Denis Davydov

Credit & Financial Risk Leader | 20+ yrs Banking | Credit risk management

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denisdavydov.dd@gmail.com

+79197296847

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linkedin.
com/in/denisdavydovbanking

Languages

English

Russian

Profile

Business leader with 20+ years of experience in banking, focused on digital and AI. I apply risk management as a strategic tool for balanced revenue growth and market expansion.
Specializing in risk governance, credit, risk management, stress testing, P&L oversight, hedging operations, and regulatory compliance.
Expert in building and scaling risk frameworks, methodologies, and control environments. Track record of leading high-performing teams, enhancing risk infrastructure, deploying advanced risk systems, and strengthening financial resilience and low cost of risk in volatile markets.
Focused on transformation risk management system as a complex business support unit rather than risk-protection function.

Experience:
• Implemented a comprehensive credit risk control framework, introducing advanced risk tools, models, methodologies, and governance practices to enhance transparency, oversight, and regulatory alignment.
• Served on Retail Business Development Committee (Sep 2022 -Jul 2026) and ALCO (Dec 2024-Jul 2026)

Skills:
SQL, Python - 4+ years,
since 2022 PD, LGD, EAD, AR, RR, CoR & etc. - 4+ years, since 2022.

Education

Bachelor of Science - BS, Banking and Financial Support Services — **Jan 2000 - Dec 2005**
Orenburg State University (OSU), Orenburg

Employment

Head of Retail Risk — **Sep 2022 - Jul 2026**
Russian Agriculture Bank, Moscow
Moved into a new function with a simultaneous expansion of authority.

Scope of responsibility

- credit decision strategy and limit policy across the full retail lending product line (mortgages, consumer loans, credit cards)
- procedures for applying scoring models and application routing schemes
- anti-fraud framework for credit applications
- transparent management reporting on risk levels and the risk-strategy funnel assessment of the feasibility and economic impact of connecting external and internal data sources
- overall leadership of the retail risk function (methodology, analytics, risk technology, underwriting, credit bureau reporting); headcount under management — 52 employees (as of 2026)
- engagement with credit bureaus, including leading the initiative to reduce data submission time to the bureaus from 2 business days to 30 minutes
- coordination of risk methodology development and risk modelling for the IRB approach within the retail risk domain

Member of the Retail Business Development Committee and the Asset and

Liability Committee (ALCO) (since December 2024). From December 2024 to February 2026, concurrently headed the Financial Risk Department.

Key achievements

- completed the transition to an automated decision-making process, reducing the share of manual underwriting to nearly 0%, cutting average decision time from 2 days to 15 minutes, and enabling a headcount optimisation of approximately 100 FTE within the division
- +10 pp to the Approval Rate under the updated risk strategy in 2023 with no increase in risk level (CoR on new originations < 1%)
- delivered the import substitution of the application anti-fraud system: from drafting business requirements and selecting an external vendor through to migrating business processes onto the new software
- developed and implemented a new income assessment model for clients with private smallholder farms, improving income estimation accuracy by 40% and expanding the client base in rural areas

Deputy Head Of Corporate Risk, CIB **Jul 2016 - Sep 2022**

Russian Agriculture Bank, Moscow

Progressed through the bank's career ladder: Chief Specialist → Head of Unit → Deputy Head of Department.

Core role: organizing risk expertise for credit decisions on CIB clients, managing the team, and developing approaches to industry and client risk assessment.

Scope of responsibility

- assessment of the Bank's credit and market risk exposure on complex credit transactions
- participation in structuring corporate lending deals (CIB) leadership of a team of 15 corporate risk managers
- client base: agriculture and agribusiness, development and infrastructure, wholesale and retail trade, power generation, oil and gas, transport, and others
- presenting the risk position at credit committees and in interaction with the bank's business units
- resolving methodological issues and improving the internal regulatory framework administration of the bank's credit policy
- monitoring of lending activity across branches control over the volume of non-performing exposure among corporate clients (CIB)
- developing recommendations on distressed debt recovery strategy

Key achievements

- maintained 95% SLA compliance, including during peak workload periods
- contributed to structuring credit transactions financing investment projects in agribusiness and multi-unit residential construction, as well as M&A deals, for top-20 clients in the Bank's loan portfolio
- implemented a platform for collecting, recording, storing and analysing calculated and approved Credit Risk Premium (CRP) values, substantially reducing the time spent retrieving this information from unstructured sources
- initiated a review of hedging approaches for transactions involving financial instruments, reducing the number of deals requiring back-to-back cover and expanding limit capacity in favour of derivatives
- automated the collection of daily risk reporting in Java, producing a transparent view of risk managers' workload and enabling departmental control over SLAs for credit project review turnaround

Financial Analyst - Head of Credit Unit **Jun 2005 - Jun 2016**

Russian banks, Russia

Performed in corporate loans sector: from Financial analyst up to Head of credit unit.

Certificates

Google Project Management Professional Certificate — **Dec 2021**

Financial Modeling Foundations — **Aug 2020**