

EMANUELE GIOVANNINI

CURRICULUM VITAE

Phone: +39 3357780455

Email: emanuele.giovannini@me.com
emanuele_giovannini@yahoo.it

Nationality: Italian

Date of birth: 22.03.1971

EMPLOYMENT

03/11 – Present **UniCredit SpA Milan, Italy**

Head of Credit Models Development Italy – Senior Vice President

Responsible of Unit (25 people)

- Development, management and coordination of BIS Pillar 1 and Pillar 2 regulation requirements: AIRB rating systems (PD, LGD and EAD) for Private Individuals, Small Businesses, SME Corporates and Corporates, monitoring algorithms, pricing tools in strict cooperation with the other Risk Management functions and Business;
- Development and implementation of newly Rating systems for Italian Banking system (Guarantor Rating for Private Individuals and Confidi SME Associations);
- Development of strategies and tools to identify highly profitable prospect customers in cooperation with Country Chairman Italy;
- Definition of IT requirements and coordination of the related implementation;
- Management of relationships with Italian and European Regulators and Auditors;
- Support to Credit Strategies and development of related models (i.e. pre-approved Small Business and Private Individual credit amount, collection systems, monitoring processes);
- Support in the implementation of the new accounting principles: IFRS 9 and 13;
- Support in the definition of Capital optimisation projects and Securitization activities;
- Strong focus on Asset Quality Review and Stress Testing projects.

02/07 – 02/11 **UniCredit Banca Bologna, Italy**

Head of Retail Credit Risk Model Development – First Vice President

Responsible of Team (10 people)

- Retail Credit Models development and validation, credit reporting, credit strategies and policies, rating desk and operational risk, reporting directly to Credit Risk Manager;
- Improvement and enhancement of the monitoring function, revision of the underwriting process along with its interaction with rating assignment process;
- Redevelopment of the Private Individuals and Small Businesses PD, LGD and EAD rating systems and first AIRB application in the Italian Banking system;
- Monitoring and management of Loan Loss Provisions and capital absorption aggregates;
- Management of relationships with the Italian Regulator in strict cooperation with Holding Risk Management functions.

09/04 – 01/07 **UniCredit Holding Spa** *Milan, Italy*

Methodological Department – Vice President

Senior Analyst and Project Leader

- Responsible of credit model development (PD, LGD and EAD) valid for the whole UniCredit Group for Sovereign, Banks, Large Corporate, Corporate, Small Businesses and Private Individuals;
- Coordination of Legal Entities involved in the first Italian AIRB project;
- Development of multi-year PD estimation and support in capital allocation and pricing processes;
- Identification of rules to define underwriting granting levels based on Rating systems outcome.

05/00 – 08/04 **Experian Scorex** *Principality of Monaco*

Decision Analytics

Senior Analyst

- Responsible of projects in developing scoring systems for Italian and International clients (Raiffeisen Bank, CSOB Prague, UniCredit SpA, Santander Consumer Finance, Fiat Sava, Agos Itafinco);
- Development of studies and models about newly BIS2 rules to support European Banking system;
- Support in commercial meetings with prospect clients;
- Speaker at conference (Italian Banking Association, Rome; Visa, Beirut; etc ..).

05/99 – 04/00 **Dimensione - Ricerca Srl** *Rome, Italy*

Statistical Team

Analyst

- Analysis of data gathered in clinical trials to evaluate safety and efficacy information about drugs adoption through non parametric statistical tests.

04/98 – 04/99 **ISTAT (Italian National Institute of Statistics)** *Rome, Italy*

Statistical Team

Analyst

- Responsible of researches to develop methods to measure Customer Satisfaction;
- Analysis of social and economic data to support ISTAT publications;
- Reorganization of processes in Region Marche to enhance productivity levels.

EDUCATION

April 1997 **Degree in Statistical and Economic Science**, University of Siena *Siena, Italy*
Focus on Statistics and Econometrics
Dissertation: “Productivity Indexes and Efficiency Frontier calculation in services processes: Hewlett Packard case study.” Vote 110 cum laude

PUBLICATIONS

2001 **“La Customer Satisfaction nei servizi pubblici”**, edited by *ISTAT*

2013 **“Retail Credit Risk Management”**, edited by *Palgrave Macmillan Studies in Banking and Financial Institutions*

2013 **“Il Rating Confidi per una migliore valorizzazione della garanzia”**, edited by *Bancaria Editrice*

ACADEMIC COLLABORATION

2010 – Present **Member of the Advisory Board CRERIM (Credit Risk Management Master)**, Cattolica University *Milano, Italy*

2010 – Present **Professor at CRERIM (Credit Risk Management Master)**, Cattolica University *Milano, Italy*

2013 – Present **Professor at MRM (Master in Risk Management)**, University of Pisa *Pisa, Italy*

2011 – Present **Professor at Credit Risk in Relationship Lending course**, University of Siena *Siena, Italy*

2010 – Present **Professor at UniCredit MBA Retail in the Banking and Financial Industry**, University of Bologna *Bologna, Italy*

Milano, 1 febbraio 2022

In fede

Emanuele Giovannini

