Financial Institutions Risk Analysis Workshop 2009
Early Bird Registration Available

The Financial Institutions Risk Analysis Workshop is an instructor-led program with the following learning objectives:

- Understanding how Standard & Poor's assigns ratings to financial institutions;
- Providing attendees with a structured approach to credit analysis;
- Understanding the impact that external factors can have on credit;
- Discussion of financial risk appetite and its implications; and
- Calculating and interpreting key financial ratios used in credit.

**WHY STANDARD & POOR’S?**

- Direct access to analysts: Our courses provide you with the opportunity to interact with our senior analysts.
- Local market relevance: the workshop will focus on banks in the local market, enabling attendees to leverage our knowledge of specific markets and the current credit issues. We will use a local bank in each region as a case example to highlight the practical application of our rating methodology.
- Understand your rating: Attendees will gain an in depth understanding of what drives our ratings.

**STANDARD & POOR’S WORKSHOP INSTRUCTORS**

In Australia the course will be facilitated by **Terry Chan**. Terry is a Senior Director and Credit Officer, Asia-Pacific. Terry is involved in developing and ensuring the application of credit ratings criteria for the Asia-Pacific ex-Japan/Korea region.

In Hong Kong the course will be facilitated by **Ryan Tsang**. Ryan Tsang is a senior director Corporate Ratings and Financial Institutions Ratings in Greater China. Ryan leads two teams of analysts who evaluate the credit standings of corporate in Greater China and financial institutions in mainland China.

In Singapore the course will be facilitated by **Ritesh Maheshwari**. Ritesh is a Senior Director Financial Institutions Ratings team for Asia ex-China. Ritesh manages the credit rating process for financial institutions in Asia ex-China and acts as Analytical Coordinator for Financial Institutions ratings across Asia-Pacific.

**WHO SHOULD ATTEND?**

This workshop is designed for professionals who need to have an understanding of Standard & Poor's financial institutions credit ratings in their daily job function. These include:

- Credit managers and professionals;
- Investors who need to understand how banks are rated;
- Treasury and risk professionals;
- Relationship managers, intermediaries and debt arrangers;
- Portfolio managers;
- Financial professionals who would like to gain a better understanding of Financial Institutions.

**Course Outline**

- Welcome, introductions, course objectives
- Definitions of rating, what is a default and default study?
- Financial Institutions rating analysis – Introduction
- Business Risk rating factors (including Industry risk)
- Financial Risk rating factors
- Enterprise Risk Management (ERM)
- Asset quality
- Earnings
- Liquidity and funding
- Capital analysis
- External support for a bank
- Open forum and final questions
# Financial Institutions Risk Analysis Workshop 2009 Application Form

## I am applying for (tick)
- [ ] Sydney
- [ ] Hong Kong
- [ ] Singapore

## Date of courses
- March 19-20, 2009
- March 26-27, 2009
- April 2-3, 2009

## Courses venue
- **Sydney**: Standard & Poor’s Offices, Level 27, 259 George Street, Sydney
- **Hong Kong**: Standard & Poor’s Offices, Suite 3003, 30th Floor, Edinburgh Tower, The Landmark, 15 Queen’s Road Central, Hong Kong
- **Singapore**: Standard & Poor’s Offices, 30 Cecil Street, #17-01 Prudential Towers, Singapore

## Standard Registration Fee
- **A$3,000 (inc. GST)**
- **US$2,000**
- **US$2,000 (inc. GST)**

## Early Bird Registration Fee*
- **A$2,850 (inc. GST)**
- **US$1,900**
- **US$1,900 (inc. GST)**

## Fax application form to
- (61) 3-9650-8106
- (852) 2882-1727
- (65) 6438-2320

*Register before Feb. 28, 2009.

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* Please check that the fee does not exceed your credit card transaction limit

## Cheque & Wire Transfers
- Bank cheques payable to Standard & Poor’s, indicating attendee’s name and training programme date on the back of the cheque. Please contact Standard & Poor’s for wire transfer details.

## Group Discounts
- Three or more attendees from the same organization will receive a 10% discount off the standard listed programmes fees, provided registration for all is done at one time for the same programme, on the same date. Payment must accompany this registration form. Registrants will be notified when their place in a programme is confirmed. Programme venue information and other programme details will be sent to attendees following confirmation of registration.

## Cancellation Policy
- Programme fees will be fully refunded (less a US$350 administration fee) for cancellations received at least 30 days prior to the programme start date. We regret no refunds will be given for cancellations received after that time and all cancellations must be made in writing (please see email and fax address for enquiries.) Participants unable to attend a programme for which they are registered are welcome to send a substitute.

## Standard & Poor’s reserves the right without further liability to cancel a programme at any time, in which case all programme fees will be refunded.

## Privacy Notice
- Standard & Poor’s uses data collected from customers to help us process registrations for products or events, for billing and order fulfillment purposes, for product development and/or enhancement purposes and occasionally to inform customers about products or services from Standard & Poor’s and our parent, The McGraw-Hill Companies, that may be of interest to them. If you would prefer not to have your information shared as outlined in this notice or if you wish to review your information for accuracy, or for more information on our privacy practices, please call us in Australia at (61) 3-9831-2000, Hong Kong on (852) 2533 3516, Singapore on (65) 6239-6396 or in the USA at (1) 212-438-7280. For more information about the McGraw-Hill Companies Privacy Policy please visit www.mcgraw-hill.com/privacy.html

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**TAX INVOICE**

**Australia Only**

Standard & Poor's (Australia) Pty Ltd.
ABN 62 007 324 852.

Date of issue: Jan. 1, 2009

Training programme fee inclusive of GST. This document will become a tax invoice for GST when you make payment. Please retain original copy for your records.