

Dear colleagues!

The St. Petersburg School of Economics and Management, National Research University Higher School of Economics invites you to participate in «**Innovations in the banking sector. Part 2**» session of **Analytics for Management and Economics Conference**.

Changes in the banking sector in recent years have contributed to the development of the provision of banking services based on innovative technologies, modern methods and models of banking business management, aimed at increasing the competitiveness of credit institutions at the micro and macro levels. The traditional range of services provided by banks today cannot fully satisfy the needs of the client. There is a need to introduce new services and, accordingly, to develop methods for their provision. These facts create incentives for domestic credit institutions and the banking system as a whole to intensify the use of banking innovations. We kindly invite researchers, practitioners, and doctoral students to join our panel session on Wednesday, 21 October, at 15:00 Moscow time / 12:00 Greenwich Mean Time / 17:30 New Delhi time

The COVID-19 pandemic has made the changes to the usual conference format; this year conference will be held online via Zoom. We kindly ask to register [here](#).

If you have any questions or concerns, please, contact us at afedyunina@hse.ru or amec@hse.ru.

Preliminary Schedule

Innovations in the banking sector

October 21, 2020

Time	Paper
15:00 – 17:00 (GMT+3) Session chair: Sergei Grishunin , Alexander Karminsky	Innovations in the banking risk management
	<p align="center">Method of indirect estimation of default probability dynamics for industry-target segments according to the data of Bank of Russia</p> <p align="center">Mikhail Pomazanov National Research University Higher School of Economics, Moscow, Russia</p>
	<p align="center">Economic capital structure and bank financial risk aggregation model</p> <p align="center">Marina Pomorina, Tatyana Oberemko National Research University Higher School of Economics, Moscow, Russia</p>
	<p align="center">Assessment of the risk of a decrease in the customer base of banks in connection with the development of financial technologies</p> <p align="center">Dmitri Pomazkin, Andrey Egorov National Research University Higher School of Economics, Moscow, Russia</p>
	<p align="center">Migration matrices as a tool for calculating the probability of default for the entire life of an asset</p> <p align="center">Alfiya Vasilyeva National Research University Higher School of Economics, Moscow, Russia</p>

<p>17:30 – 19:30 (GMT+3) Session chair: Alexander Karminsky</p>	<p>Innovations in the banking ratings and the modeling</p>
	<p>Rating agencies in the BRICS countries</p> <p>Sergei Grishunin , Dyachkova Natalya National Research University Higher School of Economics, Moscow, Russia</p>
	<p>Empirical modelling of international banks’ credit risk: assessment and comparison of credit ratings</p> <p>Alexander Karminsky, Ella Khromova, and Roman Kudrov National Research University Higher School of Economics, Moscow, Russia</p>
	<p>Development of a rating system for prediction of credit risk and probability of default of Russian banks using machine learning models</p> <p>Alyona Astakhova, Sergei Grishunin National Research University Higher School of Economics, Moscow, Russia</p>
	<p>Comparison of empirical methods for modelling of credit ratings of machine building companies from developed and developing markets</p> <p>Alexandra Egorova , Elina Agaeva , Stepan Barkhatov , Vladimir Lozovoy National Research University Higher School of Economics, Moscow, Russia</p>