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|  | RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.2/F RBAP Building, Andres Soriano Jr. Avenue corner Arzobispo St., Intramuros, ManilaTelephone Nos.. 527-2972 ⦁ 527-2968 ⦁ Telefax Nos.. 527-2980 ⦁ 527-2969 |

March 22, 2018

Dear Fellow Rural Bankers:

The Rural Bankers Research & Development Foundation, Inc., a lead provider of capacity building for the RBAP members, in partnership with the SGV & Co., the country’s leading professional services, developed a 2-day training program that introduces the basic principles and tools underlying with regulations, especially in the area of credit risk.

Set to promote best practices and strategies, it will cover critical aspect of the regulatory issuances. Also, to provide technical competence in terms of insights and theories of sound credit risk management, and offer solution for its on going concerns.

**EXPECTED PARTICIPANTS** - President/Directors, Credit and Risk Management Officers, Loan and Remedial Management Officers, Compliance Management and Internal Auditors

**CONTINUING EDUCATION CREDIT**

CPA attendees of this training-course are eligible for Continuing Professional Education (CPE) credits.

**Compliance and Strategic Inputs:**

**BSP Cir. 855, 941, IFRS 9 and Risk –Based Capital Planning**

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| --- | --- | --- |
| **Schedule :** May 04 - 05, 2018 (Friday - Saturday) **Venue :** Cebu Grand Hotel – Vibo Place, N. Escario St., Cebu City  | **Registration Fee:** Member **-** P12,000.00 / pax Non-Member/Delinquent **–** P13,200.00 /pax | **LBP Savings Account :**  0012-1046-26 **Account Name:** Rural Bankers Research and Development Foundation, Inc |

**LEARNING OBJECTIVES**

* Have a grasp of the details of the BSP Cir. 855, 941 and IFRS 9 and its implications on operations and strategic directions;
* Identify areas of improvement for their respective banks as far as compliance to the regulatory issuances are concerned; and
* Have an appreciation on the Risk-Based Capital Planning and its appropriate opportunistic outlook on strategy and business plans of their respective banks.

**RESOURCE PERSONS**

\* CHRISTIAN G. LAURON, CPA, MFinance & MBA

 Partner, Financial Services Office (FSO), Head of Financial Services Risk Management group,

 which focuses on risk modeling, data analytics, stress testing, Basel II and III, IFRS and

 among others

 \*MARY CATHERINE M. BILIRAN, CPA, MBA

 Senior Manager, Assurance

 Extensive experience in audit reviews of publicly listed commercial banks, thrift banks, rural

 banks and investment houses

 \*Russel Aaron Ailes, CPA

 Senior Associate, Financial Services Risk Management

 Comprehensive experience in providing consulting services involving risk-finance management,

 performance measurement, regulatory compliance and business process and control reviews.

 \*RUBEN D. SIMON

 Associate Director, Financial Services Risk Management

 FSO-Advisory manager specializing on microfinance, agribusiness and rural developments

To register, kindly fill-out the attached Confirmation Form and send to jescepeda.rbap@gmail.com, training@rbap.org or via fax at (02) 5272980. Payment must be deposited through RBRDFI Land Bank of the Philippines (Intramuros Branch) Savings Account Number 0012-1046-26 **on or before April 27, 2018.**

We are looking forward to your active participation. Thank you.

Sincerely,

****

**Antonio O. Pasia**

Chairman

**TRAINING AGENDA**

**Day 1**

**PFRS 9 *Financial Instruments***

| **Time** | **Course Outline** | **Resource Speaker** | **Methodology** |
| --- | --- | --- | --- |
|  | 1. **Classification and Measurement**
 |
| 8:30-10:3010:30 -12:00 | 1. Debt Financial Assets
2. Contractual Cash Flow Characteristics’ Test
3. Business Model Test
4. Amortized Cost
5. Fair Value through Other Comprehensive Income
6. Fair Value through Profit or Loss
7. Debt Financial Liabilities
8. Amortized Cost
9. Fair Value through Profit or Loss
10. Special Applications
11. Equity Financial Assets
12. Reclassifications
13. Derecognition of Financial Assets and Financial Liabilities
14. Amortized Cost
15. Fair Value through Profit or Loss
 | *TBD* | *Lecture* |
| 12:00-1:00 | **Lunch break** |
|  | 1. **Expected Credit Loss (ECL)**
 |
| 1:00-5:00With 15-minute BREAKTIME | 1. Approaches in Applying ECL
2. Measuring ECL
3. Computing Probability of Default (PD)

\*BSP Circular 855\* BSP Circular 9411. Computing Loss Given Default (LGD)
 | *TBD* | *Lecture and Case Study* |

**Day 2**

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| **Time** | **Course Outline** | **Resource Speaker** | **Methodology** |
|  |  |
| 8:30-10:00 | 1. Illustrative Loan Loss Methodology
2. Target data structure and infrastructure
3. Building-up data
 | *TBD* | *Lecture* |
|  | 1. **Risk-Based Capital Planning**
 |
| 10:00-12:00With 15-minute BREAKTIME | 1. Tightening the Business Plan
2. Integrated Stress Testing
 | *TBD* | *Lecture*  |
| 12:00-1:00 | **Lunch break** |

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| --- | --- | --- | --- |
| **Time** | **Course Outline** | **Resource Speaker** | **Methodology** |
|  | 1. **Introduction to Circular 941**
 |
| 1:30 – 5:00 | 1. Strategic Planning
2. Business Modeling
3. Strategic Asset Allocation
4. Role of Governance
 | *TBD* | *Lecture* |