Global Credit Risk & Debt Recovery Conference 2026

Credit Risk · Distressed Debt · Restructuring · Collections · Recovery

- *A Senior Executive Forum for the Decisions That Determine Credit and Recovery Outcomes*

18 & 19 November 2026 | Mövenpick Grand Al Bustan Dubai, UAE

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Effective debt recovery is not just about collecting dues. *It is about preserving relationships while protecting financial stability.*

Key Insights and Presentations from World-Class Leaders in Credit Risk, Collections & Recovery:

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DAY ONE | WEDNESDAY, 18 NOVEMBER 2026

Movenpick Grand Al Bustan, Dubai, UAE

BEFORE & DURING DISTRESS — See the Risk → Identify Deterioration → Intervene → Restructure

Day One examines the decisions institutions make before and during financial distress–from identifying deterioration early enough to deciding whether a troubled borrower should be supported, restructured or moved toward recovery.

08:00 – 09:00 — **Registration, Networking Breakfast & Executive Coffee**

09:00 – 09:10 — **Opening Remarks**

Setting the context for two days of practical discussion around credit deterioration, distressed borrowers, restructuring, collections and recovery.

09:10 – 09:35

OPENING KEYNOTE

THE NEXT DEFAULT

Where Is the Next Wave of Credit Risk Coming From?

Credit deterioration rarely arrives without warning, but the signals are changing. Shifting economic conditions, sector pressures, borrower leverage, liquidity constraints and changing business models are challenging conventional assumptions about portfolio risk. This address examines where vulnerabilities are emerging, which risks may be underestimated and what credit leaders should be preparing for before deterioration becomes visible through conventional measures.

09:35 – 10:20

EXECUTIVE PANEL

THE WARNING SIGNS WERE THERE

Why Do Banks Still Identify Credit Deterioration Too Late?

Banks possess more financial, behavioural and transactional information than ever before. Yet serious deterioration is still frequently recognised only after the options for intervention have narrowed.

- Which signals genuinely predict borrower deterioration?
- Financial indicators versus behavioural and transactional signals
- When does relationship-manager intelligence outperform the model?
- Are Stage 2 migration and conventional monitoring sufficiently forward-looking?
- How should banks distinguish temporary volatility from structural deterioration?
- What prevents institutions from acting when warning signs are visible?
- When should monitoring become intervention?

10:20 – 10:40 — **Morning Networking & Refreshments**

10:40 – 11:05

STRATEGIC INSIGHT

FROM SIGNAL TO DECISION

Can Better Intelligence Help Institutions Act Before Credit Problems Become Defaults?

Identifying risk is only useful if institutions can convert information into timely action. This session examines how better data, analytics and decision intelligence are changing the ability to detect meaningful deterioration, prioritise exposures and intervene earlier–while avoiding the danger of reacting to every short-term movement in borrower behaviour.

11:05 – 11:50

EXECUTIVE PANEL

WHEN THE NUMBERS STILL LOOK GOOD

What Should Make a Bank Question a Borrower Before the Financials Do?

Some of the most important indicators of distress emerge outside conventional financial statements. This discussion explores what experienced credit professionals look for when the formal numbers still appear acceptable but something about the borrower has begun to change.

- Cash-flow behaviour and working-capital pressure
- Management behaviour and credibility
- Delayed or changing information patterns
- Covenant deterioration
- Customer and supplier concentration
- Sector-specific warning signs
- Related-party exposures
- Relationship intelligence
- When should professional judgement challenge the model?

11:50 – 12:20

FIRESIDE CONVERSATION

THE FIRST 90 DAYS

What Should a Bank Do When a Borrower Enters Distress?

The early decisions made after financial distress becomes apparent can determine whether value is preserved or progressively destroyed. Who takes ownership? What information is required immediately? Should facilities continue? When should security be reassessed? When should advisers become involved? And how does the institution distinguish a temporary liquidity problem from a fundamentally broken business?

DAY ONE | WEDNESDAY, 18 NOVEMBER 2026

Movenpick Grand Al Bustan, Dubai, UAE

BEFORE & DURING DISTRESS

See the Risk → Intervene → Restructure

12:20 – 13:05

PRACTITIONER DEBATE

RESTRUCTURE OR ENFORCE?

When Does Supporting the Borrower Become Throwing Good Money After Bad?

A distressed borrower may still have a viable business–but additional time and liquidity can also postpone an unavoidable failure and reduce eventual recovery. This session puts the central credit dilemma on the table.

- When should the bank continue supporting the business?
- When is additional funding justified?
- Does enforcement sometimes begin too early?
- Do lenders sometimes restructure simply to delay recognising loss?
- How should enterprise value be weighed against collateral value?
- When should management change become a condition of support?
- At what point does patience begin destroying recovery value?

13:05 – 14:00 — Networking Lunch

14:00 – 14:45

EXECUTIVE PANEL

WHEN A MAJOR BORROWER DEFAULTS

Who Takes Control–and What Happens Next?

Large corporate defaults create competing priorities across relationship banking, credit, risk, restructuring, legal and multiple creditor institutions. This session examines what actually happens when a significant exposure moves from concern to default.

- What should happen during the first 30 days?
- Who should own the relationship?
- When should additional lending stop?
- How should competing lenders coordinate?
- Syndicated facilities and conflicting creditor interests
- Corporate groups, SPVs and cross-guarantees
- Protecting enterprise value while negotiations continue
- Which early mistakes most often destroy recovery value?

14:45 – 15:15

PRACTITIONER CASE DISCUSSION

THE SECOND DEFAULT

Why Do Restructured Borrowers Fail Again?

A restructuring agreement is not necessarily a successful restructuring. This case-driven conversation examines why borrowers return to distress after lenders have already provided time, concessions or additional support. Was the underlying business ever viable? Were forecasts unrealistic? Was too much debt preserved? Did management actually change?

15:15 – 15:35 — Afternoon Networking & Refreshments

15:35 – 16:20

EXECUTIVE PANEL

THE RESTRUCTURING TOOLBOX

Haircuts, Deferrals, Asset Sales or Debt-to-Equity–What Is Actually Working?

There is no shortage of restructuring mechanisms. The harder question is which combinations produce sustainable outcomes in real situations.

- Principal and interest concessions
- Maturity extensions
- Covenant resets
- Debt-to-equity conversion
- Asset disposals
- Additional security
- New-money facilities
- Management changes
- When should creditors accept a haircut?
- What separates genuine rehabilitation from “extend and pretend”?

16:20 – 17:05

EXECUTIVE PANEL

THE CREDITOR DILEMMA

How Do Banks Cooperate When Everyone Wants a Different Outcome?

Complex restructurings become considerably harder when several lenders, security interests and commercial priorities collide. This discussion examines creditor coordination, information sharing, competing recovery strategies, standstill arrangements and the practical difficulty of reaching consensus when every institution has a different exposure and mandate.

17:05 – 17:30

CLOSING LEADERSHIP CONVERSATION

SAVE THE BORROWER OR PROTECT THE BANK?

Where Should Credit Discipline End and Commercial Judgement Begin?

A senior leadership conversation on one of the fundamental tensions in credit management: balancing the institution's obligation to protect capital with the commercial value of supporting viable customers through periods of genuine difficulty.

17:30 — Closing Remarks & End of Day One

DAY TWO | THURSDAY, 19 NOVEMBER 2026

Movenpick Grand Al Bustan, Dubai, UAE

FROM DEFAULT TO RECOVERY

Collect → Negotiate → Enforce → Recover

FROM DEFAULT TO RECOVERY – Collect → Negotiate → Enforce → Recover → Transform

Day Two moves beyond distress into the realities of collections and recovery: how institutions engage delinquent customers, determine when negotiation has failed, choose between settlement and enforcement, manage complex recovery situations and use technology without losing humanjudgement.

08:00 – 09:00 — Registration, Networking Breakfast & Executive Coffee

09:00 – 09:10 — Opening Remarks

09:10 – 09:35

OPENING KEYNOTE

THE NEW RECOVERY REALITY

Is the Traditional Collections Model Still Fit for Purpose?

Customer behaviour has changed. Communication has changed. Data has changed. Technology has changed. Regulatory and conduct expectations have changed. Yet many collection strategies still rely on processes developed for a very different environment. This address examines what needs to change if institutions are to improve recovery performance while controlling cost, protecting reputation and treating customers appropriately.

09:35 – 10:20

EXECUTIVE PANEL

COLLECTIONS WITHOUT DESTROYING THE CUSTOMER

Can Banks Recover More and Still Preserve the Relationship?

A delinquent customer is not necessarily a lost customer. This discussion examines how institutions can balance recovery objectives with customer relationships, conduct expectations and long-term value.

- Early-stage versus late-stage collections
- Segmentation rather than one-size-fits-all treatment
- Hardship and vulnerable customers
- Tone, timing and frequency of communication
- Digital and self-service collections
- Promise-to-pay strategies
- Customer experience versus recovery targets
- When does a customer relationship become irrecoverable?
- What does responsible collection mean commercially?

10:20 – 10:45

STRATEGIC INSIGHT

THE ECONOMICS OF COLLECTIONS

Can Institutions Increase Recovery While Reducing the Cost to Collect?

Collections organisations are under pressure to improve recoveries without continually increasing headcount and operating costs. This session examines the relationship between segmentation, prioritisation, automation, digital engagement, agent productivity and recovery economics–and where technology genuinely changes the cost-performance equation.

10:45 – 11:05 — Morning Networking & Refreshments

11:05 – 11:50

EXECUTIVE PANEL

PROMISES, PAYMENTS & PRIORITIES

Why Do Some Customers Cure While Others Roll Deeper Into Delinquency?

Not every missed payment represents the same problem, and not every customer should receive the same collection treatment.

- Understanding the reason behind delinquency
- Self-cure versus intervention
- Promise-to-pay and broken promises
- Behavioural segmentation
- Prioritising accounts and collector effort
- Affordability and willingness to pay
- Contact strategy and channel selection
- When should treatment escalate?
- Can institutions predict which intervention is most likely to work?

11:50 – 12:35

EXECUTIVE PANEL

WHEN THE BORROWER STOPS TALKING

Negotiate, Escalate or Litigate?

There comes a point when continued negotiation may no longer improve the probability of recovery. This discussion examines how institutions decide when that point has been reached.

- How long should negotiation continue?
- When is silence itself a warning signal?
- Settlement versus enforcement
- When should legal notices begin?
- Does aggressive enforcement sometimes reduce recovery?
- Mediation and negotiated settlements
- Collateral enforcement
- Cost, time and probability of recovery
- When should external recovery specialists become involved?

DAY TWO | THURSDAY, 19 NOVEMBER 2026

Movenpick Grand Al Bustan, Dubai, UAE

FROM DEFAULT TO RECOVERY

Collect → Negotiate → Enforce → Recover

12:35 – 13:05

PRACTITIONER DEBATE

RELATIONSHIP VS RECOVERY

Do Banks Become Too Patient With Troubled Borrowers?

One side argues that patience, dialogue and restructuring preserve value. The other argues that delayed escalation allows assets to disappear, collateral to deteriorate and recovery options to narrow. The discussion tests both positions against practical borrower scenarios rather than searching for a comfortable consensus.

13:05 – 14:00

Networking Lunch

14:00 – 14:45

EXECUTIVE PANEL

WHEN THE MONEY CROSSES BORDERS

What Happens When the Borrower, Assets and Creditors Are in Different Countries?

Cross-border recovery introduces an entirely different level of complexity when assets, guarantees, creditors and legal proceedings span multiple jurisdictions.

- Locating and protecting assets
- Multiple jurisdictions and competing proceedings
- Recognition and enforcement of judgments
- Offshore structures and guarantees
- Insolvency proceedings
- Information sharing
- Competing creditor claims
- Coordination between banks and advisers
- The practical limits of cross-border recovery

14:45 – 15:15

PRACTITIONER CASE DISCUSSION

THE RECOVERY THAT LOOKED IMPOSSIBLE

What Changes the Outcome in a Difficult Recovery?

A practical case-led discussion following a difficult exposure from default through negotiation, escalation and eventual resolution. The focus is not simply on what succeeded, but on the turning points: which decisions created leverage, which assumptions proved wrong, where value was nearly lost and what practitioners would do differently.

15:15 – 15:35

Afternoon Networking & Refreshments

15:35 – 16:20

EXECUTIVE PANEL

AI IN COLLECTIONS: SHOW ME THE RESULTS

What Is Actually Working–and What Is Still Hype?

AI is increasingly being introduced across segmentation, contact strategy, prioritisation, customer interaction and agent support. The question for recovery leaders is no longer whether AI is interesting–it is whether it produces better outcomes.

- Predicting delinquency and cure probability
- Next-best-action
- Account prioritisation
- Conversational AI
- Agent augmentation
- Automated customer engagement
- Promise-to-pay prediction
- Collector productivity
- Cost-to-collect
- Customer complaints and conduct risk
- Where should human judgement remain?
- What measurable improvements should institutions demand?

16:20 – 16:50

FIRESIDE CONVERSATION

WHEN DO YOU STOP CHASING THE DEBT?

The Economics Behind the Hardest Recovery Decision

Recovery teams are trained to recover–but sometimes the economically rational decision is to stop. This conversation explores how institutions balance recovery probability, outstanding exposure, collateral value, legal expense, time, management attention, cost-to-collect and alternative recovery strategies when deciding whether continued pursuit still makes commercial sense.

16:50 – 17:35

CLOSING EXECUTIVE PANEL

IF WE COULD START AGAIN

What Would Today's Credit & Recovery Leaders Do Differently?

- What would you stop doing?
- What would you start doing?
- What would you measure differently?
- Where are institutions still getting credit wrong?
- Where are they still getting collections wrong?
- Which conventional practices survive mainly because "we have always done it this way"?
- What role should technology play–and where should it stay out?
- What should the industry solve before we meet again?

17:35 – 17:45

Conference Closing Remarks

CONFERENCE OVERVIEW

Movenpick Grand Al Bustan, Dubai, UAE

18 – 19 NOVEMBER 2026

Two Days • Executive Panels • Case Discussions

A Senior Executive Forum for the Decisions That Determine Credit and Recovery Outcomes

KEY FOCUS AREAS

Credit Risk & Early Warning

Examine how institutions identify emerging deterioration, distinguish temporary volatility from structural weakness, and determine when monitoring should become intervention.

Distressed Credit & Intervention

Explore the critical decisions institutions face when a borrower begins to struggle–from assessing viability and liquidity needs to protecting value during the first stages of distress.

Restructuring & Creditor Strategy

Debate when to restructure, when to enforce, how creditors coordinate, and which approaches genuinely create sustainable outcomes rather than simply postponing default.

Collections & Customer Resolution

Examine how institutions improve cure rates, prioritise accounts, manage promises to pay and strengthen recovery while balancing customer relationships, conduct and cost.

Recovery, Enforcement & Insolvency

Explore negotiation, settlement, litigation, collateral enforcement and cross-border recovery when consensual resolution is no longer enough.

Data, AI & Recovery Intelligence

Challenge where analytics, automation and AI are genuinely improving early warning, collections and recovery–and where experienced human judgement remains essential.

WHO SHOULD ATTEND

Designed for senior decision-makers responsible for credit risk, distressed lending, restructuring, collections, recovery and institutional value protection.

CROs • Chief Credit Officers • CEOs • CFOs • Heads of Credit & Risk • Heads of Collections & Recovery • Restructuring & Workout Leaders • Portfolio & Special Assets Managers • Corporate & SME Lending Leaders • Legal & Compliance Executives • Insolvency & Restructuring Specialists • Recovery Advisors • Credit Intelligence Providers • Technology Leaders supporting the credit and recovery lifecycle.

BENEFITS OF ATTENDING

Hear How Senior Practitioners Make Difficult Decisions

Hear how experienced credit and recovery leaders approach deterioration, restructuring, default, negotiation and enforcement when the outcome is uncertain.

Strengthen Early Intervention

Explore how institutions identify meaningful warning signals earlier and determine when emerging deterioration requires action.

Improve Restructuring & Recovery Outcomes

Examine practical approaches to borrower viability, creditor coordination, restructuring, collections, settlement and enforcement.

Challenge Conventional Thinking

Hear different perspectives on difficult questions where there is rarely one correct answer–from restructure versus enforce to relationship versus recovery.

Evaluate Technology Through Results

Understand where data, analytics, automation and AI are producing measurable improvements–and where technology still falls short.

Connect With Senior Decision-Makers

Build relationships with banking executives, credit and recovery leaders, restructuring specialists, advisers and solution providers across the regional credit ecosystem.

WHY YOU CAN'T MISS IT

Credit and recovery decisions are rarely made in perfect conditions.

Borrower deterioration may be visible before the numbers confirm it. A viable business may still require restructuring. Additional support may preserve enterprise value–or simply postpone an unavoidable default. Negotiation may produce a better recovery than enforcement–or allow valuable time and assets to disappear.

The Global Credit Risk & Debt Recovery Conference 2026 brings together senior banking and industry practitioners to examine these decisions as they happen in the real world. Across two days, the conference follows the credit journey from early warning and financial distress through restructuring, collections, enforcement and recovery.

Through executive panels, practitioner debates, case discussions, strategic insights and leadership conversations, GCRD creates a forum for open discussion around the decisions that ultimately determine credit and recovery outcomes.

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