

Rural Banking Redefined:

Overcoming Challenges, Embracing Opportunities

Embracing Opportunities:

The Best Practices of Rural Bank of Hindang (Leyte), Inc.









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Master in Management

CAMELS Rating in 2017

Capital Adequacy	3
Asset Quality / Credit Risk	4
Management	4
Earnings	4
Liquidity/Liquidity Risk	4
Sensitivity to Market Risk / Market Risk	4

5

Regular Directors

2

Independent Directors

3

Certified Public Accountants

2

Masters Degree

- Master in Management
- Master in Business Administration

Different Committees

- **Corporate Governance Committee**
- **Audit Committee**
- **Credit Committee**
- **HR & Grievance Committee**



Loans Approval

Bank Manager	200k and below
President / CEO	500k and below but above 200k
Credit Committee	750k and below but above 500k
Board of Directors	above 750k



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

**As of September 2018, we only
have 3 ROPA accounts.**

Section 1506 Past Due Accounts and Non-Performing Loans. The following regulations shall guide BSP-supervised financial institutions (BSFIs) in determining their past due accounts and non-performing loans.

SMEs

SB Corporation

Risk Based Lending

Client Risk Rating (CRR/BRR)

Rural Bank of Hindang (Leyte), Inc.

ANNUAL EMPLOYEES DIRECTIONAL MEETING 2018



- 1. Time for the management to give direction for the employees or order to achieve the targets for the year.**
- 2. The management gives direction to the employees in connection to the bank's strategic plan.**
- 3. We also refresh our employees on the bank's vision, mission, goals and objectives.**

**Meeting with the
Bank Managers is monthly.**

**The Managers also have
their monthly staff meeting.**

*Great things in business are never
done by one person.
They are done by a team of people.*

- Steve Jobs





We Listen. We Answer. We Serve.

Thank you