

29 October 2015

- 1) **Human Resource Departments**
- 2) **Compliance Committee**
- 3) **Risk Committee**
- 4) **Internal Audit Committee**
- 5) **Loan Restructuring Departments**
- 6) **Recoveries Departments**
- 7) **Liaison Officers**

Dear Sirs / Madams,

**Re: «Credit Scoring & Quantitative Lending Techniques» Seminar,
26 & 27 November 2015**

The Association of Cyprus Banks is organising a **two-day** seminar on the subject of **«Credit Scoring & Quantitative Lending Techniques»**. The seminar will be held in Nicosia, **Thursday 26th & Friday 27th of November 2015 at the Association of Cyprus Banks premises (15 Demetriou Karatasou Street, 4th Floor, Strovolos), 08:00 – 15:35.**

Course Description

This course is designed to provide Lending Managers, Heads of Departments and senior staff with the key skills that they require to implement or improve their credit scored based lending policies using the optimum combination – for them – of automation and hands on techniques. It also offers a refresher on lending in general to ensure mistakes or problems have not become “built in” to the system and can be avoided in future without having to take the drastic step of suspending lending completely. The emphasis is on the practical as well as the theoretical with numerous examples and case studies throughout the course as well as in depth discussions so that delegates can pool their experiences and learn from both mistakes and successes.

Benefits of the Course

Course delegates will obtain a full, detailed and above all, practical appreciation of the challenges facing the credit scoring process and will be able to apply a mixture of hands on and automated skills by the finish. Specifically delegates will consider:-

- Lending refresher
- Basic ideas: origins & principles
- Fixing a cut off using scorecard statistics
- How good is the scorecard: analysing performance
- Where has my population gone: tracking applicant profiles
- Does my scorecard still work: tracking scorecard performance
- What is in a score? The policy framework
- Strategy analysis



- Not getting lost: portfolio management
- The strategic use of scoring

Who should attend?

- ✓ Managers in lending and in recoveries
- ✓ All senior staff involved in lending and recoveries
- ✓ Managers of consumer/personal finance
- ✓ Managers in risk and compliance
- ✓ All senior staff involved in consumer/personal finance
- ✓ Lending Managers/Managers
- ✓ Compliance & risk staff
- ✓ Inspection/Audit staff

Instructor

Mr. Maurice Ewing, Risk Reward Ltd – Global Banking & Financial Services Experts, London (CV attached)

The programmes* have been approved by the HRDA. Enterprises participating with their employees who satisfy HRDA's criteria, are entitled to subsidy.



The language of instruction is **English**. The participation fee is **€446,25 (including VAT)**.

Participation fee: €575,00 plus 19% VAT

HRDA subsidy per person:

€238 - Small & Medium Enterprises (SMEs) and Large Enterprises

Total cost per person:

€446,25 (including VAT)

If you are interested to participate kindly complete and return to the Association by e-mail (m.varnava@acb.com.cy) or by fax (22665135) to Ms. Maria Varnava as soon as possible and **by the latest Wednesday, 4 November 2015**.

If the number of participants is less than 15, the seminar will not take place.

Please note that in case of cancellation or non-attendance of the participant, the fee must be paid.

Yours sincerely,

Maria Varnava
Training Advisor
For Director General

Enclosures (3)

c.c. Liaison Officers