



## IACPM Credit Portfolio Management Educational Seminar

November 6, 2017

### Agenda

*The IACPM Credit Portfolio Management Educational Seminar is intended to promote active discussion among presenters and participants. It provides a framework of sound practices for those new to Credit Portfolio Management-- and a forum for discussion and debate on issues important to those new to CPM or starting CPM functions. All participants should come prepared to discuss and share key issues related to each topic for their business, institution or CPM unit.*

**8:00 – 8:30**            **Registration and Continental Breakfast**

**8:30 – 9:00**            **Introduction: CPM in a Changing Environment**

- Introduction to the IACPM
- The evolution of active credit portfolio management
- Determining the rationale for credit portfolio management
- What are Sound Practices in CPM?

*Speaker: **Som-lok Leung**  
Executive Director  
International Association of Credit Portfolio Managers*

**9:00 – 10:00**            **Business Models for Portfolio Management**

- Common start-up business models
- Differing organizational structures and mandates in practice
- Issues faced in choosing a business model and establishing a CPM function
- Case studies: evolution of CPM business models and practices in the current market and credit environment

*Speaker: **Jeffery J. Weaver**  
Executive Vice President, Group Head of Credit Portfolio Management  
KeyCorp  
Chairman Emeritus, IACPM Board of Directors*

**10:00 – 10:20**            **Morning break**

**10:20 – 11:45**            **Active Credit Portfolio Management Techniques and Toolkit**

- Risk Analysis Toolkit
- Decision metrics and support analytics
- Identifying and assessing hedging and risk taking opportunities
- Assessing impact of change on portfolio performance
- Implementation challenges

*Speaker: **Sarah Cheriton-Jones**  
Head of Credit Oversight  
Lloyds Banking Group  
IACPM Board member*

11:45 – 12:45

**Lunch**

12:45 – 1:30

**Implementing CPM in a Strategic and Business Framework: From Analytics to Action**

- Applying portfolio analytics to set and monitor Risk Appetite, Concentration Limits and Capital Allocation
- Monitoring portfolio performance and managing the balance sheet
- Assessing the performance of an ACPM unit
- Open discussion on practical issues

*Speaker:* **Anthony O’Flynn**

*Head of Portfolio Management*  
Commonwealth Bank of Australia  
IACPM Board Member

1:30 – 3:30

**How to Manage a Credit Portfolio: A hands-on, simulation exercise**

- Working in groups, the seminar participants will gain experience in using the tools and techniques of Credit Portfolio Management to optimize a portfolio of loans
- The participants will be able to use the output from a credit capital model to make better decisions about which loans to approve
- The participants will be able to purchase CDS protection to optimize the returns to the loan portfolio.

*Speakers:* **Rick Grove**

*Partner & CEO*  
Rutter Associates

**Chia-Ling Hsu**

*Principal*  
Rutter Associates

**Bob Selvaggio**

*Head of Analytics*  
Rutter Associates

5:30 – 7:00

**Welcome Reception**