RMA and Strategic Analytics present

Retail Lending Portfolio Analytics

How to use modeling *in a practical way* to help gain market share and control risk.

June 6-8, 2007
Hilton Suites Chicago - Magnificent Mile
Chicago, Illinois

Credit Risk Course

Operational Risk Course

Market Risk Course

Registration Fee

RMA Members	$1,345
Nonmembers	$1,995

STRATEGIC ANALYTICS

Course Overview

Retail lending has changed dramatically in the last couple of decades, moving from a largely intuitive process to an increasingly automated, and model-driven one. The Basel II guidelines have accelerated this trend toward analytics-based management. Managing a retail loan portfolio successfully depends on properly developing, deploying, and integrating a wide range of models. These modeling activities need to be coordinated across a range of loan products and across marketing, credit, collections, operations, and finance.

This course discusses key drivers of portfolio performance and portfolio modeling approaches that range from classical to leading edge. Topics will cover the range of portfolio modeling issues such as forecasting, stress testing, volatility measurement, economic capital, diversification, and optimization relative to the efficient frontier. Throughout the course, integrating all of these modeling efforts will be emphasized so that results can be coordinated across business functions and loan products.

Who Will Benefit?

This course is for modelers, analysts, and credit professionals who are involved in managing large or rapidly growing retail lending portfolios. Although it covers the development and use of sophisticated analytical techniques, the course is intended for portfolio managers, financial analysts, credit policy and marketing professionals, and statistical analysts. Anyone with decision-making responsibility in this field will benefit.

You Will Learn To:

- Quantify the drivers of portfolio performance, including loan maturation, intrinsic credit risk, seasonality, macroeconomic impacts, and management actions.
- Use best-practice techniques to forecast revenue and losses.
- Incorporate marketing and macroeconomic scenarios into forecasts.
- Learn to develop stress-testing models for portfolio management and Basel II.
- Understand the connection between stress testing and economic capital.
- Learn leading edge approaches for balancing portfolios using forecasting and volatility measurement.
- Learn how to leverage portfolio modeling activities to create the best balance of products and segments to optimize the portfolio.
- Expand your view of modeling's role in the organization to encompass the enterprise and not just one business unit or product.
- Create consistent modeling and forecasting processes across loan types so that more time is spent making good decisions and less on arguing over competing methodologies or hidden assumptions.
- Understand the role of Basel II in portfolio analysis.

Prerequisites

Participants should be comfortable with the basics of retail lending in at least one area. They should also have some familiarity with building models in banking.

Participants should bring computers for training exercises during the course. They should have a minimum 750 MHz processor, 256 MB RAM, a USB port or CD-ROM drive, and be loaded with Microsoft Excel version 2000 or better.

Instructors

Joe Breeden, the president and chief scientist of Strategic Analytics Inc., has extensive experience in modeling retail loan portfolios of all types, both in the U.S. and around the world. He has published papers and given lectures on retail lending analytics, as well as designed real-world solutions for clients in all topic areas of this course.

Hotel Information

To reserve a guest room at the Hilton Suites, please call 312-664-1100 and identify yourself as a participant in the RMA Retail Lending Portfolio Analytics event. Our group rate is $219/night, single/double. Reservations must be made by May 7, 2007, in order to ensure room rate and availability. Unfortunately, RMA cannot guarantee rooms or rates after May 7, 2007.

Hilton Suites Chicago - Magnificent Mile
198 East Delaware Place
Chicago, IL 60611

Retail Lending Portfolio Analytics

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THE RISK MANAGEMENT ASSOCIATION
Serving the Financial Services Industry

Registration Fee

RMA Members	$1,395
Nonmembers	$1,995

Priority Code BROCHURE/XX

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Event # 3122117

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Cancellation Policy

Full refunds will be available on all cancellations mailed or faxed to the registrar up to 15 working days prior to the start of the event. Registrations cancelled 6-14 working days prior to the event are subject to a service fee equal to 50% of the registration fee. Registrants who cancel reservations 5 working days or less prior to the event will for forfeit the entire fee. Registrants failing to attend the event—no-shows—will not be eligible for refunds.

Four ways to register

1. **By Web**: Visit RMA's Web site at www.rmahq.org and register online.
2. **By Fax**: Fax your registration with your credit card number and signature to RMA at 215-446-4100. Please call RMA 24 hours after faxing to confirm registration.
3. **By Mail**: Fill out this form and send it with your check or credit card information to RMA, Lbx 1140-PO Box 8500, Philadelphia, PA 19178-1140.
4. **By Phone**: Call 800-677-7621 and charge your registration to your credit card.

This section must be filled out in order to properly process your registration.

Which best describes your job function? Please check one only.

❑ Auditor
❑ CEO/President
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❑ CPA/Attorney/Appraiser
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❑ Loan Review/Administration
❑ Nonbank/Nonfinancial
❑ Portfolio Management Officer
❑ Regulator/Examiner
❑ Relationship Manager/Lender
❑ Risk Management Officer
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❑ Securities Lending
❑ Securities Trader
❑ Senior Line Manager
❑ Student
❑ Underwriter/Analyst
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Which best describes your area of specialty? Please check one only.

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❑ Audit
❑ Commercial Banking
❑ Consumer/Retail Banking
❑ Corporate Office
❑ Credit Department
❑ Credit Risk
❑ Custody
❑ Enterprise Risk
❑ Finance Function
❑ Funds Management
❑ Health Care
❑ International/Global Banking
❑ Investment Banking
❑ IT
❑ Legal
❑ Life/Health Insurance
❑ Market Risk
❑ Nonbank/Nonfinancial Institution
❑ Nonprofit/University
❑ Operational Risk
❑ Operations
❑ P&C Insurance
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