



الاتحاد المصرفي العربي  
Union of Arab Banks

**WORKSHOP**

**LEND, LEAD  
AND COMPLY:  
A 360 VIEW OF LENDING  
AND REGULATORY TRENDS**

**DOHA- STATE OF QATAR**

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**26-28  
MAY  
2025**



## LEND, LEAD AND COMPLY: A 360 VIEW OF LENDING AND REGULATORY TRENDS

### BACKGROUND

Lending activity has been historically the cornerstone of a bank's operations, representing both a key revenue driver and a primary channel for facilitating economic growth. Banks extend credit to individuals, businesses, and governments, fostering investment, consumption, and job creation across the economy.

Currently, the financial sector is facing a period of profound regulatory transformation, especially in the area of lending. New and evolving rules and frameworks, such as Basel IV and considerations around ESG factors, are reshaping the way banks manage credit risk, assess profitability, and maintain regulatory compliance. These changes require banks to rethink their lending strategies, particularly in areas like credit activity, capital adequacy, and exposure management.

As banks increasingly navigate these evolving regulations, understanding the balance between fostering credit growth and maintaining robust risk management practices has never been more critical. Stricter capital requirements, more detailed reporting expectations, and rising demands for ESG compliance all necessitate that banks reassess their lending strategies and risk models to meet regulatory standards without sacrificing profitability or competitiveness.

This workshop will provide participants with a deep dive into the challenges and opportunities in lending under the evolving regulatory landscape. Through a comprehensive review of relevant regulatory frameworks and practical applications, attendees will gain valuable insights into how to navigate the increasingly complex environment of credit risk and lending.

### OBJECTIVES

Participants would explore the latest regulatory developments in lending and the evolving impact on credit activity, capital, risk management practices and stress testing. They will learn about best practices for optimizing the credit granting process to comply with new regulatory requirements while maintaining operational efficiency. They will benefit from discussions on the role of credit covenants in mitigating risk and the strategies for improving collateral management. In addition to understand how to spot early warning signals of credit risk and how these can be leveraged for better proactive management in line with regulatory expectations.

The workshop would tackle real-life case studies from banks successfully navigating these challenges, highlighting effective strategies, and best practices for compliance and profitability.

### TARGET PARTICIPANTS

- Risk management,
- Regulatory compliance,
- Internal audit,
- Credit department,
- Credit and financial analysts,
- Capital management & planning professionals,
- Legal advisors in financial services.



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# OUTLINE

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### DAY 1:

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- Key regulatory developments and related impact on lending activity (Basel IV, ESG regulations, large exposures regimes,...)
- The role of regulatory bodies in shaping lending practices
- Impact of new regulations on lending strategies
- The credit granting process: steps, stakeholders, and regulatory requirements
- Role of credit covenants in mitigating risk
- The importance of early warning systems in credit risk management
- Key indicators of credit risk: financial ratios, borrower behavior, and market conditions
- Leveraging technology for early detection of risk

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### DAY 2:

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- Principles for the management of credit risk
- Balancing credit growth with capital preservation requirements
- Basel IV changes on capital adequacy and credit RWA
- How Basel IV addresses real estate risks and capital requirements
- Real estate exposures: challenges and opportunities for banks
- Effective strategies for managing real estate exposure in a volatile market
- Importance of stress testing in credit risk management
- Regulatory expectations for stress testing (Basel IV and beyond)

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### DAY 3:

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- Concentration and large exposures management
- Connected clients or group of clients
- Impact of capital adequacy requirements, loan loss provisioning and risk management on profitability
- NPLs management
- Strategies for maintaining profitability amidst stricter regulations
- The rise of ESG factors in lending decisions
- How to integrate ESG criteria into credit risk
- Regulatory expectations around ESG disclosures and risk management

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**SPEAKER:**

**MR. SHADI B. RIACHI**

Shadi Riachi is a professional banking regulations expert with a deep understanding of the regulatory frameworks that govern the financial industry. With years of proven experience in international banking directives and standards, he has built a strong background and became expert in risk management, capital and liquidity adequacy.

Mr. Riachi is a Senior Manager at EY Advisory Services in Luxembourg, specializing in Financial Services Risk Management (FSRM). He helps credit institutions navigate complex challenges and stay compliant with banking regulations that are critical for maintaining financial stability and mitigating risks in the banking sector.

Before joining EY, he held managerial roles at the Lebanese banking supervisory authority. For more than 20 years, he gained valuable expertise in banking supervision and communication with different stakeholders.

His comprehensive knowledge and strategic approach make him a trusted expert to financial institutions looking to steer the complexities of banking regulations while ensuring operational efficiency.

**PARTICIPATION FEES:**

- **UAB Members: 1200\$**
- **Non Members: 1500\$**

**MEANS OF PAYMENT**

Arab Bank – Amman – Jordan

Shmeisani Branch

Account no : 0118/010272-510

Iban no: JO76 ARAB 1180 0000 0011 8010 2725 10

Swift code : ARABJOAX118

Beneficiary name : Union of Arab Banks

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