

EFDI RISK MANAGEMENT WORKING GROUP (RMWG) Meeting.

Podgorica, Montenegro

2 February 2026



The **EFDI Risk Management Working Group (RMWG)** met on 2 February 2026 in Podgorica, Montenegro, thanks to the kind hospitality of the [Deposit Insurance Fund-Montenegro \(FZD\)](#) bringing together participants on-site and remotely for a full day of structured discussions on **ESG** and **Artificial Intelligence**.

The meeting opened with remarks by **Snezana Ivanovic**, together with Co-Leaders **Melinda Friesz** and **Oliver Gordon**, followed by an in-depth ESG workshop focusing on DGS-relevant components, experience-sharing, and a critical review of the draft ESG deliverable.

In the afternoon, the Group turned to the AI workstream, reviewing scenarios, operational relevance, and prioritisation, while refining the first AI draft and identifying next steps and where the co-leader of the EFDI Fintech Working Group, Alessio Grecco, presented the results of the AI Survey that they are carrying out.

EFDI extends its appreciation to **Snezana and her team** for hosting, to **Melinda and Oliver** for their leadership, and to all participants—both in Podgorica and online—for their active engagement and contributions that continue to strengthen the Group's progress on ESG and AI within deposit insurance risk management.