

# STEFANO FIGINI

**Banking Business & Technology Manager | Credit Risk, Regulatory Reporting, Pricing**

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## EXECUTIVE SUMMARY

Banking Business & Technology Manager with 20+ years of experience **bridging business strategy and IT execution** across credit risk, regulatory reporting, pricing governance and enterprise banking platforms in leading European financial institutions.

Led **cross-functional** programs across 12 countries, combining leadership, people management, team building and **stakeholder management** to align business priorities with scalable technology solutions, with direct **line management responsibility** for a team of 50 professionals, including employees and long-term consultants, and indirect leadership across larger multi-country delivery teams.

Recognized for translating complex business objectives into detailed requirements, target operating models and IT roadmaps, while leveraging expertise in enterprise knowledge management, extended to Vibe code Engineering, **Agentic AI** and **AI automation**, retrieval-augmented generation (RAG), multi-agent systems, Model Context Protocol (MCP) and workflow orchestration to drive **digital transformation**.

## CORE COMPETENCIES

Credit Risk Management; Regulatory Reporting; Pricing Strategy and Governance; Synthetic Securitization and SRT; Capital Allocation and RWA Optimization; Mortgage Strategy; Profitability Analysis; Fund Transfer Pricing.

Cross-Functional Collaboration; Stakeholder Relationship Management; Project and Program Management; Change Management; Process Optimization; Digital Transformation Support.

Vibe code Engineering; AI Agents; Multi-Agent Systems; RAG Implementation; Vector Databases; LangGraph; CrewAI; n8n Automation; MCP Development and Integration; Enterprise Knowledge Systems.

## PROFESSIONAL EXPERIENCE

**Credit Risk Regulatory Reporting** | Intesa Sanpaolo - Group Technology | Milan | Mar 2023 – Present.

- Managing the functional evolution of Daily RWA Central Engines and Expected Loss Central Engine infrastructure.
- Supporting next-generation cloud infrastructure transformation in collaboration with cross-functional technology teams across credit risk platforms.

**Customer Value Management** | UniCredit Group Business Retail CE&EE | Milan | May 2021 – Feb 2023.

- Managed mortgage strategy initiatives across Central and Eastern European markets, supporting portfolio optimization activities.
- Delivered pricing and profitability models to support margin analysis and commercial positioning.
- Coordinated strategic initiatives across 12 countries with impact on retail banking operations and customer acquisition.

**Group Special Entities Risk** | UniCredit Group Risk Management | Milan | Jan 2020 – Apr 2021.

- Managed Significant Risk Transfer evaluation activities for synthetic securitization transactions.
- Defined business logic and evaluation frameworks for risk monitoring and regulatory compliance across structured products.
- Coordinated initiatives involving legal, compliance and treasury stakeholders

**Group Pricing Management** | UniCredit Group Finance Department | Milan | Aug 2016 – Dec 2019.

- Coordinated internal lending product pricing processes across 12 CEE countries, supporting methodology standardization and market positioning.
- Acted as focal point for Fund Transfer Pricing frameworks and commercial product pricing topics.

**PMO & IT Demand** | UniCredit Group - Planning Finance & Accounting | Milan | Mar 2015 – Jul 2016.

- Managed IT demand and budget allocation for the PF&A competence line.
- Led organizational projects aimed at process streamlining and operational efficiency across finance functions.

**High Complexity Projects Leader** | UniCredit UBIS - Global Enterprise Services | Milan | Jul 2013 – Feb 2015.

- Directed international projects with cross-functional impact across multiple jurisdictions.
- Designed and implemented IT processes for complex business requirements in global banking operations.

**Head of GCC Engines & User Area Management** | UniCredit UBIS | Milan | Jul 2009 – Jun 2013.

- Established a global entry point for PF&A business needs with focus on financial mathematical engineering and business intelligence.
- Coordinated large working groups across hierarchical boundaries to deliver applications for international operations.
- Designed IT processes supporting business requirements across multiple countries and business lines.

**Credit Treasury Team Leader** | UniCredit Group - PF&A Department | 2008 – 2009: Led design and rollout of business applications and developed pricing methodologies and advisory frameworks.

**Capital Allocation & Group Pricing Management** | UniCredit Group - PF&A Department | 2006 – 2008: Created a financial mathematical library for IT calculation engines and enhanced analytical capabilities.

**Software Architect** | The Technology Partners (TTP) | 2005 – 2006: Delivered mathematical grid computing applications, BI monitoring tools and data warehouse solutions.

**Senior Designer** | EtnoTeam S.p.A. | 2003 – 2005: Designed internet banking projects and information systems for middle office and trading room environments.

## TECHNICAL EXPERTISE

**Programming and Platforms:** Python, Java, JavaScript, Next.js, HTML/CSS, Git/GitHub, Docker, Linux, Windows, n8n.

**AI and Automation:** Claude Code, Codex, Open Code, OpenAI Agent SDK, LangGraph, CrewAI, Microsoft AutoGen, MCP Development, RAG Systems, Vector Databases, Prompt Engineering, LLM Context Engineering.

**Financial Systems:** Mathematical Modeling, Risk Management Platforms, Regulatory Reporting Systems, Pricing Engines, Business Intelligence Tools.

## EDUCATION & CERTIFICATIONS

**Executive Management Program** in Banking | SDA Bocconi, Milan.

Second Level Degree in Software Engineering | Politecnico di Milano.

Degree in Software Engineering | Politecnico di Milano.

**Selected AI Certifications:** AI Leader: Generative AI & Agentic AI for Leaders | AI Engineer Agentic Track | RAG Strategy & Execution | AI Builder: Agents, Voice Agents & Automations in n8n | Coding Agents: Claude Code, Codex Copilot, Cursor, Antigravity.

## LANGUAGES

Italian: Native | English: Professional Working Proficiency | French: Conversational.