

PI ETA CONSULTING COMPANY

Loan Management and Risk Monitoring

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OUTLINE FOR LOAN MANAGEMENT AND RISK MONITORING PROGRAM, A 1-DAY PROGRAM

- **Adopting the Right Credit Philosophy**
 - Lenders' Philosophy
 - Risk Reward Relationship
 - Key Issues for Lender

- **Loan Management**
 - Purpose
 - Components of Loan Management
 - Loan Management Strategy

- **Periodic Review by RM**
 - Review Areas
 - Loan Classification
 - Recommendations

- **Loan Review**
 - Objective of Review
 - Key Review Areas
 - Follow Up Actions / Recommendations

- **Setting Up an Early Warning System**
 - Sources of Information
 - Internal
 - Discussion on Various Internal Reports Available to Monitor the Account
 - Third Party
 - From Borrower

- **Early Warning Signs**
 - Analysing the Borrower's Viability
 - Check List of Weaknesses that may Cause a Company to Default on Its Loans
 - Management
 - Technical & Commercial Problems
 - Financing Problems
 - Financial Indicators
 - Overtrading

- **Dealing with Problem Loans**
 - Categories of Problem Loans
 - Immediate Action Steps
 - Review
 - Analysis of Liquidation vs. Non Liquidation Strategy
 - Negotiate
 - Implement
 - Lender's Course of Action
 - Borrower's Course of Action

- **Overtrading**
 - What is Overtrading
 - Financial Consequence of Overtrading
 - Identifying Overtrading from the Financial Statements

- **Recap of Various Models to Assist in Predicting Problem Loans**
 - Sustainable Growth Rate
 - Debt Service Capacity
 - Altman Z Score Model
 - Springate Model
 - Fulmer Model
 - CA-Score
 - A Score

- **Key Responsibilities of An Account Manager**

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 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.