Curriculum Vitae Giuliana Caivano

Working Experiences

CERVED GROUP – San Donato Milanese
July 2021 - Currently
***Head of Risk Modeling & Governance* – Service Line Risk Analytics**

Specialist in Risk Management area, leading projects related to Credit Risk, in particular tied to Basel2 topics, Rating models Development, Internal Validation, Audit of risk models and and ESG integration in Risk Management Framework.

ACCENTURE S.P.A – Milan
March 2011 – June 2021
***Principal Director* – Risk & Compliance Practice**

Specialist in Risk Management area, leading projects related to Credit Risk, in particular tied to Basel2 topics, Rating models Development, Internal Validation, Audit of risk models and Model Risk Management for Top Tier European Banks. Leading Internal Unit of Credit Risk Management.

DELOITTE CONSULTING S.p.A – Milan
November 2007- February 2011
Manager – Finance & Risk Practice

INTESA-SANPAOLO S.P. A Dir. Risk Management – Milan
March 2005- November 2007
Credit Risk Analyst – Risk Managament Function

SAS Institute – Milan
June 2004 – February 2005
Credit Risk Analysit – Risk Management Business Unit

Education

2013 – 2015
University of Tor Vergata (Rome) – PhD in Management – Banking & Finance track
Thesis on Credit Risk Modeling: *"Estimation of a Basel 2 compliant LGD Model on Corporate Portfolio: a case study"* (supervisor: prof. Gianni Nicolini)

1999 – 2003
Bocconi University, Milan - Laurea (4 years) in *Economics of Financial Institutions and Markets* – Final mark: 105/110
Thesis on Credit Risk Modeling*:" The role of guarantees in credit risk management: an empirical analysis"* (supervisor: prof. Andrea Sironi)

February 2017
Risk, London – Managerial Training in *IFRS 9: Impact on Credit Risk Modelling*

May 2015
SDA Bocconi, Milan – Managerial Training in *Credit Risk Management*

June 2007
SDA Bocconi, Milan – Managerial Training in *Rating and Credit Risk Management in Financial Institutions*

1994 – 1999
Scientific High School graduation

Teaching & Other experiences

University of Bologna
2017 – 2021: Adj. Professor in Risk Management (course titular)
2022: Adj. Professor in Business Plan

MIP (Politecnico di Milano Business Graduate School)
2019 – Current: ***Master in International Financial Risk Management***
Responsible for lectures on Credit Risk Management Section

AIFIRM (Associazione Italiana Financial Risk Managers)
2018 – 2019
Leading Commission on Application of Machine Learning & Advanced Analytics in Risk Management

Accenture – Finance & Risk Academy
2011 - 2021
Faculty of Accenture University, Internal Training course on Risk Management (at Milan, London and Chicago)

Università Cattolica – Milan
2010
Lecturer at CRERIM (Master in Credit Risk Management) on topics related to development and validation of rating models
Lecturer on topics related to development and validation of rating models (PD, LGD and EAD)

Bocconi University - Milan
September 2008 – February 2009
Tutorship & Teaching
Course of Financial Markets and Institutions – Teacher responsible prof. Giancarlo Forestieri

Publishing

"Intelligenza Artificiale: l'applicazione di Machine Learning & Predictive Analytics nel Risk Management" ***Position Paper AIFIRM*** (2019)

"Estimating Loss Given Default (LGD) through advanced credibility theory" ***European Journal of Finance*** (2014)

"Development of an LGD Model Basel2 compliant: a case study" *Mathematical and Statistical Methods for Actuarial Sciences and Finance* (March 2014), **Edition Springer**

"Probability of Default: A modern calibration approach" *Mathematical and Statistical Methods for Actuarial Sciences and Finance* (March 2014), **Edition Springer**

"Survival analysis approach in Basel2 credit risk management: modeling danger rates in loss given default parameter" ***Journal of Credit Risk***, Volume 9/Number 1, Spring 2013

"Modelli di Rating oltre Basilea", chapter on book "La gestione dei rischi durante la crisi, lesson learnd", **McGraw-Hill** (2013)

"Beyond Basel2: modeling loss given default through survival analysis" published on volume *Mathematical and Statistical Methods for Actuarial Sciences and Finance* (September 2011), Edition Springer

Conferences and Paper Presentations

2020
Webinar on the impacts of COVID-19 on Lending process and risk parameters – ABI Formazione (Webinar)

2017, 2019
Basilea 3 - Risk & Supervision **–** ABI, Rome

2016
15th International Conference on Credit Risk Evaluation – Venice
7th Int. Conf. on Mat. & Statistical Methods for Finance **-** Paris-Dauphine (France)
1st International Conference Risk Management – University of Turin
Basilea 3 - Risk & Supervision 2016 **–** ABI, Rome

2015
XIV conference on Credit Scoring & Credit Control **–** Edinburgh Business School (UK)
Basilea 3 - Risk & Supervision 2015 – ABI, Rome
32nd Int. Symposium in Money, Banking and Finance - Nice Sophia Antipolis (France)

2014
4th Financial Engineering and Banking Society (FEBS) Conference – University of Surrey
6th Int. Conference on Mathematical & Statistical Methods for Finance - University of Salerno

2013
XIII conference on Credit Scoring & Credit Control **-** University of Edinburgh Business School (UK)
7th International Finance Conference (IFC7) **-** ISC Paris School of Management

2012

5th Int. Conference in Mathematical & Statistical Methods for Finance – University of Venice

<u>2010</u>
4th Int. Conference in Mathematical & Statistical Methods for Finance – University of Salerno
Int. Conference on Quantitative Methods in Economics - Babes-Bolyai University Romania
4th Int. Conference on "Computational & Financial Econometrics - University of London
6th Int. Conference on Money Investment and Risk - Nottingham Business School

Professional affiliations and Referee

AIFIRM – Italian Association for Financial Industry Risk Managers
ADEIMF – Association of Banking and Finance Lecturers

Referee: Journal of Credit Risk, Journal of Business Management and Account

Computer Skills

Office Automation: Microsoft Office package **(Excellent)**
Mathematical and Econometric tools: SAS, MATLAB, R, Visual Basic, Stata **(Excellent)**

Language Skills

Italian: Mother tongue
English: Fluent (**TOEFL** on February 2013, Test with score of 213/300)
French: Intermediate

Milan, 11th April 2023

Authorize the processing of personal data according to the Legislative Decree 196/2003