

## Day 1

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| Introductions   | 09:00-09:15 |
| 1. Reading the Portfolio: Following the money   | 09:15-11:30 |
| <ul style="list-style-type: none"> <li>• Portfolio Management Framework</li> <li>• Why is Capital Important?</li> <li>• Key Financial Drivers</li> <li>• Implications for Portfolio Management Models</li> <li>• Governance – Credit Committee</li> </ul> |             |
| 2. Actual vs Expected Framework: Can I Believe My Eyes?   | 11:30-12:30 |
| <ul style="list-style-type: none"> <li>• Thresholds</li> <li>• Techniques</li> <li>• Business Practice</li> </ul>   |             |

## Day 2

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| 3. Scorecards: Design and Evaluation   | 09:00-10:30 |
| <ul style="list-style-type: none"> <li>• Why Use Scoring?</li> <li>• Question 1: Are PDs Reliable, Today?</li> <li>• Question 2: Are PDs Accurate on Sub-groups?</li> <li>• Question 3: Do Models Match Business Requirements and Current Conditions?</li> </ul> |             |
| 4. Strategy Formulation: A Structured Approach<br>Case Studies: Back Book Management   | 10:30-12:30 |
| <ul style="list-style-type: none"> <li>• Principles</li> <li>• Objectives and Expectations</li> <li>• Design - Strategy Matrices</li> <li>• Evaluation - Outcome and Dashboard Reporting</li> </ul>  |             |

## Day 3

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| 5. Iterative Strategy Revision: New Business  | 09:00-11:00 |
| <ul style="list-style-type: none"> <li>• Acceptance Strategies: From Matching Acceptance Rates to RORAC</li> <li>• Creating Expectations (1): Responding to Economic Conditions</li> <li>• Creating Expectations (2): What Happens When Scorecards Get Updated?</li> <li>• Acquisition Reporting</li> <li>• Dashboards</li> </ul> |             |
| 6. Policy Rules Analysis  | 11:00-12:30 |
| <ul style="list-style-type: none"> <li>• Application Processing Architecture</li> <li>• Policy Rules – Definitions and Rationale</li> <li>• Policy Rule Analysis – Is There (Sufficient) Added Value?</li> <li>• Building Rules into Scorecards</li> </ul>  |             |

### Day 4

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| 7. | Portfolio Analysis (1): Vintage Matrix Principles   | 09:00-10:30 |
|    | <ul style="list-style-type: none"><li>• How Vintage Matrices Work</li><li>• Trajectories – Reset Expectations</li><li>• Indexed Numbers – Market Re-Entry</li></ul>   |             |
| 8. | Iterative Strategy Revision: Collections  | 10:30-12:30 |
|    | <ul style="list-style-type: none"><li>• Strategy Formulation Framework (More!)</li><li>• Reaching Collections Goals in Hard Times</li><li>• Action vs Reaction Reporting</li><li>• Collections Portfolio Reporting</li><li>• Dashboards</li></ul> |             |

### Day 5

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| 9.  | Portfolio Analysis (2): Vintage Matrices in A Crisis   | 09:00-10:30 |
|     | <ul style="list-style-type: none"><li>• Resetting Expectations during a crisis</li><li>• New Trajectories</li><li>• Identifying Green Shoots</li></ul>   |             |
| 10. | Proactive Portfolio Management: Applying The “Actual Vs Expected” Framework  | 10:30-12:30 |
|     | <ul style="list-style-type: none"><li>• Budgets and Standards – Iterations to Reflect Changing Conditions</li><li>• Risk Appetite – Parameter Setting During a Crisis</li><li>• Hypothesis Testing</li><li>• Plenary</li></ul> |             |

End of Seminar