



June 1, 2009

Dear Rural Bankers,

Greetings!

The **Rural Bankers Research and Development Foundation, Inc. (RBRDFI)** and **PlaNet Finance** would like to invite you to attend a special course on treasury management with an in-depth focus on asset and liability management (ALM). This is a two-stage training course will be composed of a half-day CEO Forum on strategic treasury management and a two-day skills training program for Treasury and Finance Officers. The CEO Forum is intended to provide the participants with strategic guidance on effective treasury management in the context of the current business environment, while the ALM training will impart valuable skills to the Treasury and Finance Officers to optimize the bank's assets while managing the associated risks.

Course outline:

- Asset & Liability management and treasury management: definitions and objectives
- Interest rate and liquidity positions
- Sensitivity of financial instruments and balance sheets to interest rate changes
- Client margin vs. interest rate positions: where do you make (or lose...) your money?
- Tools and structures for the ALM function

VENUE	TOPIC	SCHEDULE	COST
MANILA RBAP Intramuros			
	• CEO Forum	June 24, 2009 1:00 - 4:00 pm	P 1,000. 00
	• ALM Training	June 25 to 26, 2009 9:00 am - 5:00 pm	P 3,500. 00
DAVAO CITY Tower Inn Hotel			
	• CEO Forum	June 29, 2009 9:00am - 12:00 noon	P 1,500. 00
	• ALM Training	June 30 to July 1, 2009 9:00 am - 5:00 pm	P 4,800. 00

Both events will be facilitated by PlaNet Finance Advisory Services, with the assistance of Deloitte. PlaNet Finance is the global leader in microfinance and business development capacity building services. It is based in Paris, France, and its Asia regional headquarters is in Manila. Deloitte is a leading global auditing and consulting company.

The lead facilitator for this course is **Mr. Olivier Marechal**, a senior partner of Deloitte Luxembourg. He currently leads Deloitte's Strategy & Operations service line in Luxembourg and contributes to the development of the firm's consulting services for the banking and asset management sectors. His competencies range from strategy, reengineering, system implementation and project management to efficiency improvement and banking risk management. Throughout his career, Mr. Marechal has conducted several assignments involving the building of business cases for strategic projects. Prior to becoming a consultant, he headed the operations of the Luxembourg subsidiary of a French private bank, where acted as local risk manager and was responsible for various IT and organizational projects.

Mr. Marechal will be assisted by PlaNet Finance's Asia Regional Coordinator, **Mr. Ron Bevacqua**, and PlaNet Finance's Senior Regional Technical Advisor, **Mr. Cris Lomboy**.

For your reservations and confirmation, please contact **Ms. Jackie Lou E. Echon**, RBRDFI Training Coordinator at **(02) 527-2969 / 0917-5390219**.

We are looking forward to your participation to limited and exclusive training opportunity.

Very truly yours,

Atty. Francis S. Ganzon
Chairman
Rural Bankers Research and Development
Foundation, Inc. (RBRDFI)

Ron Bevacqua
Asia Regional Coordinator
PlaNet Finance