

## Søren Holm

Søren Holm holds a Master's Degree in Economics from University of Copenhagen. He has been working in the Danish banking sector since 1978. He was Group Managing Director at Nykredit A/S (the largest lender in Denmark) from 2006-2019, with responsibilities as CFO and CRO. Today he is member of the Board of Directors and chairman of the Audit Committee in the SiFi bank Sydbank A/S. He is also executive advisor to The Association of Danish Mortgage Banks and has been a member of the EBA Banking Stakeholder Group since 2016. His areas of expertise are finance, treasury, financial regulation, credit risk and all risk management.



Among the topics of interest, Søren Holm looks forward to discuss:

1. The balance between regulatory requirements and the banking sectors role in the real economy - particularly Basel III/IV;
2. Financial efficiency in banks and the opportunities using new technology both for customer solutions, customer satisfaction and cost reduction;
3. The importance of high ethics in the financial sector - including advising the customer to financial solution that benefits the him/her in both the short and long run.