



INSTITUT BANCAIRE ET FINANCIER INTERNATIONAL
INTERNATIONAL BANKING AND FINANCE INSTITUTE

SEMINAR

ASSESSMENT OF CORPORATE CREDIT RISK IN A CENTRAL BANK

PARIS – 19- 22 MARCH 2019

CONFERENCE AREA, ROOM 2

PROGRAM



TUESDAY 19 MARCH

- 8.45 a.m. Meet with Thierry CUSSON at Banque de France – Conference Area-room 2,
31 rue Croix des Petits-Champs, 75001 Paris
- 9.00 a.m. **Introductory remarks and participants’ roundtable**
Thierry CUSSON
International Banking and Finance Institute
- 9.30 a.m. **The French Credit Register : scope and outlook**
Pierre BINON
Head of the Central Credit Register
Banque de France
- 10.45 a.m. *Coffee break and group photo*
- 11.15 a.m. **Credit reporting and reporting system in Viet-Nam**
Ms Mai NGUYEN THI HUONG
State Bank of VietNam
- 11.45 a.m. **The use of Credit Register Data for banking supervision in Brasil**
Mr Valter BORGES
Banco Central Do Brasil
- 12.15 p.m. *Lunch at BALTARD*
- 1.45 p.m. **Purposes of the assessment of credit risk by central banks**
Requirements for inhouse Credit Assessment Systems (ICAS)
Lisa SCHIRMER
Head of corporate accounts analysis methodology Unit
Banque de France
- 3.00 p.m. Coffee break
- 3.15 p.m. **The Internal Credit assessment system of the Deutsche Bundesbank**
Dr Julia BRAUN
Deutsche Bundesbank
- 4.45 p.m. **Overview of ESMA ‘s approach to the supervision of Credit Rating Agencies**
How rating agencies validate scoring methodologies : main statistical tools
Mr Darren CURTIS
European Securities and Markets Authority
- 5.45 p.m. *End of the session*

WEDNESDAY 20 MARCH

- 9.00 a.m. **How to analyze companies' balance sheets? Banque de France's financial expertise**
Lisa SCHIRMER
Head of corporate accounts analysis methodology Unit
Banque de France
- 10.00 a.m. **How to select the "best" explanatory variables for scoring?**
Data preparation and the application to discriminate analysis and decision trees
Jean-Louis NGUYEN-CANH
Banque de France
- 10.45 a.m. *Coffee break*
- 11.00 a.m. **Statistical tools for the development of a credit rating system modelling**
Marie RABATE
Banque de France
- 11.45 a.m. **How to rate groups and large companies?**
Julien PARROD
Head of Corporate Group Accounts Methodology Unit
- 12.45 p.m. *Lunch at Comptoir des Petits Champs*
- 2.15 p.m. **Counterparty risk assessment**
Olivier TOUTAIN
Banque de France
- 3.30 p.m. *Coffee break*
- 3.45 p.m. **Credit claims as eligible collateral for Eurosystem refinancing operations**
Roland DELAPLACE
Market Operations Back Office Division, Banque de France
- 4.30 p.m. **The financial risk management of Eurosystem monetary policy operations**
Mr Tilman BLETZINGER
European Central Bank
- 5.30 p.m. *End of the session*
- 5.45 p.m. **City tour by coach and dinner at the Eiffel tower restaurant**
- 9.30 p.m. *Back to the hotel by coach (optional)*

THURSDAY 21 MARCH

- 9.00 a.m. **How to estimate scores and more globally a rating system?**
A non-linear method: Support Vector Machines
François COPPENS
National Bank of Belgium (NBB)
- 10.00 a.m. **Statistical sector classification with machine learning methods**
Dr Stefan TRAPPL
Supervisory Statistics, Models and Credit Quality Assessment
Oesterreichische National Bank
- 11.00 a.m. Coffee break
- 11.15 a.m. **Internal Credit Assessment System (ICAS) : the use of credit claims in Banco de Espana monetary policy operations**
Mr Alfredo MALDONADO
Banco de Espana
- 12.45 p.m. Lunch at BISTROT VALOIS
- 2.15 p.m. **Imputation of missing data in annual accounts : the example of the added value**
François COPPENS
NBB
- 3.00 p.m. **Coffee break**
- 3.15 p.m. **The In-house Credit Assessment System of Banca d'Italia**
Filippo GIOVANELLI
Banca d'Italia
- Validation of the Expert System: statistical tools for measuring the qualitative assessment".**
Roberto VENTURINI
Banca d'Italia
- 5.00 p.m. *End of the session*

FRIDAY 22 MARCH

- 9.00 a.m. **Risks linked to debt for the non-financial corporations' sector : a macro assessment**
Jérôme COFFINET
Head of Statistical and IT engineering division
- 10.00 a.m **Macprudential experiences and Corporates in France**
Julien IDIER
Head of Macprudential Unit
- 11.00 a.m. *Coffee break*
- 11.15 a.m. **Macprudential framework and analysis of the corporate sector's financial situation in MOROCCO**
Adnane BADDOUH
Bank Al-Maghrib
- 11.45am **The financial situation of firms of firms in France in 2018 : BdF's annual assessment**
Jean-Pierre VILLETTELE
Head of the Companies' observatory
- 1.00 p.m. *Lunch at Macéo*
- 2.15 p.m. **Questions and answers session**
Lisa SCHIRMER
- 3.00 p.m. **Concluding remarks and assessment of the Seminar**
Thierry CUSSON
- 3.30 p.m.. *End of seminar*