

THE BANKING ACADEMY

Continuing Education for Practising Financial Services Professionals

ASIA'S ONLY CERTIFICATE TRAINING ON AUTOMOTIVE FINANCE

The 3rd Annual

BUILDING A COMPETITIVE AUTOLENDING BUSINESS

"Develop a profitable and effective auto loan strategy to ensure long term sustainability"



■ 21-23 April 2007, Kuala Lumpur, Malaysia

All participants will be given a workshop attendance certificate from The Automobile Dealership Institute (ADI) and The Asian Banker.

Unique Workshop Features:

Targeted and Globally Recognised: The only international recognised Auto Finance workshop for bankers in the Asia Pacific region, in partnership with The Automobile Dealership Institute (ADI), U.S.A.

Accredited Certification: Participants will receive a US Department of Education approved Diploma and 12 credit units in Automotive Financing.

World Class Trainers:

Mr. Alan Algan, author of the popular authoritative Automotive F&I Management book. First of its kind catalogued by the U.S. Library of Congress in Washington and since sold-out each of its five editions.

Professor Marguerite Watanabe, top US expert in automotive financing for twenty years. Previously, served as Senior Vice President at Equifax, BarNone and Nissan North America and Nissan Motor Japan.

Limited Class Size:

To ensure effective one-to-one interactivity and discussions, class size is limited to a maximum of 30 delegates.

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This training course is also available in-house

For more information, please contact Mr Easwaran Kanason at tel: +65 6236 6496 or email: keaswaran@theasianbanker.com

BUILDING A COMPETITIVE AUTOLENDING BUSINESS

"Develop a profitable and effective auto loan strategy to ensure long term sustainability"
21-23 April 2007, Kuala Lumpur, Malaysia

The automotive industry is changing in Asia. Profit margins are narrowing as the marketplace becomes increasingly competitive – and complex. For the consumer, this is the golden age of choices – not only in the myriad of products that have flooded the market – but in financing options, and the number of non-bank institutions that offer them. Asian banks that want to maximise the profit of their auto lending business need to identify the critical factors which is aligned with their expansion strategies by implementing a strong infrastructure to ensure long-term sustainability.

This not-to-be missed training course is designed for senior automotive finance practitioners, will provide a comprehensive practical toolkit for developing a coherent and profitable strategy to effectively compete in the automotive lending industry. It will outline the guidelines and part the skills necessary to become a successful and profitable automotive financial practitioner and leader in this business. Learn and examine the latest developments in the global automobile financing and leasing industry, understand pricing and profitability issues, and how to achieve best practice in running a successful automobile financing business.

The Banking Academy working in partnership with the Automotive Dealership Institute, Scottsdale, Arizona-based automotive management school will address the challenges and opportunities in this fast growing auto finance market.

About the Automotive Dealership Institute (ADI)

The **Automotive Dealership Institute** is a Scottsdale, Ariz.-based automotive management school that specialises in educating the next generation of finance and insurance managers and service advisors. ADI's Finance & Insurance Management and Service Advisor courses are the nation's finest, as indicated by their exceptional job placement rate and a generous articulation agreement with venerated Northwood University, which allows ADI graduates to transfer up to 32 educational credit units to the esteemed private university. The principals of the Automotive Dealership Institute have a combined 50-plus years of automotive dealership and financing school experience. This serves to reassure the student body that its collective future is in excellent hands.

WHO SHOULD ATTEND

This workshop is designed for vice presidents, directors, heads, senior managers and consultants who are involved in the Automobile & Auto-Financing Industry. This includes senior executives in:

- Consumer Lending
- Strategic Planning
- Dealer Financial Services
- Consumer Credit Risk
- Legal and compliance or any senior executive involved in any part of the automobile finance value chain.
- Auto Finance & Leasing
- Technology and Operations
- Sales and Marketing
- Distribution and Channel

ABOUT YOUR WORLD-CLAS INSTRUCTORS



Alan Algan

CEO - Executive Director
Automobile Dealership Institute
(ADI) - USA

Mr. Algan is responsible for establishing ADI's policies and procedures, as well as overseeing daily operations and long-term strategic planning. He has spent more than 14 years as an owner and director of operations, respectively, of two F&I schools. Prior to that, he spent 18 years in the automotive industry in senior management positions, including a stint as vice president of an international leasing company. In 1992, Mr. Algan wrote the popular authoritative resource guide, *Automotive F&I Management*, the first book of its kind admitted and catalogued by the U.S. Library of Congress in Washington, D.C. Enormously successful, the book has sold out each of its five editions.



Marguerite Watanabe

Professor - Director of International
Programmes

Prof. Watanabe is responsible for ADI's international programs in Europe and Asia. Prof. Watanabe is considered one of the nation's top experts in automotive financing for twenty years. She currently serves as principal of Connections Insight, a company focused on strategic partnering between auto finance service providers and finance sources including captives, banks and credit unions. Previously, Prof. Watanabe served as Auto Finance Practice Manager at BenchMark Consulting and Senior Vice President at Equifax and BarNone. Additionally, she spent ten years in management positions with Nissan North America and Nissan Motor Acceptance Corp. in the USA and Japan. Prof. Watanabe earned her B A degree in Political Science and Economics from the University of California, Berkeley, and her MBA from Pepperdine University. She serves on the Board of Directors of the American Financial Services Association (AFSA) and the National Auto Finance Association (NAF).

Workshop Agenda

21-23 April 2007, Kuala Lumpur, Malaysia

Programme Day One: 21 April 2008

- 09.00 – 10.30 Session 1: Auto Financing today**
- Global facts and figures
 - Market size
 - Regions/countries engaged in auto financing
 - Types of companies actively offering auto financing (e.g., captives, banks, independent companies)
 - Globalisation of auto financing

Break-out group discussion and learning takeaways

- What changes in the auto financing industry have you seen in last year?
- Do you see a growth or contraction in your market place?
- Who are the major players in your market?
- Who are your major competitors?

10.30 – 11.00 Morning Refreshment

- 11.00 – 13.00 Session 2 : Creating and Implementing Growth Strategies**
- Types of Growth Strategies
 - Placement – Expanding geographies
 - Pricing – Maximising profit and volumes
 - Products – Offering various products
 - Promotions – Creating compelling offers
 - Partnership – Finding revenue partners
 - Procurement – Purchasing assets
 - People – Hiring key personnel

Break-out group discussion and learning takeaways

- Which strategies have been tried in your market?
- Which have been more successful than others?
- Which strategies do you see being used in your market in the future?

Case Study on U.S. or Asian Company on Expansion

13.00 – 14.00 Lunch

- 14.00 – 15.30 Session 3: Understanding and Building a Credit and Funding Infrastructure**
- Types of Funding
 - Term matching
 - Asset-backed securities (ABS)
 - Whole loan sales
 - Portfolio sales/purchase

- Analysis and Monitoring
- Static pool analysis and due diligence methods
- Investor relations

Break-out group discussion and learning takeaways

- What funding methods are used in your markets?
- What are some of the challenges you face?

Case Study : Industry Analyst Reports and Presentations

15.30 – 16.00 Afternoon Refreshment

16.00 – 17.00 Session 4 (Part 1): Optimising the Credit Risk Infrastructure

- Lender and Dealer Partnerships
- Finance Reserve
- Dealership Participation
- Rate Caps
- Recourse

Break-out group discussion and learning takeaways

- What components make up your funding relationships with dealers?
- How often do you change pricing and pricing policies?

Case Study: Evolution of Dealer Reserves in the U.S.

Session 4 (Part 2) : Maximising Aftermarket Profit Opportunities for Dealers

- Aftermarket Finance Products and Analysing their Impact
- Credit Insurance
- Extended Service Contract
- Guaranteed Auto Protection – GAP
- Satellite Tracking/Location System

Break- out group discussion and learning takeaways

- What types of aftermarket products would be successful in your market?
- Are there any rules or regulations on the sales of these products?

Case Study: Product certificates , brochures and trends in aftermarket of sales –Lessons from U.S.

17.00 End of Day One

Workshop Agenda

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Programme Day Two: 22 April 2008

09.00-10.30

Session 5 : Assessing and Managing Risk

- Assessment of Credit Risk
- Credit histories and scores (ranges)
- Borrower capacity
- Customer identity and application data verification
- Collateral security monitoring
- Collateral seizure and sale

Break-out group discussion and learning takeaways

- What data sources to you have available to use in:
 - Credit decisioning?
 - Account servicing?
 - Loss management?
- What do you do for ongoing credit risk monitoring?

Case study: Comparison of Industry Association Prime and Non-Prime Auto Financing Survey Results

10.30-11.00

Morning Refreshment

11.00-13.00

Session 6 (Part 1) : Overview of Lending Guidelines and Criteria

- Credit Applications
- Credit Bureaus and Scores
- Down Payment
- Residence / Employment
- Income / Budget
- Debt-To-Income / Payment To Income
- Credit Criteria
- Deal Structure (Advance, Amount Financed, Loan to Value Ratio (LTV))
- Dealer Participation

Break-out group discussion and learning takeaways

- What type of data do you have now? Need in future?
- Is your market exploring alternative data sources?

Case Study: Credit Report and Deal Structure Practice

Session 6: (Part 2) : Overview of Loan Process and Funding

- Loan Process
- Required Documents
- Funding
- Documentation Checklist

Break-out group discussion and learning takeaways

- How is your workflow different? Similar?
- How do you store your documents?

13.00-14.00

Lunch

14.00-15.30

Session 7 (Part I) : Creating Greater Operational Efficiencies with Best Practices

- Operations – Customer Acquisition
- New technologies, tools and methods
- Organizational structure
- Operations – Account Servicing
- New technologies, tools and methods
- Organizational structure

Break-out group discussion and learning takeaways

- What of these technologies, tools and/or methods could work in your markets?
- What are some of the challenges you could face in utilizing such practices?

15.30-16.00

Afternoon Refreshment

16.00-17.00

Session 7 (Part II): Creating Greater Operational Efficiencies with Best Practices

- Operations – Loss Management
- New technologies, tools and methods
- Organizational structure
- Operations – Remarketing
- New technologies, tools and methods
- Organizational structure

Break-out group discussion and learning takeaways

- What of these technologies, tools and/or methods could work in your markets?
- What are some of the challenges you could face in utilizing such practices?

17.00

End of Workshop

WHO IS THE BANKING ACADEMY

The Banking Academy is a continuing education centre designed to help practicing professionals acquire and maintain critical skills in all key tactical areas of business and operations in this highly competitive industry. The Banking Academy features an international faculty comprising of experienced bankers and academic professionals from around the world, hand-picked for their proven industry experience, teaching and coaching skills. The academy offers executives the opportunity to expand their knowledge, network with peers and industry experts in an interactive setting.

The Banking Academy secretariat is based in Kuala Lumpur and is affiliated with The Asian Banker. The Asian Banker is one of the foremost providers of intelligence on benchmarks and best practices in commercial banking to the financial services industry worldwide.

Workshop Agenda

21-23 April 2007, Kuala Lumpur, Malaysia

| Programme Day Three: 23 April 2008 | |
|------------------------------------|--|
| 09.00-10.30 | <p>Session 8 : Dealer's Customer Satisfaction Index (CSI) Tied to the Auto Captive Lenders</p> <ul style="list-style-type: none">• Customer Satisfaction Index - CSI• What Is CSI• What Does It Mean to the Manufacturer and the Dealer <p>Break-out group discussion and learning takeaways</p> <ul style="list-style-type: none">• How do you measure customer satisfaction?• How important is this in your company/bank? <p>Session 9 (Part 1) : Attracting New Dealers and Consumers and Building Loyalty</p> <ul style="list-style-type: none">• Dealer products – retail and wholesale• Dealer sales strategies and issues• Dealer loyalty – key factors <p>Break-out group discussion and learning takeaways</p> <ul style="list-style-type: none">• Which innovative value propositions for dealers have you tried in your market? <p>Case Study: Innovative Dealer Enrollment or Loyalty Programme from ADI</p> |
| 10.30-11.00 | Morning Refreshment |
| 11.00-13.00 | <p>Session 9 (Part 2) : Attracting New Dealers and Consumers and Building Loyalty</p> <ul style="list-style-type: none">• Direct versus indirect• Ongoing marketing communications• Customer loyalty – key factors |
| 13.00-14.00 | Lunch |
| 14.00-15.30 | <p>Session 10 (Part 1) : New Technologies in Loan Originating</p> <ul style="list-style-type: none">• RouteOne Financing Platform• DealerTrack Financing Platform• eContracting <p>Case Study : Sources Of Information On RouteOne and DealerTrack</p> <p>Session 10 (Part 2) : Fraud in Auto Finance and Strategies to Minimize Fraud</p> <ul style="list-style-type: none">• Types of Common Fraudulent Activity• Identity Theft• Straw Purchase• Material Misstatement <p>Case Study: Auto Finance Fraud</p> |
| 15.30-16.00 | Afternoon Refreshment |
| 16.00-17.00 | <p>Conclusion and Future Directives : Knowing Where to Learn More</p> <ul style="list-style-type: none">• Sources of Information to Explore• Auto Financing• Auto Sales• Industry Studies to Analyze• Industry Trends to Monitor |
| 17.00 | End of Workshop |

PAST ATTENDEES

Join the following financial institutions that have already benefited from attending our auto finance series of training courses in the region:

- AmBank (M) Berhad
- Baiduri Finance Berhad
- BPI Family Savings Bank
- Kiatnakin Bank
- Kuwait Finance House (M) Berhad
- OCBC Limited
- PT. Lippobank, Tbk
- RHB Bank Berhad
- Bank Islam Malaysia Berhad
- Public Bank
- PT. Bank Negara Indonesia (Perseo) Tbk
- Hong Leong Bank Berhad

Registration Form

BUILDING A COMPETITIVE AUTOLENDING BUSINESS
21-23 April 2007, Kuala Lumpur, Malaysia

| DELEGATE'S INFORMATION | | PLEASE FAX COMPLETED FORM TO +65 6236 6530 | | | |
|--|--|---|-------|--|--|
| Dr / Mr / Mrs / Ms / Other: | | Family Name: | | Name: | |
| Job Title & Dept: | | Organisation: | | | |
| Address: | | | | | |
| Postal Code: | | Country: | | | |
| Telephone: | | Fax: | | E-mail: | |
| Secretary's name: | | Secretary's tel. & e-mail: | | | |
| AUTHORISATION | | | | | |
| Name and Position (if different from above): | | | | | |
| Signature: | | | Date: | | |
| <i>Note: This registration is invalid without an authorised signature.</i> | | | | | |
| REGISTRATION FEE PER DELEGATE | | Banks/ Financial Services Institution | | Non-bank/ Non-Financial Services Institution | |
| Early bird rate *(Register before 17 March 2008) | | [] US\$ 3,500* | | [] US\$ 4,200* | |
| Regular rate | | [] US\$ 3,900 | | [] US\$ 4,500 | |
| METHODS OF PAYMENT | | | | | |
| <input type="checkbox"/> By Bank Cheque: Made payable to "T.A.B. International Pte Ltd", in Singapore dollars (SGD), or US dollar (USD) equivalent | | <input type="checkbox"/> By Bank Transfer: Development Bank of Singapore Suntec City Branch, 3 Temasek Boulevard, Singapore 038983 Account no.: 074-001420-8 Account name: T.A.B. International Pte Ltd (Please indicate "ALB08" and the participant's name as reference.) | | | |
| <input type="checkbox"/> By Credit Card Please debit my [] MasterCard [] Visa [] Amex [] JCB | | <input type="checkbox"/> By Invoice: Payment must be made within 5 working days on receipt of invoice. | | | |
| (All credit card charges will be made in Singapore dollars at the exchange rate of USD\$1.00 = SGD\$1.55) | | | | | |
| Cardholder's name: | | | | | |
| Card no.: | | Expiry Date: | | | |
| Authorised Signature: (as in credit card, if applicable) | | | | | |

Fee:

- Includes admission to all training sessions, refreshments, lunches and training kit
- Does not include accommodation, travel expenses and hotel transfers

Note:

- Government taxes and bank charges are to be borne by the delegate.
- Exchange rate is pegged at USD1 = SGD1.55
- The workshop to be held in Singapore will be subjected to 7% GST for Singapore-based companies.

TERMS AND CONDITIONS

Payment Terms

The Registration fee includes admission to training room, refreshments and lunches during the training course, course materials and online access to speakers' presentation. It does not cover accommodation or travel /personal expenses. Full payment of registration fee must be made within 5 working days upon receipt of invoice. The Asian Banker reserves the right to refuse admission if payment is not received in full and on time prior to the event.

Government taxes and bank charges are to be borne by the delegate. Unless otherwise stated in the booking form, payment must be made only in Singapore Dollars or US Dollars equivalent.

Cancellations/Substitutes

If you are unable to attend, a substitute delegate is welcome at no extra cost. Please provide substitute delegate in writing. In the event that you have to cancel, The Asian Banker accepts cancellation only in writing and not over the phone. The Asian Banker observes the NO REFUND policy for cancellation. A set of documentation will be sent you.

In the event that The Asian Banker postpones the event, delegate payment on postponement date will be credited to a rescheduled date. In the event that The Asian Banker cancels the event, delegate payments at the date of cancellation will be used as credit for The Asian Banker's future events. The credit is valid for up to 12 months from the date of issuance.

Important Notice

The Asian Banker reserves the right to change event dates, sites or location or alter the content and timing of the program or the speakers without penalty. The Asian Banker assumes no liability whatsoever if the event is changed, postponed, or cancelled due to unforeseen circumstances that would render the event impracticable and impossible. Unforeseen circumstances include but not limited to Act of God, disaster, civil disturbances, act of terrorism, curtailment on transport facilities, or any other emergency or perceived threat.

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2008 Training Programmes

January

- Asset Liability Management
- SME Lending

February

- Introduction to Banking and Finance for Non-Bankers
- Certified Compliance Officer
- Selling to Financial Institutions in Asia

March

- Asset Backed Securitisation
- Credit Risk Analysis and Modelling
- Wealth Managers Academy - AAFM Certification programme
- Skills Acceleration for Banking & finance
- The Savings and Deposit Product Innovation School
- Performance Measurement and Effectiveness of Internal Audit

In-house Client Specific Training

Client-specific training offers cost effective solutions to train your whole team at one go and a convenient time and location. To learn more about our client specific training solutions, please contact :

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E: keaswaran@theasianbanker.com

WHAT'S MORE

An exclusive one time offer for participants attending The Banking Academy events to own a copy of The Asian Banker Journal, the flagship regional publication covering industry best practices and Asia's leading strategic business magazine for decision-makers at CEO level. The publication has become the leading commentator on developments in Asia Pacific's financial services industry.

Start your 1-year subscription (10 issues) today for **ONLY US\$80** (List price is US\$360. More than 70% discount for The Banking Academy delegates).

Take advantage of this offer now when you register for this training course! To apply, please to refer to the event registration form.

YES! Start my 1-year subscription (10 issues) to [The Asian Banker Journal + Online Access + Weekly eNews](#) for **ONLY US\$80**.

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