

# Richard (Xiaoqi) Zheng

Senior Manager, ING Australia

## Skills & experience

**Banking actuary specialising in credit risk modeling including IRB, IFRS9, scorecard development, and stress testing. Richard can support you in communication and influence, growing capability, innovation and creativity, learning and growth, and problem solving.**

Richard Zheng is a qualified actuary and credit risk specialist who serves as Senior Manager Pricing & Credit Risk at ING Australia. With 11 years of practical experience spanning banking and actuarial consulting, he has built deep expertise in credit risk modelling across regulatory frameworks including IRB, IFRS9, scorecard development, and stress testing.

Richard's work sits at the intersection of actuarial science and banking, applying quantitative methods to assess and manage credit risk while informing pricing strategies. His experience across both consulting and corporate banking environments gives him perspective on diverse approaches to risk management and the practical challenges of implementing sophisticated models in operational settings.

Beyond his day-to-day work, Richard is actively involved in the actuarial profession. He is a member of the Actuaries Institute's Banking Working Group and Education Faculty, contributing to the development of actuarial expertise in banking and helping shape educational programs for actuaries pursuing careers in financial services.

Richard has benefited significantly from his own mentors throughout his career and sees the mentor program as a great way to contribute to the actuarial community and help young professionals grow. He brings practical insights from navigating the intersection of actuarial science and banking and understands the unique challenges facing actuaries working outside traditional insurance roles.

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