP far above the global average of 96%.

Singapore's banking sector is preparing for tougher headwinds. In Q1 2025, OCBC raised S\$212 million in credit allowances (a 25% increase) in anticipation of economic and trade policy uncertainties. At the same time, Asia's private credit market is expected to balloon to USD 2.6 trillion by 2029, up from USD 1.5 trillion in 2024 signalling a seismic shift in credit provision strategies across the region.

With nearly one-fifth of APAC corporate debt tied to interest coverage ratios below 2, compared to a 15% global benchmark, and corporate bond spreads trending upward in early 2025, Singapore serves as the ideal location for risk professionals to explore evolving credit dynamics blending regulatory strength with regional relevance.

Join us at the **Credit Risk Conference** by **Trueventus** in Singapore, convening risk managers, financial institutions, regulators, fintech disruptors, and corporate treasury leaders. Uncover forward-thinking strategies for navigating credit growth, rising defaults, and the expanding role of private credit.

WHY YOU CANNOT MISS THIS EVENT

- Stay ahead of credit risk trends amid rising speculative-grade defaults in APAC
- Understand evolving regulatory expectations and compliance pressures
- Learn how private credit expansion is reshaping credit risk paradigms in Asia
- Benchmark risk modelling frameworks across diverse sectors and economies
- Explore early warning systems and credit analytics powered by AI and alternative data
- Gain insights into stress testing practices for volatile market conditions

WHO SHOULD ATTEND?

This event is targeted but not limited to:

- C-Suite Officers
- Presidents & Vice Presidents
- Director & Managing Directors
- Heads & Head of Departments
- General Managers

Managers of:

- Credit Risk
- Enterprise Risk
- Risk Modelling & Analytics
- Regulatory Compliance & Governance
- Portfolio Management
- Underwriting & Credit Assessment
- Operational & Market Risk
- Loan Origination & Collections
- Finance & Treasury
- Corporate Strategy & Planning
- Technology & Digital Transformation
- Internal Audit
- Product Development
- Data & Artificial Intelligence
- Business Continuity & Crisis Management

From the following industries:

- Finance
- Banking
- Insurance
- Legal
- Capital & Stock Markets
- Fintech
- Asset Management
- Private Equity
- Credit Rating Agencies
- Credit Bureaus
- Legal, Risk & Advisory Firms
- Public Sector & Government-Linked Agencies
- Corporate Governance & Compliance Bodies

FOR FURTHER DETAILS, CONTACT

HANA

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EVENT PARTNERS



The Asian Bankers Association (ABA) serves as a platform to advance the banking and finance industry in the Asia-Pacific region and promote regional economic cooperation. Its key goals include facilitating the exchange of views on banking opportunities, fostering fellowship among regional bankers, encouraging collaborative activities to support members' roles in economic development, and initiating projects that boost trade, industry, and investment cooperation across the region.

www.aba.org.tw/



The Association of Trade and Commerce (ATC) is a business association dedicated to advocating and representing the interests of Singapore's enterprises across diverse industries and trade sectors. As an enterprise-centric and community-based organisation, ATC actively advocates for the growth and development of businesses, focusing on key pillars such as capability building, transformation, globalisation, and community engagement.

www.atc.sg



The Financial Institutions Association of Bhutan (FIAB) is a Civil Society Organization established in January 2022. The association currently has 13 members including all the major banks and non-bank financial institutions. FIAB serves as a collective platform to address common challenges, promote industry best practices for its members, and strengthen the overall financial sector. The association works closely with regulatory authorities, government agencies, and other stakeholders to support policy development, capacity building, advocacy, and sector-wide initiatives.

www.fiab.bt



ERMA established as a global learning centre for professionals in Enterprise Risk Management. ERMA provides a comprehensive set of Enterprise Risk Management courses, certifications, and facilitates collaboration efforts of in Enterprise Risk Management professionals around the world.

www.erm-academy.org/

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FEATURING PRESENTATIONS AND CASE STUDIES BY DISTINGUISHED SPEAKERS



Mayoon Boonyarat
Director of Social Protection Strategy and
Development Division
**Bureau of Financial Inclusion Policy and
Development, Ministry of Finance
Thailand**



Kshitij Singh
Vice President, India Lead - Data Intelligence Group
JPMorgan Chase & Co.
India



Murugan Satish M
Vice President, Risk Management
Morgan Stanley
India



Gurpreet Singh Viridi
Managing Director
MUFG
Singapore



Rongrawee Radtaban
Director, Stress Testing Modelling
Standard Chartered
Singapore



Reema Gupta
Associate Director
ANZ
Singapore



Foong Shee Heng, Dennis
Head, Non-Retail Credit Risk Model Validation
CIMB
Malaysia



Tamish Dhamani
Director, Credit Risk Business Development, Asia-Pacific
Mastercard
Malaysia



Leos Gregor
Chief Risk Officer
Home Credit Vietnam
Vietnam



Stefan Plesko
Head Enterprise Risk Management Asia
Swiss Re
Singapore



Richmond Bata
Senior Lending Officer
China Banking Corporation
Philippines



Niharika Manchanda
Head of GRC & Business Resilience
Agoda
Thailand



Pichaya Penkitti
Vice President (Legal Department)
UOB
Thailand



Siyi Zhou
Executive Director
Emirates NBD Bank
UAE



Puven Sangaran
Chief Executive Officer and Director
CTOS Basis Sdn Bhd
Malaysia

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Day One: Wednesday, 20th May 2026

0800 Registration & Coffee

0850 Opening Keynote Address

0900 Session One

Identifying Credit Risk Factors within Thailand's Informal Sector and the PICO Finance

- Analysing Thailand's dual credit market and the systemic risks posed by the informal lending sector
- Identifying three critical factors for assessing micro-loan credit risk in unbanked populations
- Exploring policy pathways to enhance systemic stability and integrate informal borrowers into formal financial systems

Mayoon Boonyarat, Director of Social Protection Strategy and Development Division

Bureau of Financial Inclusion Policy and Development, Ministry of Finance Thailand

0945 Session Two

Bridging Private Credit and Structured Products: The Evolution of Modern Credit Markets

- Global credit transformation
- From origination to distribution
- Balancing yield and risk

Murugan Satish M, Vice President, Risk Management
Morgan Stanley, India

1030 The Speed Networking - The Mad Minutes!

Fun and fast, this networking activity is a great opportunity to grow your connections.

1100 Morning Refreshments

1130 Session Three

Designing Credit Risk Frameworks for Embedded Finance and Digital Platforms

- Tailoring risk scoring models to real-time transaction and behavioural data within digital ecosystems
- Embedding credit controls directly into payment and lending platforms for instant risk assessment
- Balancing user experience with stringent risk management in high-frequency digital transactions

Gurpreet Singh Virdi, Managing Director
MUFG, Singapore

1215 Session Four

IFRS 9 ECL Model Risk

- Understanding of model risk and introduction of model uncertainties
- Overlays on IFRS 9 ECL models as a model risk mitigation measure
- IFRS 9 model risk quantification as a limit to control model overlay

Siyi Zhou, Executive Director
Emirates NBD Bank, UAE

1300 Networking Luncheon

1400 Session Five

Stress Testing Portfolios Against Geopolitical and Interest Rate Volatility

- Walkthrough on the history of stress testing
- Evolving usage and regulation on stress testing
- Responding to new risks

Foong Shee Heng, Dennis,

Head, Non-Retail Credit Risk Model Validation
CIMB, Malaysia

1445 Session Six

Best-Practices for Consumer Credit Risk Management Across the Customer Life-Cycle

- Profit-driven underwriting
- Automated portfolio management for growth and collections actions
- Apply Unstructured and alternative data for smarter credit risk decisions

Tamish Dhamani, Director, Credit Risk Business Development,
Asia-Pacific

Mastercard, Malaysia

1530 Afternoon Refreshments

1600 Session Seven

Realities of Implementing Global Automated Compliance Processes at Scale

- Architecture Required at Scale: Moving to Instant onboarding and Perpetual Monitoring
- Realities of operationalization; dealing with noise.
- Strategic and Commercial Impact: Compliance as a Competitive Edge

Puven Sangaran, Chief Executive Officer and Director
CTOS Basis Sdn Bhd, Malaysia

1645 Session Eight

Future of Credit Risk Review for SMEs

- Limitations on use of bureau data in emerging economies
- Effect of lack of usable bureau data in banks' cost to income ratio
- Outsourcing of credit risk review process of global banks to the Philippines

Richmond Bata, Senior Lending Officer
China Banking Corporation, Philippines

1730 End of Day One

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Day Two: Thursday, 21st May 2026

0800 **Registration & Coffee**

0850 **Opening Keynote Address**

0900 **Session One**

Credit Risk Automation in Home Credit Vietnam: Integrating Decision Engines with Real-Time Data Streams

- Driving differentiation through data-driven automation in home credit Vietnam & Power decision-making and customer experience through data and analytics
- With innovation and smart investments into data, storage, modelling and architecture towards better customer experience and higher risk model predictive power
- How enhanced scoring ecosystems and MLOps can enable with real-time data streaming can un-lock new potentials and opportunities

Leos Gregor, Chief Risk Officer
Home Credit Vietnam, Vietnam

0945 **Session Two**

Leveraging AI-Powered Insights to Enhance Portfolio Risk Monitoring and Reporting

- AI transforms credit risk management by automating portfolio monitoring, commentary generation, and reporting enabling faster, more consistent, and data-driven insights across institutions
- Large Language Models (LLMs) and advanced analytics
- Responsible adoption with strong governance, anchored in transparency, explainability, and human oversight, is essential to unlock AI's value while maintaining trust, compliance, and accountability

Kshitij Singh, Vice President, India Lead - Data Intelligence Group
JPMorgan Chase & Co., India

1030 **Morning Refreshments**

1100 **Session Three**

Evolving Stress Testing Practices - From sensitivity analysis to dynamic and reverse scenarios

- Reverse Stress Testing Evolution: to uncover hidden vulnerabilities and test business model resilience against extreme but plausible shocks
- Dynamic Scenario Generation: applying stochastic scenario design to capture tail risks ad regime shifts
- Sensitivity vs. Scenario Analysis: Enhancing comparability and transparency between sensitivity-based and macro-scenario-based stress tests

Rongrawee Radtaban, Director, Stress Testing Modelling
Standard Chartered, Singapore

1145 **Session Four**

Innovative Credit Risk Mitigation Structures in Trade and Supply Chain Finance

- Using receivables and invoice financing as structured credit enhancement tools
- Applying blockchain and IoT tracking for real-time supply chain risk visibility
- Implementing risk-sharing mechanisms between buyers, suppliers, and financiers

Reema Gupta, Associate Director
ANZ, Singapore

1230 **Networking Luncheon**

1330 **Session Five**

Legal & Regulatory Risks in Digital Lending and Their Impact on Credit Risk

- Overview of key legal, regulatory risks associated with digital lending, and the role of legal-risk governance in strengthening overall credit-risk management
- Compliance considerations in e-KYC, digital onboarding processes, and their link to fraud, credit losses, data privacy, consent requirements and their implications for credit assessment
- Enforceability of digital loan agreements and e-signatures, and their impact on default and recovery outcomes

Pichaya Penkitti, Vice President (Legal Department)
UOB, Thailand

1415 **Session Six**

Aligning Credit Risk Strategy with Enterprise-Wide Risk Appetite and Capital Allocation

- Explores how organisations can align their credit risk strategy with enterprise-wide risk appetite to ensure consistent risk decisions and disciplined risk-taking
- Examines the role of capital frameworks in shaping strategic credit decisions and steering portfolios through shifting economic conditions
- Highlights practical approaches for embedding enterprise-level risk principles into credit governance and decision-making

Stefan Plesko, Head Enterprise Risk Management Asia
Swiss Re, Singapore

1500 **Afternoon Refreshments**

1530 **Session Seven**

De-Risking SME Lending Through Credit Guarantees and Data-Driven Risk Profiling

- Profiling SMEs using cashflow patterns, transaction data, and supply chain metrics
- Customizing loan structures to match SME operational cycles and repayment capacity
- Combining predictive analytics with historical SME performance for early-warning signals

Niharika Manchanda, Head of GRC & Business Resilience
Agoda, Thailand

1615 **Session Eight**

Navigating AML and Credit Risk Compliance in Multi-Jurisdictional Environments

- Building jurisdiction-specific AML typology libraries to detect geographically distinct financial crime patterns
- Designing multi-layer credit approval workflows that adapt to different country-level regulatory constraints
- Deploying cross-jurisdictional risk scoring engines that adjust for regional political, market, and compliance risk

Speaker to be Advised

1700 **End of Conference**

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COMPANY DETAILS

| | |
|----------|----------|
| Name | Industry |
| Address | |
| Postcode | Country |
| Tel | Fax |

ATTENDEE DETAILS

| | | |
|---|------|-----------|
| 1 | Name | Job Title |
| | Tel | Email |
| 2 | Name | Job Title |
| | Tel | Email |
| 3 | Name | Job Title |
| | Tel | Email |
| 4 | Name | Job Title |
| | Tel | Email |
| 5 | Name | Job Title |
| | Tel | Email |

APPROVAL

NB: Signatory must be authorised on behalf of contracting organisation.

| | |
|-----------------------|-----------|
| Name | Job Title |
| Email | |
| Tel | Fax |
| Authorising Signature | |

REGISTRATION FEES

| | |
|--|------------------------------|
| | 10% discount for ABA members |
| End of February 2026 | USD 1995 (Per Delegate) |
| End of March 2026 | USD 2195 (Per Delegate) |
| 1st May 2026 onwards | USD 2495 (Per Delegate) |
| All options inclusive of delegate pack, luncheon and refreshments. | |

PAYMENT METHODS

Payment is due in 5 working days. By Signing and returning this form, you are accepting our terms and conditions.

☐ Bank Transfer

☐ Credit Card

REGISTER NOW

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Take a Snapshot or Scan and Email us

TERMS & CONDITIONS

- The course fee is inclusive of the event proceedings, materials, refreshment and lunch.
- Upon receipt of the complete registration form, invoice will be issued. Trueventus request that all payments be made within 5 working days of the invoice being issued. Full payment must be received prior to the event. Only delegates that have made full payment will be admitted to event. Clients are responsible for their own banking fees and banking fees will not be absorbed into the booking price.
- Substitution & cancellations policy: Should the registered delegate is unable to attend, a substitute delegate is welcome at no extra charge. Written notifications of all substitutions is required 5 working days prior to the event. Trueventus contracts carry 100% full liability upon receipt of registration. Non payment does not constitute cancellation. A 100% of cancellation fee will be charged under the terms outlined below: Due to limited event seats, Trueventus agrees to book and confirm the seat for the client upon issuance of invoice. Upon signing of this contract, client agrees that in case of dispute or cancellation of this contract Trueventus will not be for total contract value. If a client does not attend the event without written notification at least 5 working days prior to the event date, he/she will be deemed as no show. A no show at the event still constitutes that the client will have to pay the invoice amount that was issued to them. Trueventus does not provide refunds for cancellations. By signing this contract the client also agrees that if they cancel that Trueventus reserves the right to pursue monies owed via the use of local debt collection agency were the client is situated. Furthermore the client will be held liable for any costs incurred in collection of outstanding monies. When any cancellations are notified in writing to Trueventus 5 working days prior to the event, a credit voucher will be issued for use in future Trueventus events.
- Trueventus will at all times seek to ensure that all efforts are made to adhere to meet the advertised package, however we reserve the right to postpone, cancel or move a venue without penalty or refunds. Trueventus is not liable for any losses or damages as a result of substitution, alteration, postponement or cancellation of speakers and / or topics and / or venue and / or the event dates. If force majeure were to occur Trueventus accepts no responsibility or liability for any loss or damage caused by events beyond their control, including, but not restricted to strikes, war, civil unrest, flight delays, fire flood, or any adverse weather conditions. Trueventus is not liable in the event that a participant is exposed or is infected by Covid 19. Trueventus under no circumstances is liable for any other costs that might have been incurred in the attendance of the event, including but not limited to flights, accommodation, transfers, meals etc. Trueventus reserves the right to replace / change speakers in the best interest of the conference.
- Upon receiving this signed booking form, you the client hereby consent to Trueventus to keep your details for the use of future marketing activities carried out by Trueventus and third party organisations & partners.
- Copyright and Intellectual Property. Any redistribution or reproduction of part or all of the contents in any form in connection to this event is prohibited without prior written consent by Trueventus.
- Client hereby agrees that he/she exclusively authorizes Trueventus charged the credit card with details listed above for the amount provided herein; this registration form serves as a contract that is valid, binding and enforceable. He/she at any time will have no basis to claim that the payments required under this Contract are unauthorized, improper, disputed or in any way. Upon issuance of invoice Trueventus will be charging the client USD 30 processing fee.
- All Trueventus events are held in a classroom or theater format.
- All Trueventus events are held at either 5 or 4 Star Hotels.
- All payment must be directed to Trueventus in full prior to the event. Any company's participating in National training schemes such as HRDC Scheme and are applying grants you must first pay Trueventus and upon you receiving the grant you will be refunded this amount back. Failure to pay prior to the event can result in your company being blocked from joining the conference.
- All transaction charges, withholding taxes, local taxes, or currency exchange issues will be strictly absorbed by sender. Trueventus reserves absolute right to refuse admission of participant/s to the event should invoice amount is not received in full.



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