We are pleased to announce that **ICAP Romania and Cycle European**, both members of ICAP Group, the largest Business Information and Consulting Group in Southeastern Europe, is organizing the **4th Annual Credit Risk Management Conference** on **May 24, 2013** at the **RADISSON Blu Hotel**, Bucharest.

**Keynote speaker** at the conference this year will be **Professor Edward Altman**, one of the “100 most influential people in the world” (2005, “Treasury and Risk Management”) and an **expert on Credit Risk Analysis, Corporate Bankruptcy, High Yield Bonds and Distressed Debt**.

Moreover, the Agenda will include **panel discussions** among **c-level executives** of the Romanian market and **speeches from Senior Economist** and top management executives for Credit Risk companies.

In the past 3 years, this **specialized Conference** has attracted more than **800 CEOs, CFOs and executives** as well as the support of **40 Sponsor Companies** and has become an institution in the Romanian Market.

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| **AGENDA** |
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| **08:30 – 09:00** |  | **Registration/Coffee** |
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| **09:00 – 09:15** |  | Introduction/Welcome address**Nikos Komninos**, International Business Executive Director, ICAP Group |
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| **09:15 – 10:15** |  | “Credit Risk Management: the Banking Perspective”**Senior Banker, TBC** |
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| **10:15 – 11.00** |  | “Informed Decision Making - What you know about a business can create a competitive edge”**Pelin Aylangan**, Vice-President, Partnerships, Southeastern Europe & Emerging Markets, Dun & Bradstreet |
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| **11:00 – 11:15** |  | **Coffee break** |
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| **11:15 – 12:30** |  | “Estimation of Default Probability: Comparison between old and new techniques” **Prof. Edward Altman,** Stern Business School, **New York University**  |
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| **12:30 – 14:00**  |  | **Lunch** |
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| **14:00 – 15:15** |  | “Applications of Default Probability Models "**Prof. Edward Altman,** Stern Business School, **New York University**  |
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| **15:15 – 15:30** |  | “Credit Risk Insurance: Need or Opportunity” **Cristina Rusuleanu,** General Manager, **Euler Hermes** Services Romania |
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| **15:30 – 16:00** |  | **Coffee break** |
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| **16:00 – 17:15** |  | **CFO Panel (TBC)**: Credit Risk Management. What has changed and what do Credit Risk professionals have to be careful about in the present situationCoordinator: **Alexandra Predeanu**, Deputy Country Manager, ICAP Romania* Ileana Petrache, Finance Manager – XEROX Romania
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| **17:15** |  | **End of Conference** |
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**Company Information**

REGISTRATION FORM

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| Company Name: |       |
| Activity: |       |
| Address: |       |
| District/Town Postal Code: |       |
| VAT: |       |
| Tel. Fax: |       |
| Contact name: |       |
| Contact tel: |       |
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| **Participants’ Names** | **Job Position** | **Participation Fee\*** | **Special fee for Amcham members \*** |
| **1st** |  | ~~250 €~~ | 175 € |
| **2nd** |  | ~~230 €~~ | 175 € |
| **3rd** |  | ~~210 €~~ | 175 € |
|  |  |  |  |
|  |  | **Total:** |  |
|  |  | **VAT:** |  |
| \*The price doesn’t include VAT\*For invoices in LEI will be used the NBR rating | **Final Amount:** |  |

**Registration Procedure**

Please fill in the above Registration Form and send it through e-mail at creditriskconference@icap.ro

Following this, please proceed to depositing the above Final Amount to one of these Bank Accounts by mentioning your Company's Name:

**Bank account ALPHA BANK-Perla**

RO67 BUCU E425 2028 2511 RO02- ron RO24 BUCU E425 2028 2511 EU02- euro

**Bank address:** 2 Stefan cel Mare street, Bl.13, 2 district, Bucharest

Finally, forward us the payment receipt by fax at 004 021 201 60 99 or via email at creditriskconference@icap.ro

Your participation will be reserved. In case you cannot take part at our Conference, a colleague of yours may participate on your behalf without any extra charge. In case of a cancellation until May 1, 2013, you will be charged with 50% of the Final Participation Fee, whereas if the cancellation occurs after this date, no refund can be granted.

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| **YES, I agree my personal data to be used by the ICAP Group and its partners for advertising, marketing and advertisement purposes, in compliance with Law 677/2001 (Protection of Individuals with regard to the processing of personal data)****NO, I do not agree my personal data to be used by the ICAP Group and its partners for advertising, marketing and advertisement purposes, in compliance with Law 677/2001 (Protection of Individuals with regard to the processing of personal data)** |