

## Insights Networking

# Basel II Retail Modelling Approaches

Presented by: Ben Begin and Susie Thomas

Wednesday 18 April 2012  
5.30 - 7.00 pm  
National Australia Bank - Academy "The Bowl"  
500 Bourke Street, Melbourne \* Ground Floor (registration at the security desk is not required)

As debate rages over the strength of Australian house prices and more generally, the economy, the ability to communicate a robust framework for the modelling of retail default rates is more vital than ever.

Ben Begin and Susie Thomas from PwC Actuarial examine two approaches to modelling Through-the-cycle Probability-of-default (TTC PD) for retail banking exposures. They will review global trends in TTC PD modelling and discuss the advantages and disadvantages of alternative approaches and the benefits of building a separate TTC PD model.



**Ben Begin** is a Senior Manager in PwC's actuarial practice with over 12 years experience in the financial services sector. He has previously worked for a major UK consultancy firm and a UK bank. His area of focus is in financial risk management, particularly credit risk and including the development of Basel II rating systems and methodologies.



**Susie Thomas** is a Manager in PwC's actuarial practice with six years experience in the financial services sector in the UK and Australia. She has recently been involved in a project with a major Australian bank to develop a TTC PD methodology for their retail mortgage portfolio.

Places are limited so registration is essential. • Nibbles and Drinks will be provided from 5.30pm – 6.00pm. • Presentation starts at 6.00pm.

[Register online](#) or via email [events@actuaries.asn.au](mailto:events@actuaries.asn.au) by 11 April 2012.

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