



Credit Scoring and Consulting Services

Credit Scoring & Beyond Seminar



June 2011 in the following
cities:

Belgrade

Athens

Sofia

Bucharest

*Seminar Leader: Chris Hoyland
Managing Partner, Statistical Decisions*

Introduction

The financial crisis we go through has demonstrated in the most convincing way the need to track and efficiently manage risks in consumer lending portfolios. Bad decisions can be well hidden when an economy grows, but when economic situation changes to the worse can put a financial institution in considerable stress.

Credit Scores have increasingly been implemented over the last twenty years by Consumer Lenders as a way to manage Credit Risk; it is true however that their full potential was not always being exploited. The new reality does not allow for any further relaxation.

Strong predictive models on the one hand and successful implementation on the other is the way for survival by building and maintaining healthy portfolios that provide constant liquidity to the business.

The Seminar we are proudly presenting in four cities, intends to respond to the demanding period we are phasing by going through the techniques of building robust Predictive Models and, even more importantly, how can the businesses make most of them when implementing them.

Who should attend?

The Seminar is targeted to

- Risk Professionals
- Credit Professionals
- Analytics Teams
- Product Design & Pricing Teams

Seminar Topics

Techniques

Credit Scoring: An Industry Survey. How has the industry developed in its use of scoring models and what are the changes currently under way.

Predictive Modelling, the State of the Art. A Review of New Techniques including Neural Networks, Random Forests and Machine Learning Techniques.

New Horizons in Model Building, towards a dynamic model of consumer behaviour. Introducing the idea of a control theoretic approach to predictive modelling.

Implementation

A Roadmap for Improving Score Implementation. From loss minimisation to profit maximisation the objective is always to improve the benefits of any model implemented.

Combing Predictive Models. Simple models can be combined either at the point of development as with application scores and bureau data or after development by developing meta-models.

Credit Scoring and Relationship Pricing. The battle to retain customers is becoming the most important aspect of consumer lending. We consider the way in which scoring can be used to assist.

Crisis Management. Stress Testing & Recession Planning

Stress testing. Stress testing and Reverse Stress Testing is very much the focus of the regulators at the moment. We consider the limitations and look at the more important role of recession planning

Where & When

The Seminar lasts 2-full days will be presented in the following locations and dates:

Venue	Date
Belgrade	20 th - 21 st of June
Athens	23 rd - 24 th of June
Sofia	27 th – 28 th of June
Bucharest	30 th June - 1 st of July

Registered delegates will receive the Seminar schedule and directions on how to reach the venue.

Seminar Leader

The seminar leader is **Chris Hoyland**.

Chris has been the Managing Partner of Statistical Decisions since its formation in 1992, during which time it has expanded to the extent that it now includes many of the world's best known banks amongst its clients.

Apart from successfully managing SD and growing the company over this period he still takes an active role in every aspect of the business, carrying out risk reviews, developing credit scores and delivering training courses around the world.

He came to the consumer lending industry from the academic world where he was a lecturer in econometrics at London University before joining Citibank in 1982. There he managed the credit analytics team for the EMEA group until 1992.

He is a regular contributor to the conference circuit and has published frequently on Risk Management, Consumer Lending and related issues.

His 1994 publication Data Driven Decisions (1994 Lafferty) is considered as a reference work for credit scoring techniques.

His most recent publication is: Best Practises in Credit Cards and Consumer Lending (1st April 2011, Lafferty)

He is an honorary member of the International Association of Retail Banking.

Seminar Fee and Registration

The fee for the participation in the Seminar is presented in the following table:

Number of Delegates	Fees per Delegate*
1	500 €
2-3	400 €
4+	300 €

***10% Discount if Registered by 6th Of June**

Terms:

Prices do not include any local taxes (VAT)
Accommodation is not included

In order to register, please download and fill in the [registration form](#).

Registrations are accepted up to 15th of June for Belgrade and Athens delegates, and 21st of June for Sofia and Bucharest.

Filled forms should be e-mailed at seminars@stat-dec.com with a scanned copy of the transaction.

Statistical Decisions Training Programs

Statistical Decisions runs training programs covering many aspects of the consumer credit process. Course content is designed to ensure relevance to the needs of industry and technical development. Our courses, in-house and public, help people in the credit industry to achieve their objectives, by acquiring new knowledge, developing new skills and keeping informed of the changing professional practices in a highly competitive market place.

Statistical Decisions offers a number of different courses:

- Introduction to Consumer Credit
- Portfolio Management and Profitability
- Underwriting New Customers
- Credit Score Development
- Credit Score Validation and Monitoring
- Account Maintenance Using Behaviour Scores
- Managing Collections and Collectors
- The Ultimate Collector

For more information, you can send your inquiries at seminars@stat-dec.com

Contact information:

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