

# Advanced Credit Management

## *Comments from past participants*

*"The Advanced Credit Management seminar was interesting and Adam is the right person to deliver the training material. Thanks to Adam for sharing his invaluable knowledge and experiences at the seminar."*

– Mr. Tan Tesien Tanudjaja, PT Bank Central Asia Tbk., Indonesia.  
[Class of May 2008]

*"The topics are covered to a good extent. The seminar is useful to broaden the scope of understanding."*

– Mr. Kang Zhiyuan, Bangkok Bank Public Company Limited, Singapore.  
[Class of November 2009]

*"The material is very detailed and applicable for credit analyst. I also very appreciate Adam sharing with me his knowledge in credit process that I believe I can use it in my daily job."*

– Mr. Freddy Iman, PT Bank Central Asia, Tbk., Indonesia.  
[Class of August 2010]

*"As expected, this was an enriching and fulfilling course. It was full of insights and presentation was very clear, peppered with interesting real-life experiences and examples. Complicated issues/products made very simple and enlightening. Well done!"*

– Ms. Cheng Tan Ching, NIBC Bank Ltd, Singapore.  
[Class of March 2011]

*"Time passed very quickly at Adam's class. A great facilitator with great product knowledge, in-depth analysis and experience. It's fun to attend Adam's class. Thank you!"*

– Ms. Jancie Lim, NIBC Bank Ltd, Singapore.  
[Class of March 2011]

# PI ETA CONSULTING COMPANY

**SEMINAR CODE: PCR09**

*"Complex methodology explained in an easy to understand way."*

– Ms. Pang Yen Liuk, The Bank of Tokyo-Mitsubishi UTJ Ltd, Singapore.  
[Class of March 2011]

*"The topics were insightful and analytical. The facilitator's examples and illustrations were timely and relevant!"*

– Mr. Jonas Guingah, DBS Bank Ltd, Singapore.  
[Class of April 2012]

## ***Highlights***

- Understand the constraints and risks of business growth
- Learn key issues in Loan Management
- Be acquainted with the design and use financial dashboards to monitor your business
- Gain knowledge of the key concepts in setting up an Early Warning System
- Know how to conduct loan reviews
- Grasp the key principles of Loan Portfolio Management
- Use stress test to uncover risks in your loan portfolio
- Find out the key responsibilities of Account Managers in loan management
  - Different ways to analyse loan delinquencies

**Seminar Facilitator**  
**Mr. Adam K. K. Wong, B.Acc, FCPA, Certified Professional Trainer**

**Seminar Duration**  
**2 Days, 9:00am to 5:00pm**

## Seminar Background

This programme will provide experienced lenders with the necessary skills to increase the profitability of their loan portfolio by mitigating the potential risks.

## Seminar Content

### ➤ 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

## **Benefits of Attendance**

This programme will provide experienced lenders with the necessary skills to increase the profitability of their loan portfolio by mitigating the potential risks.

## Who should attend?

- Senior relationship managers
- Team leaders
- Marketing staff
- Senior credit analyst
- Senior credit approvers

## Seminar Facilitator

**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 USD35 billion business annually.

Mr. Wong graduated in Accountancy and is a Fellow Certified Public Accountant. He is also a Certified Credit Risk Management Professional and a Certified Professional Trainer.

Mr. Wong has contributed actively to the development and training of professionals in the financial services sector for the past 17 years by sharing his expertise regularly through The Institute of Banking and Finance, Singapore and various other organizations in Malaysia and Indonesia.

He has also conducted programmes in the area of banking and finance for Australian and local universities.