

# Scoring Concepts Training

## From APDS Analytics

### Problem Statement

“We are engaging on a new modelling project, but our analysts are new to the bank and those with experience are needed on critical regulatory tasks and can not transfer their knowledge to the future modellers”



- Introduction
- Credit Analytics and Scoring Concepts
- Decision Areas
  - Origination
  - Behavioural
  - Credit Propensity
  - AML & Fraud Modelling
- Modelling Steps 1 & 2 (includes a brief discussion on Reject Inference)
  - Performance Definitions
  - Sampling
  - Segmentation
  - Characteristic Selection
  - Characteristic Classing
  - Modelling
    - Tree Based Methods
    - Regression
    - ML Techniques
  - Scorecard Scaling
- Model Diagnostics & Validation
  - Score Level – PSI, Gini, KS & Rank Ordering
  - Characteristic Analysis
- Other Risk Model Issues
  - IRB / IFRS 9 PD, EAD & LGD
  - Modelling and AI
- Model Risk Considerations
  - Model Lifecycle
  - Model Management Framework
  - Model Inventory
  - Approval Networks / Committees
- Conclusions



Two Days, Practical Model Building Exercise, Trainer with 30+ years Global Experience (up to 10 delegates .....  
**(Black Friday deal £1250 + VAT)**

### Our Experts



Extensive analytical & predictive modelling experience across all retail lending products & lifecycle stages (including collections).

He led significant modelling projects from the UK, through the Middle East to Australia, with a focus on markets within the ASEAN region.

Much of Matthew’s experience has been gained within credit risk consulting firms (such as Experian and FICO) and with large banking and finance groups, the payment networks, credit bureaux and smaller fintechs.

Developing models both operational and regulatory environments. Modelling experience covers application and behavioural scorecards, building utilising linear or logistic regression (and other ML techniques) and Basel II & IFRS9 PD, EAD and LGD models,

 [modelling@apds-analytics.com](mailto:modelling@apds-analytics.com)

 [www.apds-analytics.com](http://www.apds-analytics.com)

