



Name	Andrew Holmes
Location	Castleford, UK
Education	BA Hons Economics and Economic History University Of York

Key Skills & Experience

- 14 years experience in financial services, SAS programming, Credit Risk analysis and portfolio management
- Basel II, stress testing, model design & documentation
- Scorecard construction – Application & Behavioural. Multi Asset Class - SME, Unsecured and Secured Retail.
- Collections pricing, management and modelling.
- Scorecard Validation
- SAS - 14 years - PC, PC Remote and Mainframe based SAS
- SQL – 14 years
- MI reporting
- Broad experience of Risk Management at all stages of the credit cycle, acquired at various 'Blue Chip' organisations.
- Coaching and development of analysts in SAS programming skills and risk management techniques and concepts.
- Team Leader
- Project Manager

Solutions Provided To

- ***GE Capital Consumer Finance***
- ***HBOS***
- ***National Australia Group***
- ***HSBC***
- ***Bradford & Bingley PLC***
- ***Volterra Consulting***

