INTERNATIONAL SEMINAR

Creditworthiness assessments: current issues and challenges

13 November 2020
12.00-14.00 CET

To be held virtually via Zoom: registration link
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12.00 Welcome

Chair of FinCoNet

Setting the scene  Supervisory approaches to creditworthiness assessments
12.05-12.25 FinCoNet is conducting a review of the supervisory approaches to creditworthiness assessments across a wide range of jurisdictions. Mr Pedro Dias, Bank of Portugal and Chair of FinCoNet Standing Committee 2, will give an overview of the review, the objectives, key issues and work to date.

Moderator: Miles Larbey, Head of Financial Consumer Protection, OECD

Speaker: Pedro Dias, Head of Division, Bank of Portugal and Chair of FinCoNet Standing Committee 2

Presentation & Q&A  Use of AI in assessing creditworthiness: what are the right checks and balances?
12.25-13.00 Professor Dr Katja Langenbucher, University of Frankfurt/Sciences Po, will give an overview of the use of Artificial Intelligence in creditworthiness assessments and outline the benefits and risks of such technological developments, and the appropriate checks and balances to ensure good outcomes for consumers and credit providers.

Moderator: Miles Larbey, Head of Financial Consumer Protection, OECD

Speaker: Professor Dr Katja Langenbucher, University of Frankfurt/Sciences Po

Panel Session & Discussion  Developments and challenges re creditworthiness assessments, including in light of COVID-19
13.00-14.00 Creditworthiness assessments are a vital part of the regulatory and supervisory framework for consumer credit transactions. This Panel Session will explore developments and challenges re creditworthiness assessments. In particular, the Session will touch on specific challenges in the light of the COVID-19 pandemic.

Moderator: Flore-Anne Messy, Head of Insurance, Private Pensions and Financial Markets Division, OECD

Panellists: TBA