



**Risk Management Committee
Activities from January 03 - December 29, 2022**

COMMITTEE/ DATE OF MEETING	ACTIONS TAKEN
<p>Risk Management Committee</p> <p>21-Jan-22</p>	<p>Confirmed</p> <ul style="list-style-type: none"> • Minutes of Risk Management Committee Meeting held on 19 November 2021 <p>Approved</p> <ul style="list-style-type: none"> • 2021 Accomplishment Report of Riskcom and Risk Management Office • 2022 Plans and Program of Riskcom and Risk Management Office • 2021 Office and Individual Performance Commitment Reports of Risk Management Officer and Risk Management Unit • 2022 Office and Individual Performance Commitment Reports of Risk Management Officer and Risk Management Unit • 2022 Internal Capital Adequacy Assessment Process (ICAAP)-Risk Control Assessment Map (RCAM) • 2022 Risk Control Self-Assessment (RCSA) <p>Endorsed to the Board</p> <ul style="list-style-type: none"> • Enterprise Risk Management (ERM) Phase 2 Implementation Plan <p>Noted</p> <ul style="list-style-type: none"> • Functions of Risk Management Committee and Risk Management Office • ERM Action Plan Monitoring (December 2021) • Results of Call Tree Tests • 4th Quarter 2021 Risk Event Monitoring (REM) Report • Risk Impact Assessment of Employees affected by Typhoon Odette • Risk Impact Assessment of LLFC's Clients affected by Typhoon Odette • LLFC COVID-19 Updates • ERM Risk Assessment Criteria Matrix as of 4th Quarter 2021
<p>17-Mar-22</p>	<p>Approved by way of Referendum</p> <ul style="list-style-type: none"> • Revised Risk Management Manual as of 2022
<p>19-May-22</p>	<p>Confirmed</p> <ul style="list-style-type: none"> • Minutes of Risk Management Committee Meeting held on 21 January 2022 • Revised Risk Management Manual as of 2022

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	<p>Noted</p> <ul style="list-style-type: none"> • Updates on Legal Risk Exposure • Review of Sources and Uses of Funds and Interest Differential Report • Results of Liquidity Stress Test • Report on Common Accounts of LBP and LLFC • Report on Semi-Annual Performance of Calamity Rehabilitation Support (CARES) Program • Report on Large Exposure, Single Borrower's Limit (SBL) and Restructured Accounts • Credit Concentration Risk Report • REM report 1st Quarter 2022 • 1st Quarter 2022 Accomplishment Report of Risk Management Committee and Risk Management Office
<p style="text-align: center;">15-Jul-22</p>	<p>Confirmed</p> <ul style="list-style-type: none"> • Minutes of Risk Management Committee Meeting held on 19 May 2022 • Allowance for Credit Loss Adjustments <p>Approved</p> <ul style="list-style-type: none"> • Guidelines on the Use of Closed-Circuit Television (CCTV) Systems • 2022 Risk Control Self-Assessment (RCSA) Recalculated Materiality Threshold • 2022 Business Impact Analysis (BIA) <p>Endorsed to the Board</p> <ul style="list-style-type: none"> • Revised Business Continuity Management • Revised Business Continuity Plan • Results of ERM RSA-Survey <p>Noted</p> <ul style="list-style-type: none"> • Risk Event Monitoring Report – 2nd • ERM-RACM as of May 2022 • 2nd Quarter 2022 Accomplishment Report of Risk Management Committee and Risk Management Office
<p style="text-align: center;">19-Aug-22</p>	<p>Confirmed</p> <ul style="list-style-type: none"> • Minutes of Risk Management Committee Meeting held on 15 July 2022 • Minutes of Business Continuity Committee <p>For approval</p> <ul style="list-style-type: none"> • Business Process Model <p>Endorsed to the Board</p> <ul style="list-style-type: none"> • Evaluation of the Pilot Testing of LBP's CRES-SF • Validation of ICRRS Ratings • Review of ICRRS Rating Parameters • Business Continuity Management Framework and General Policy • Business Continuity Plan

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	<ul style="list-style-type: none"> • Liquidity Gap Report • Repricing Gap Report <p>Noted</p> <ul style="list-style-type: none"> • Updates on Legal Cases • Report on Past Due Accounts as of June 2022
18-Nov-2022	<p>Confirmed</p> <ul style="list-style-type: none"> • Minutes of Risk Management Committee Meeting held on 19 August 2022 <p>For approved</p> <ul style="list-style-type: none"> • ERM Risk Assessment Criteria Matrix <p>Endorsed to the Board</p> <ul style="list-style-type: none"> • Proposed Revised IT Manual • Revised Treasury Operations Manual • Results of ERM Bowtie Analysis <p>Noted</p> <ul style="list-style-type: none"> • Assessment of Marine Vessels held by the Corporation as of 3rd Quarter 2022 • Report on Credit Risk Exposures (Large Exposures, SBL, DOSRI and RE Limits) as of 3rd Quarter 2022 • Report on Past Due Accounts as of September 30, 2022 • Semi-Annual Performance Report on CARES Program as of 3rd Quarter 2022 • Risk Event Monitoring Report as of 3rd Quarter 2022 • Status of RM Initiatives in 2020 RAM as of 3rd Quarter 2022 • Result of Call Tree During Super Typhoon Karding • 3rd Quarter 2022 Accomplishments of Plans and Programs of Risk Management Committee and Risk Management Office as of November 2022 • Review of the Sources and Uses of Funds and Interest Differential Report as of 3rd Quarter 2022 • Result of Semi-Annual Allowance for Credit Losses Calculation (Loan Provisioning) as of 3rd Quarter 2022 • Update on Legal Cases as of 3rd Quarter 2022 • Report on Common Accounts of LBP and LLFC as of 3rd Quarter 2022 • Results of Annual Account Review (Term Loan Review) 3rd Quarter 2022 • Result of Call Tree During Typhoon Paeng