



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: Sept 29-30, 2017 (Fri-Sat)
Venue: Gov. Licaros Hall, RBAP, Intramuros,
Time: 8:30am to 5:00pm

RESOURCE PERSON
MA. CRISTINA M. FAROL
Chief Risk Officer, Credit & Trust Officer, Bank Consultant Trainer,

SEMINAR FEE

1. For Member - P3,800/per person
2. Non-Member/Delinquent - P4,200 / per person

MODE OF PAYMENT

Check payable to:

Rural Bankers Research & Development Foundation Inc.

Non-Refundable commitment fee of ₱1,600.00 per participant.

Bank: LBP - Intramuros, Branch
 Account Name: RBRDFI
 SA No. 0012-1046-26.
 Telefax (02) 527-2969 / 527-2980

DEADLINE TO SUBMIT REGISTRATION:
September 22, 2017.

INTERNAL CREDIT RISK RATING SYSTEM WORKSHOP

Course Objectives

1. Understand the importance of having an internal credit risk rating system (ICRRS) to help mitigate inherent credit risks that the Bank is exposed to from its lending activities.
2. Have an appreciation of how the ICRRS can identify and assess the risk profile of each borrowing account.
3. Use the ICRRS as a basis of loan approvals for renewals and new loan accounts overview, as part of the risk controls and mitigation strategies of the Bank

Seminar Methodologies

Lecture, Discussions, and Workshop: computations and interactive exercises

Expected Participants

Course Outline

- What is Credit Risk? Credit Risk Management
 - Credit Culture in the Philippines
 - BSP Cir. 855 on the CRR
 - Expectations on the Bank's CRR
 - BSP Cir. 941 on Past Due Recognition
 - New Appendix 18 on Loan Loss Provisioning
- Introduction of the CRR System
 - a. Purpose/Function of the CRR
 - b. Impact to Board Reports
 - c. Coverage of the CRR
 - d. Functions of People Involved
 - e. CRR Components
 - i. Borrower Risk Rating
 - ii. Facility Risk Rating
- Credit Review Process

- c. Areas of Consideration in the Credit Review Process
 - d. Loan Loss Provisioning
 - e. Credit Review Reporting
 - f. Credit Review Responsibilities
 - g. CRR Monitoring and Reporting
 - h. Ratings Migration
- Guidelines in the Preparation of Teaser on Financial Statement Analysis
 - Sample CRR Templates as Guide for own Bank Formulation
 - a. Consumer Loans CRR
 - b. SME/Business Loan CRR
 - c. Identification of Red Flags
 - Sample Simplified Version of CRR Template
 - a. Consumer Loans
 - b. SME Loans