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| Name      | <b>Adam Wearmouth</b>                                          |
| Location  | <b>Barnsley, South Yorkshire, UK</b>                           |
| Education | <b>BSc Hons Maths and Management Sciences, Hull University</b> |

## **Key Skills & Experience**

- 15+ years of credit risk management experience in Retail Banking and Mail Order.
- Strong project management skills with significant experience of delivering key Credit Risk initiatives across multi-channel / multi-product environments.
- Successful track record of leading Regulatory (Basel II) and non-regulatory credit risk model development and analytical teams (21 FTE / £200bn+ assets).
- Excellent track record of gaining approval from divisional and group risk committees, which include voting board members. Also chaired internal Basel II committees.
- Strong technical knowledge, including:
  - Credit risk management techniques;
  - Basel II and modelling approaches;
  - Automated decision making systems for application processing, account management and collections;
  - Model development - including experience of pre-screening, Basel II (PD, EAD and LGD), application, behaviour and profitability scoring;
  - Model / scorecard monitoring and development of supporting strategies; and
  - User acceptance testing (UAT) techniques.
- Project managed the delivery of a decision engine (StrategyWare) solution for the secured and unsecured personal loan application system that processed 100,000 plus applications per month.

## **Solutions Provided To**

- ***HBOS Plc***
- ***National Australia Group (Clydesdale/Yorkshire Banks)***
- ***OTTO Plc***

