



## RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

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

**Date:**

January 27-28, 2016 (Wed.-Thu.)

**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 Jan. 08, 2016)

**2. Regular Rate - P4,800.00**

(After Jan. 08, 2016)

**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.**

**0012-1046-26).**

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

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

### EXPECTED PARTICIPANTS

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:

- a. Portfolio concentration risk ( per industry);
- b. 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);
- c. Data/info on their actual provisioning;
- d. Computation of their provisioning using the  
old guidelines; and
- e. Historical portfolio growth (and past due  
increase) fir the past 3years.

2. Existing Table of Organization.

3. Available Manuals.

4. 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

January 27-28, 2016 (Wednesday -Thursday), 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

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

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

(Printed Name and Signature)

Designation: \_\_\_\_\_ Rural Bank : \_\_\_\_\_

Telephone: \_\_\_\_\_ Province : \_\_\_\_\_

Mobilephone: \_\_\_\_\_ Address : \_\_\_\_\_