

**One-Day Orientation On**  
**BSP Cir.855: Guidelines on Sound Credit Risk Management Practices;**  
**Amendments on MORB and NBFIs**

**Date:** April 10, 2015 (Friday)

**Venue:** Venus Parkview Hotel  
No. 19 Kisad Rd., Burnham Park,  
Baguio City

**Time:** 8:30am to 5:00pm

**Resource Person:**

**MS. CONCEPION GARCIA - Manager, ED-II**  
**MR. ALEC BADIOLA, Acting Manager -ED-II**  
of Bangko Sentral ng Pilipinas

**Orientation Fee:**

1. Early Bird – Php1,500.00 (on or before March 31, 2015)
2. Regular Rate – Php1,800.00 (after March 31, 2015)

**Mode of Payment**

- ✓ A Non-Refundable commitment fee of Php825.00 per participant.
- ✓ Bank account- **BDO-La Trinidad Branch**  
**Account Name: Highland Rural Bank, Inc.**  
**Account No. 518-000-30-84**
- ✓ Proof of payment fax to (074) 443-9867 or email to [rbitogon96@yahoo.com.ph](mailto:rbitogon96@yahoo.com.ph);  
[highlandbank@yahoo.com.ph](mailto:highlandbank@yahoo.com.ph)

**Seminar Methodologies**

Lecture and Discussions

**Expected Participants**

President, Director, Credit Risk Officer, Compliance Officer, Loan Officer,  
and Branch Manager

**Rationale:**

Ø Provide minimum set of standards on credit risk management to ensure that:

- \* exposures are appropriately identified, measured, monitored and controlled
- \* provisions are adequate relative to risks taken
- Ø Further align existing BSP regulations with the Basel Core Principles
- Ø Allow banks greater flexibility of defining appropriate CRM standards for their desired credit products

**Topics/Coverage:**

I. Sound credit risk management system covering the following areas:

1. Establishing an appropriate credit risk environment

- \* Roles and responsibilities of the board and management
- \* Credit risk strategy
- \* Credit risk management structure
- \* Prudent credit policies, processes and procedures, including policies on transactions with related parties

2. Operating under a sound credit granting process

- \* Appropriate authority
- \* Well-defined credit granting criteria and underwriting standards
- \* Prudent and appropriate credit limits
- \* Credits granted to related parties

3. Maintaining an appropriate credit administration, measurement, and monitoring process

- \* Adequate documentation
- \* Development of credit grading system
- \* Validation and stress testing policies
- \* Adequate MIS and monitoring process

4. Maintaining an appropriate credit control process

- \* Independent review process
- \* Credit classification system
- \* Development of loan-loss methodology for provisioning
- \* Effective problem loan workout and restructuring
- \* Policy on write off

II. Compliance with the Transitory Provision

- a) Gap analysis
- b) Action Plan

# CONFIRMATION SHEET

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**Venue:** Venus Parkview Hotel

No. 19 Kisad Rd., Burnham Park,

Baguio City

Tel. No. (074) 442-5597/09369728181

*For your reservation, please Contact Carlyn P. Ticol (Rural Bank of Itogon, Inc), Tel. No. (074) 4439867 or Mobile No. 09228516077; email: rbitogon96@yahoo.com.ph; [carlynticol@yahoo.com](mailto:carlynticol@yahoo.com); Florence Villena (Highland Rural Bank, Inc.), Tel. No. (074) 422-1333; email: highlandbank@yahoo.com.ph*

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

\_\_\_\_\_  
(Printed Name and Signature)

Date: \_\_\_\_\_

Designation: \_\_\_\_\_ Rural Bank : \_\_\_\_\_  
Telephon: \_\_\_\_\_ Province : \_\_\_\_\_  
Mobilephone: \_\_\_\_\_ Email : \_\_\_\_\_

