



1676 International Drive
 McLean, VA 22102-4828
 Tel: +1.703.747.3000
 Fax: +1.703.747.8500

www.bearingpoint.com

Central Bank of the Philippines Training Program for Banking Supervision

Training Needs Questionnaire

Please read the following list of topics concerned with analyzing financial statements and ratio analysis, assessing audit and operational risk, assessing credit risk, and assessing liquidity and capital markets. Please provide an assessment of your level of knowledge or mastery of a particular function or topic. Then, indicate the degree to which your job responsibilities require knowledge or mastery of this particular function or topic, in accordance with the following criteria:

	Technical Topic	Level of Knowledge/Mastery of Function or Topic	Relevance of Knowledge and / or Mastery of Topic to Job Responsibilities
	Financial Statement and Ratio Analysis	(Circle One)	(Circle One)
1.	Bank balance sheet analysis	1 2 3 4 5	1 2 3 4 5
2.	Bank income statement analysis	1 2 3 4 5	1 2 3 4 5
3.	Borrower balance sheet analysis	1 2 3 4 5	1 2 3 4 5
4.	Borrower income statement analysis	1 2 3 4 5	1 2 3 4 5
5.	Borrower cash flow analysis	1 2 3 4 5	1 2 3 4 5
6.	Leverage ratio analysis	1 2 3 4 5	1 2 3 4 5
7.	Efficiency ratio analysis	1 2 3 4 5	1 2 3 4 5
8.	Liquidity ratio analysis	1 2 3 4 5	1 2 3 4 5
9.	Profitability ratio analysis	1 2 3 4 5	1 2 3 4 5
10.	Analysis of inter-relationships among balance sheet, income statement and cash flow statements – banks and borrowers	1 2 3 4 5	1 2 3 4 5
	Assessing Internal Controls / Audit and Operational Risk		
11.	Evaluation of the system of internal controls - policies, procedures and processes	1 2 3 4 5	1 2 3 4 5
12.	Assessment of the role of internal controls in corporate	1 2 3 4 5	1 2 3 4 5

	Technical Topic	Level of Knowledge/Mastery of Function or Topic					Relevance of Knowledge and / or Mastery of Topic to Job Responsibilities				
	governance										
13.	Assessment of the role of internal controls in risk management	1	2	3	4	5	1	2	3	4	5
14.	Assessment of MIS adequacy	1	2	3	4	5	1	2	3	4	5
15.	Assessment of the internal audit function – monitoring role, competence and reporting	1	2	3	4	5	1	2	3	4	5
16.	Use of Internal Control Questionnaires (ICQs)	1	2	3	4	5	1	2	3	4	5
17.	Evaluation of operational risk management policies and processes	1	2	3	4	5	1	2	3	4	5
18.	Evaluation of operational efficiency	1	2	3	4	5	1	2	3	4	5
	Assessing Credit Risk										
19.	Analysis of credit policy, standards and procedures	1	2	3	4	5	1	2	3	4	5
20.	Analysis of the credit risk management culture	1	2	3	4	5	1	2	3	4	5
21.	Analysis of the underwriting process	1	2	3	4	5	1	2	3	4	5
22.	Analysis of loan monitoring	1	2	3	4	5	1	2	3	4	5
23.	Loan portfolio analysis	1	2	3	4	5	1	2	3	4	5
24.	Analysis of loan concentrations	1	2	3	4	5	1	2	3	4	5
25.	Analysis of connected lending	1	2	3	4	5	1	2	3	4	5
26.	Assessment of collateral valuation methodology	1	2	3	4	5	1	2	3	4	5
	Liquidity and Capital Markets										
27.	Analysis of liquidity risk	1	2	3	4	5	1	2	3	4	5
28.	Analysis of interest rate risk	1	2	3	4	5	1	2	3	4	5
29.	GAP analysis	1	2	3	4	5	1	2	3	4	5
30.	Analysis of market risk	1	2	3	4	5	1	2	3	4	5
31.	Analysis of VAR	1	2	3	4	5	1	2	3	4	5
	Evaluating and Conducting Meetings with Bank Management										
32.	Preparing for meetings with bank management	1	2	3	4	5	1	2	3	4	5
33.	Conducting meetings with bank management	1	2	3	4	5	1	2	3	4	5
34.	Evaluating bank management's adoption and implementation of a comprehensive, best practices risk management system	1	2	3	4	5	1	2	3	4	5

