

2022 ACCOMPLISHMENT REPORT- RISK OVERSIGHT COMMITTEE

1. COMPOSITION

Chairperson:	President and CEO Alberto E. Pascual	<ul style="list-style-type: none"> ▪ MBA Candidate, Ateneo Graduate School of Business ▪ BS in Business Administration, Major in Financial Management- University of the Philippines ▪ Date of Assumption: February 15, 2019 ▪ Date of Reporting: March 1, 2019
Members:	Blesila A. Lantayona	<ul style="list-style-type: none"> ▪ MBA in International Business from Ecole Europeenne des Affaires (European School of Management) ▪ BS in Agriculture, Major in Economics ▪ Date of Assumption: September 26, 2019 ▪ Date of Reporting: November 28, 2019
	Senen L. Matoto	<ul style="list-style-type: none"> ▪ MBA in Business Administration - Asian Institute of Management ▪ Bachelor of Science in Business Administration - University of the Philippines ▪ Date of Assumption: June 2, 2021 ▪ Date of Reporting: June 29, 2021

2. ACCESS TO INFORMATION - AT LEAST THREE (3) WORKING DAYS PRIOR TO SCHEDULED MEETING, pursuant to BR No. 2006, Series of 2008.

3. Per Charter the Committee shall meet as often as necessary or as it deems appropriate

	COMPOSITION	NUMBER OF MEETINGS ATTENDED	TOTAL NUMBER OF MEETINGS
	1. Chairperson P/CEO Pascual	4	4
	2. Director Lantayona	3	3
	3. Director Matoto	4	4

4. Total No. of Meetings for CY 2022 is 4 (Please see attached Summary of Meetings).

5. Matters Acted Upon by the Committee

- Amendments to the CPM on General Policies for Writing-off Problem Credits
- Amendments of CPM Nos. 2020-097 and 2020-099 "Creation of Board-Level Executive Credit Guarantee Committee"
- Report on Portfolio Earnings and Risk Profile as of December 31, 2021
- Report on CAR, Portfolio Cap (Guarantee Capacity) and SGL as of December 31, 2021
- Report on the Summary of Impairment Losses/ECLs as of December 31, 2021
- Report on the Guarantee Reserve Fund as of December 31, 2021
- Report on Liquidity and Market Risks as of December 31, 2021
- Priority Sectors Guarantee Calls/Claims as of December 31, 2021
- Housing Guarantee Calls/Claims as of December 31, 2021
- Agriculture Guarantee Calls/Claims as of December 31, 2021
- Proposed Credit Policy Memorandum (CPM) on Credit Guarantee Approval Memorandum (CGAM) with Annexes CGAM Form 1 - AFIs, CGAM Form 2 - MLEs, Fact Sheet, and the Credit Risk Assessment Guidelines
- Policy on Minimum Acceptable Supervision Assessment Framework (SAFr) Rating
- Status of Court Cases as of March 31, 2022
- Status and Action Plan, including the engagement of a consultant for the development of a Business Continuity Management System
- Report on the Credit Guarantee Portfolio Earnings and Risk Profile as of March 31, 2022
- Report in the Priority Sectors, Housing and Agriculture Guarantee Calls and Payments as of March 31, 2022
- Classification on the approved Policy on Composition of the ECGC and MCGC
- Credit Risk Management Manual (CRMM)
- Policy on Validity of Renewed Guarantee Facilities/Line
- Amendment to Credit Policy Memorandum (CPM) No. 2021-104 "Credit Guarantee Approval Limits and Signing Authority"
- Amendment to the Composition of the Management Credit Guarantee Committee (MCGC)
- Report on Credit Portfolio Earnings and Risk Profile as of June 30, 2022
- Report on Portfolio Cap, Capital Adequacy Ratio (CAR) and Single Guarantee Limit (SGL)
- Report on the Status of Guarantee Calls/Claims Payment, Priority Sectors, Housing and Agriculture Guarantee Calls as of June 30, 2022
- Audit Client's Comments, Management Action Plans and Timeline on the Corresponding Audit Observation and Recommendation Sheet (AORS) No. 2022-CORGOV-NCL-003
- Report on Status of Court Cases and Active Cases as of June 30, 2022
- Revised Operational Risk Management Manual
- Interim Business Continuity Plan
- Amendment to the Credit Policy Memorandum (CPM) on General Policies for Writing-Off of Problem Credits
- Appointment of the Enterprise Risk Management Office (ERMO) Department Head
- Annual Review of the ROC Charter
- Report on the Credit Guarantee Portfolio Earnings and Risk Profile as of September 30, 2022
- Report on the Capital Adequacy Ratio, Maximum Guarantee Capacity, and Single Borrower Guarantee Limit as of August 31, 2022
- Status of Active Court Cases as of September 30, 2022
- Report on the Status of Guarantee Claims Payment (Priority Sectors, Housing, and Agriculture) as of September 30, 2022
- Post Audit Report on Housing Guarantees

2022 ROC MEETINGS

Board-Approved Schedule	Actual Meeting	Remarks
February 11 (Friday)		
April 15 (Friday)		
July 15 (Friday)		
October 14 (Friday)	November 11 (Friday)	Change of date – upon request of the Management.