

PI ETA CONSULTING COMPANY

Advanced Credit Management

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OUTLINE FOR ADVANCED CREDIT MANAGEMENT PROGRAM, A 2-DAY PROGRAM

➤ **Overview**

- Concepts of Credit Risks
- Key Considerations For Business Growth
 - Business Strategy Analysis Models
 - Porter's Five Forces
 - PESTLE Analysis
 - BCG Matrix
 - Working Capital Analysis
 - Sustainable Growth Rate Analysis
 - Debt Capacity Analysis

➤ **Loan Management**

- Pre and Post disbursement risks
- Types of Risks Controls
- Loan Management
 - Objectives
 - Components
 - Strategy
- Use of Dash boards
 - Uses of financial dash board
 - Considerations for implementation
- Setting Up an Early Warning System
 - Sources of Information
 - Early Warning Signs
 - Possible conclusions
- Overtrading
 - What is overtrading
 - Signs of overtrading
 - Managing the overtrading situation
- Predicting Corporate Distress
 - Application of statistical models
 - Comparison of models
- Dealing With Problem Loans
 - Comparison of models
 - Nature of problems
 - Immediate action drill
 - Components of a restructuring plan
- Secondary Controls – Loan review
 - Objective of Loan review
 - Areas of review
 - Classification
 - Ratings

➤ **Portfolio Management**

- Objectives of Portfolio Management
- Identifying Portfolio Risks Associated With Lending
 - Credit Risks
 - Interest Rate Risks
 - Liquidity Risks
 - Price Risks
 - FX Risks
 - Transaction Risks
 - Compliance Risks
 - Strategic Risks
 - Reputation Risks
 - Loan portfolio objectives
 - Credit culture
- Principles of Portfolio Management
 - Oversight
 - Risk Identification
 - Exceptions to Policy, Procedures, and Underwriting Guidelines
 - Documentation Exceptions
 - Policy and Underwriting Exceptions
 - Aggregate Exception Tracking and Reporting
 - Portfolio Segmentation and Risk Diversification
 - Identifying Concentrations of Risk
 - Evaluating and Managing Concentrations of Risk
 - Concentration Management Techniques
- Analysing Loan Delinquencies
 - Coincident v.s. lagged delinquencies
 - Using net flow analysis
 - Vintage analysis for loan acquisition
- Stress Testing
 - Uses of stress test
 - Scenario testing
 - Sensitivity testing

For more information, please contact PI ETA Engagement Resource (PEER) Group at
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PROGRAM FACILITATOR

Mr. Adam K. K. Wong

B.Acc., FCPA, Certified Professional Trainer

Mr. Adam K. K. Wong is a Business Domain Expert Facilitator with PI ETA Consulting Company. He is also an adjudicator of the Financial Industry Disputes Resolution Centre in Singapore.

Prior to his current appointments, he was a General Manager with Standard Chartered Bank and other international banks with 22 years of successful track record in Cash Management, eCommerce, Corporate Banking and Trade Finance and Small & Medium Enterprises. Having strong strategic orientation and regional exposure in South East Asia and Hong Kong, he is credited with significantly growing global banks' SME assets by 450% and net profit by 140% over a 3-year period in Singapore. He also started a new cash management business for a leading bank in Asia and grew it to a multi-billion business annually.

Adam is a very experienced trainer who has a gift of making complicated subjects simple. He has conducted numerous workshops for banks in Singapore, Hong Kong, Shanghai, Taiwan, Bahrain, Sri Lanka, Vietnam, Indonesia, Malaysia, and Pakistan with consistently good appraisals. He is one of the few successful developers of training programmes accredited under the Institute of Banking and Finance Standards

Mr. Wong is a Fellow Chartered Accountant (Singapore) and a Fellow Certified Public Accountant (Australia). He is also a Certified Credit Risk Management professional, a Certified Professional Trainer and member of the Singapore Institute of Directors.