



May 2010

Hello

Euristix is 5 Years Old this Month!

Forward this email
to a colleague

Forward

If you wish to know more about Euristix, or wish to see examples of the services we offer, then please visit our website: www.euristix.com

Welcome to this special birthday edition of Euristix Insight! This month marks the 5th anniversary of Euristix as a provider of class-leading risk and portfolio management capability. It is also, coincidentally, the two year anniversary of this Insight newsletter which we hope you have all found informative and enjoyable.

We have seen many changes in the field of risk management in the last 5 years. While some of our own achievements and milestones are listed later - of which I am sure you will see we are justifiably proud - I want to take this opportunity to outline the wider industry picture. As Euristix has grown and developed, so to has the industry in which we operate.

The positioning and importance of risk within organisations has grown in the last five years. While we have always understood its importance, many businesses were historically much more marketing led, but this has changed with the realisation that excellent risk management is central to success. This understanding has impacted not just the scope of risk management but also the types of clients with risk management needs and the way in which they wish to engage.

The large lenders and banks have always had a need for class-leading risk management and portfolio modelling. But more and more we are seeing organisations across the industry seeking to strengthen their risk management. Whether it be debt collection agencies enhancing their collections analytics or specialist lenders implementing robust scoring systems, we are seeing more and more businesses raising their game to meet the ever-changing risk needs.

Not only has the spectrum of businesses using risk management tools widened, but so too have the engagement models. Now more than ever our clients are looking for a strategic partner to help them drive risk management excellence rather than the provision of one-off consultancy tasks. Working closely with businesses in this way has allowed Euristix to deliver the solutions that were really needed to drive real, long-term benefit.

I look forward to the changes and developments that will no doubt affect the industry during the next 5 years and I am confident that Euristix will continue to be a trusted partner to those wanting to maintain risk management excellence. As ever, please contact us with any questions regarding any aspect of risk management or with feedback regarding our articles and newsletter.

Kind regards,

Chris Kemp



The Last 5 Years - Some Euristix Achievements!

During the past five years Euristix has gone from strength to strength, delivering real value and positive financial impact to our clients. As it is our birthday, please indulge us as we look back on some of our achievements and milestones from the past five years!

- Euristix has enjoyed successful projects with **more than 50 clients...**
- ... of which **over 90% have returned** for repeat business.
- Our clients cover **a wide range of sectors**, from large lenders and banks, through private equity businesses to specialist lenders, debt purchasers and DCAs
- In many cases we **work with our clients as a long-term strategic partner** to drive risk management capability or support aspects of the infrastructure on an outsourced basis
- For example, since April 2009 **Bradford and Bingley have outsourced all credit risk analytics activities** of the bank to Euristix
- We have become **recognised experts in portfolio valuation**

and risk management...

- ... with a **wide range of solutions** covering mortgage analytics, collections optimisation, economic stress testing and portfolio due diligence
- We have **proved our philosophy** that the understanding from advanced analytics combined with practical solutions to deliver value is a winning formula for businesses of all sizes and types
- Our **research, innovation and IP have been captured into a product suite** providing practical solutions to real problems...
- ... and our experience with many clients across the industry has helped us **develop unrivalled risk tools** for retail portfolios

We would like to take this opportunity to thank our clients, employees and various friends within the industry for joining us on this exciting, successful and on-going journey! For more information on Euristix and our services or to understand how we can help you continue your own success stories, please contact chris.kemp@euristix.com

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