Name	**Leigh Baker**
Location	**Woking, UK**
Education	**BSc Hons Maths and Economics Southampton University**

Key Skills & Experience

- 16 years modelling risk.
- Regulatory Modelling
    - IAS39, Basel II and ICAAP submissions. I have been heavily involved with Credit Risk but also Market and to a lesser degree Operational Risk formulation. FSA liaison.
- Scorecard Building
    - Application, Behavioural, Attrition, Collections, All Asset classes.
- Other Propensity Models
    - Response, Insurance take up
- Forecasting
- Profitability Modelling
- Securitisation modelling
- Monte Carlo VaR portfolio analysis
- Debt sale pricing/analysis
- SAS/VBA programming
- Training
- Credit Risk Management
- Project management using Prince 2
- Team creation and management

Solutions Provided To

- ***Barclays Plc & Barclays Wealth***
- ***Asset Protection Agency***
- ***Coutts***
- ***National Australia Group (Clydesdale/Yorkshire Banks)***
- ***LloydsTSB – Retail and Commercial***
- ***First Direct***
- ***HBOS Plc***
- ***Capquest Group***
- ***Cahoot Interactive Bank***
- ***Alliance & Leicester***
- ***Equifax***
- ***GMAC RFC***
- ***Skipton Building Society***