

LLOYDS
BANKING
GROUP



Credit Scoring and Credit Control XII

Building a world-class risk analytics team

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Risk Analytics and Lloyds Banking Group

2007/8

Global
Financial
Crisis

19 January 2009

Lloyds TSB
Group plc
renamed as
Lloyds Banking
Group plc on
19 January
2009, following
the acquisition
of HBOS plc

March 2009

Senior
management
agree that risk
analytics can
provide
sustainable
competitive
advantage

September 2009

Providing deep
customer insight
around our
customers was
highlighted as a
key part of our
retail strategy

Early 2010

Defined the
vision for the
Risk Analytics
community
within Lloyds
Banking Group
as being a
“world-class”
team

Today

18 Months into
our journey.

Still more to
do, but some
great progress
– some
interesting
challenges
overcome, and
others still to
tackle...

People

Relocate

Comms

Recruit



Reward

Career Path

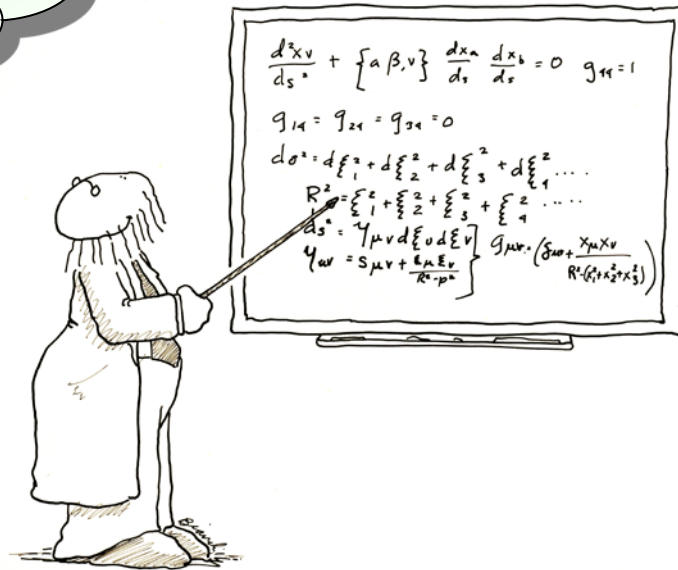
Data



Methodologies

Simplicity

Complexity



Governance

Documentation



Monitoring

Validation

Challenges...

Integration

Marketing/Risk

Operational
systems

Volume of
work

Customer