



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

2/F RBAP Building, Andres Soriano Jr. Avenue corner
Arzobispo St., Intramuros, Manila
Telephone Nos. 527-2972 • 527-2968 •
Telefax Nos. 527-2980 • 527-2969
training@rbap.org - www.rbap.org

**Training on
Bank Policy Assessment:
Gap Analysis vis-à-vis BSP
Regulations**

Date:

Oct. 08-09, 2015 (Thu-Fri)

Venue:

Gov. Licaros Hall, RBAP Bldg,
Intramuros, Manila

Time:

8:30am to 5:00pm

Resource Persons:

Mr. Remigio Tito C. Tirones - Bank Sr.
Officer in Product Dev, Marketing, Remedial
Mgmt & SME Consultant/Trainer

Mr. Fernando N. Delos Santos - Bank Sr.
Officer in Credit Policy, Administration and
Operations & SME Consultant/Trainer

Seminar Fee:

1. Early bird - P4,500.00

(on or before Sept. 25, 2015)

2. Regular Rate - P4,800.00

(After September 25, 2015)

3. Non-Member/Delinquent - P5,760.00

Mode of Payment

P2,400.00 Non-Refundable commitment
fee per participant.

Account Name: RBRDFI

LBP - Intramuros Branch

Savings Account No.

0012-1046-2651

Proof of payment fax to (02) 527-2980.

**Check payments should be payable to
(RBRDFI).**

EXPECTED PARTICIPANTS

**Rural Banks from NCR - Southern Tagalog –
Bicol with CAPITAL**

- 1) 20 Million to 50 Million**
- 2) 51 Million to 100 Million**

President, Loan Officer, Credit Risk Officer,
Credit Risk Management Committee –Director,
Compliance Officer.

REQUIREMENTS

1. Total picture of their respective bank's total
portfolio. Particularly about:

- Portfolio concentration risk (per industry);
- Past due accounts (percentage, average per
industry, average loan size, number of accounts,
Aging of past due accounts, collateral coverage
of each past due account, other related info);
- Data/info on their actual provisioning;
- Computation of their provisioning using the
old guidelines; and
- Historical portfolio growth (and past due
increase) for the past 3years.

- Existing Table of Organization.
- Available Manuals.
- Capital structure..

I. OBJECTIVES

A. To discuss recent BSP Circulars (Cir.
827,837,840,854 and 855) and their implications to
the rural banks current practice. To show the
specific processes/systems within the rural banks
which may be affected with the aforementioned
circulars

B. To provide step by step guidelines on how to
perform gap analysis on specific parameters with
a sample template for practical use as final output
in compliance to BSP requirements

C. To recommend appropriate measures and
systems to be implemented once specific gaps
have been established or determined based on the
exercise to form as basis for the action plans
required from rural banks

COURSE OUTLINE

- Discussion of recent BSP Circulars
 1. Salient features of a sound Credit Risk Management System (Cir 855)
 2. Discussion of the amendments to the Risk Based Capital Adequacy Framework (Cir 827)
 3. Discussion of the amendments to policies on salary (Cir 837)
 4. Minimum capitalization of Banks (Cir 854)
 5. Discussion on the amendments on the qualifications of a Director (Cir 840)
- B. Workshop on GAP ANALYSIS and ACTION PLAN Preparation Participants to assess their individual banks based on template to be provided.
- C. Enumerate Board Responsibility in promoting a sound credit risk environment
 1. Importance of having a credit risk strategy which covers profit and portfolio

targets, target market and loan and deposit products

2.Importance of having the following readily available reports:
Portfolio mix in terms of security, industry, limits or ceilings set by management Stress Testing Impairment-individual and collective Loan loss provision

- D. Sanctions/penalties for non compliance
Monetary sanctions
Equity Infusion
PCA
Cease and desist order (CDO)

(Definition, Code of Ethics, Intl. Standard Professional Practice on Internal Auditing)

- E. Summarize reports on Gap Analysis and assist in the development of ACTION PLAN which may include TRAINING NEEDS, REORGANIZATION OR INTERNAL POLICY ADJUSTMENT



CONFIRMATION SHEET

Bank Policy Assessment: Gap Analysis vis-à-vis BSP Regulations

October 08-09, 2015 (Thursday-Friday), Gov. Licaros Hall, RBAP Bldg.,

A. Soriano Ave. cor. Arzobispo St., Intramuros, Manila



Contact RBRDFI Training Officers

Mr. Ace M. Calang /Ms. Grace Dimapilis /Ms. Jesica Cepeda

Tels: (02) 527-2969, 527-2980; 09178374604; 09178374603; 09178374599

Emails: training@rbap.org, jescapeda.rbap@gmail.com

Name	Designation	Nick-name	Degree and Year Graduated
1.			
2.			
3.			

(Printed Name and Signature) Date: _____

Designation: _____ Rural Bank : _____
Telephone: _____ Province : _____
Mobilephone: _____ Address : _____