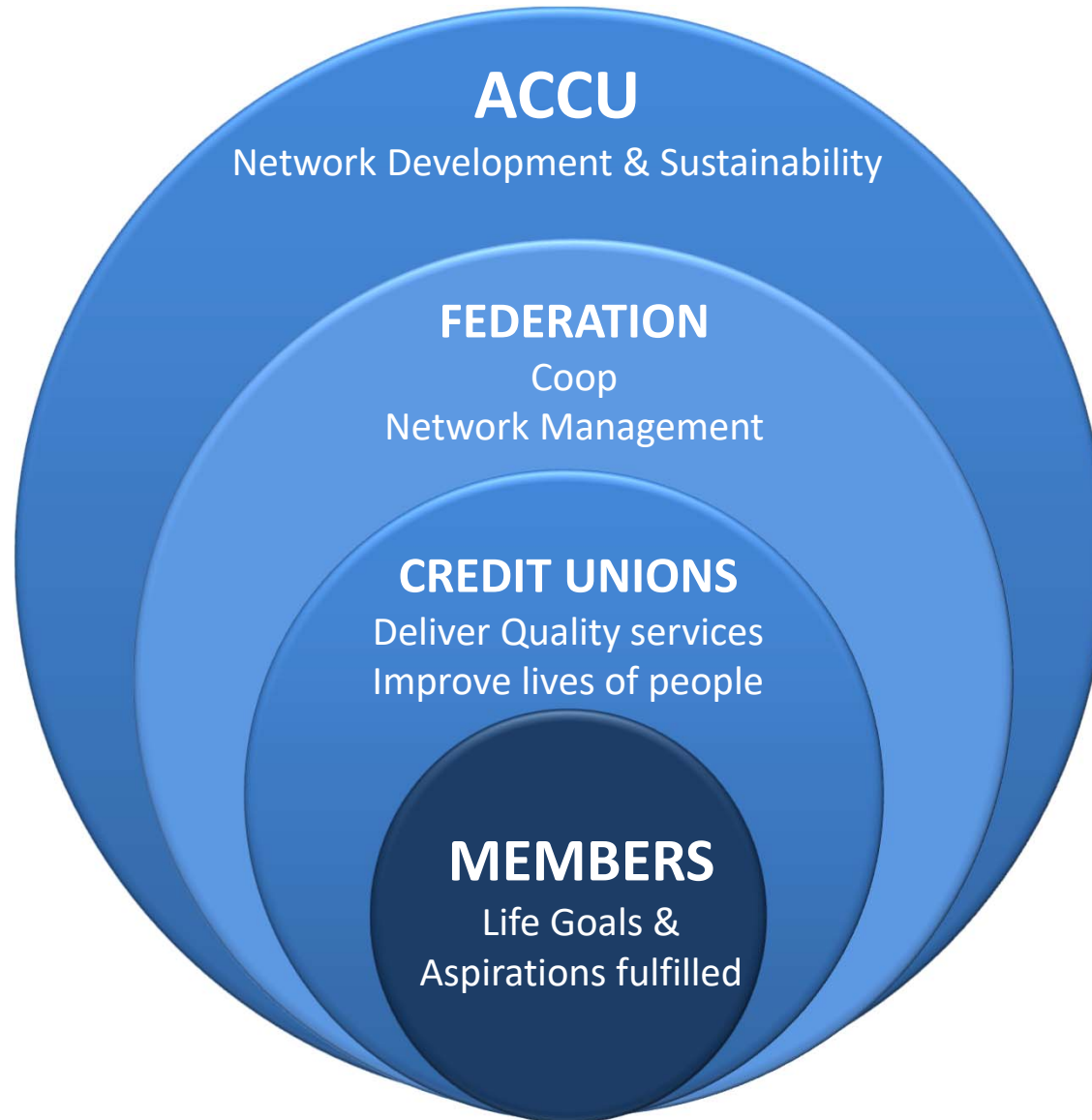


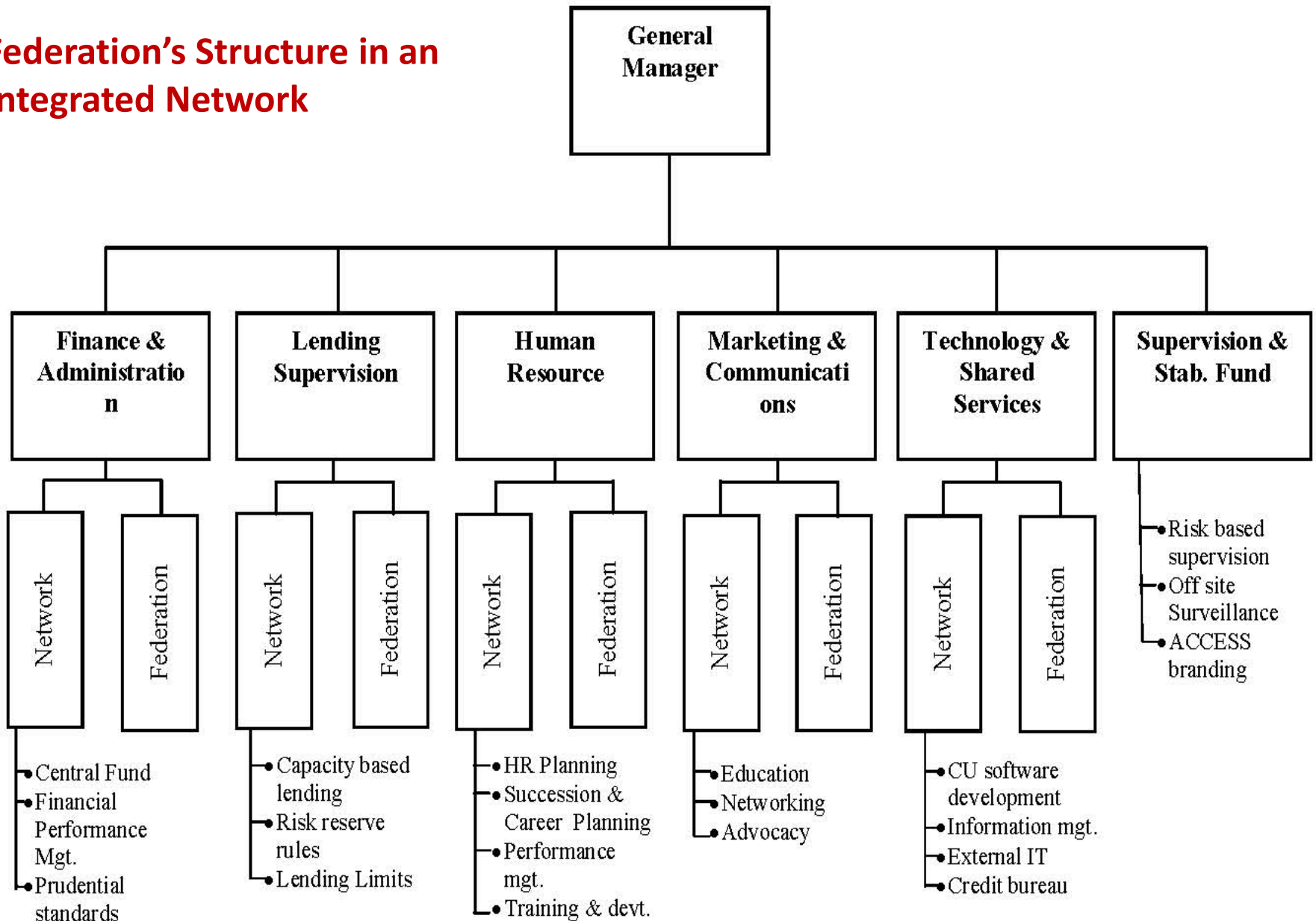
Sustainable Financing the Credit Union Network's Structure



Vision: Integrated & Sustainable Credit Union Networks



Federation's Structure in an Integrated Network



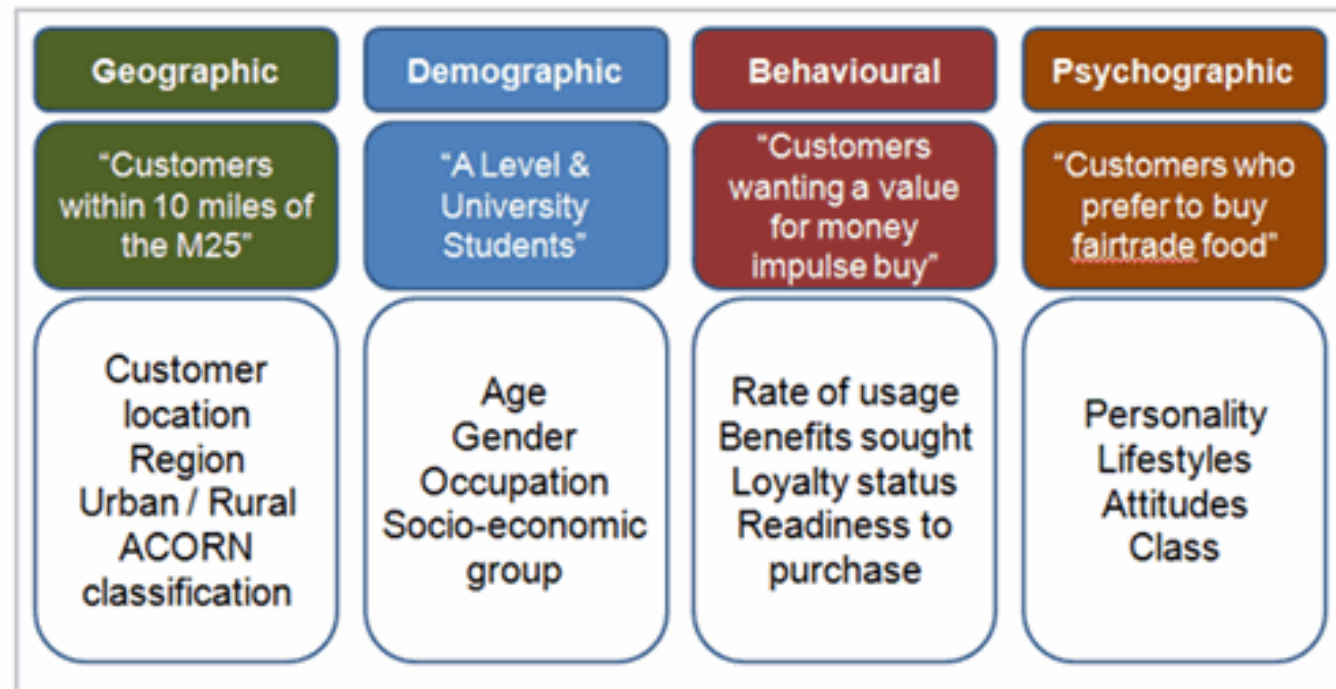
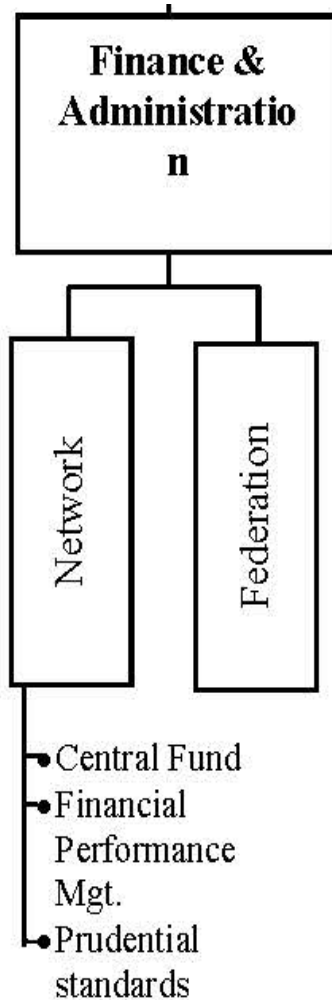
Information

- The intelligent organization is able to mobilize the different kinds of knowledge that exist in the organization in order to enhance performance.

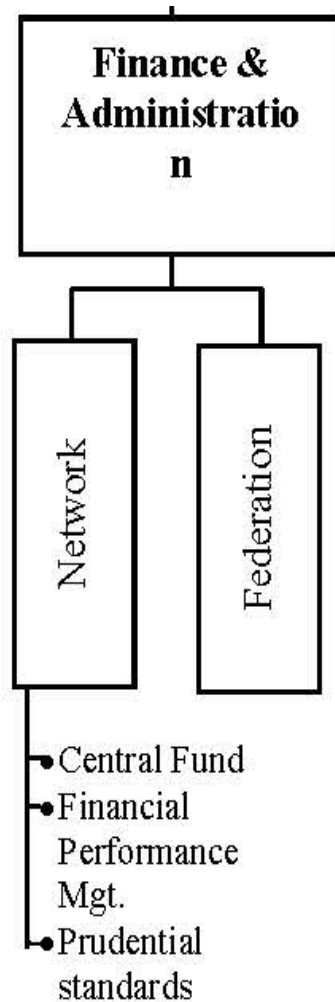


Finance and Administration

What is our knowledge of Members?



What is our knowledge of the network performance?



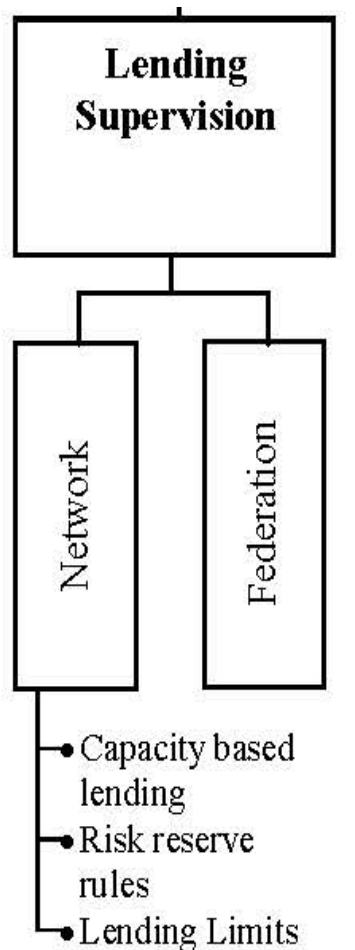
Consolidated Key Ratios of PEARLS

- Protection
- Effective Financial Structure
- Assets Quality
- Rates of Return and Costs
- Liquidity
- Signs of Growth

Lending Supervision



What are the minimum requirements?

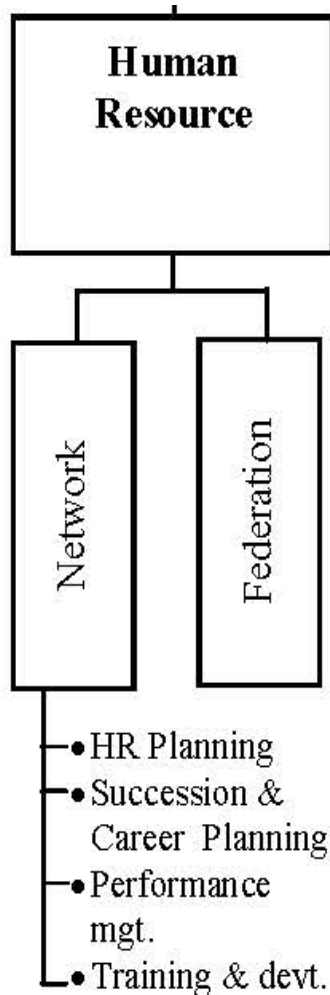


- Compliance to Responsible Lending practices
- Standard PAR Measurement
- Compliance on the provisions
- Loan limits – ranges
- Loan ratio to total assets
- Loan investment concentration
- Capacity based lending

Human Resource



What are the minimum requirements?

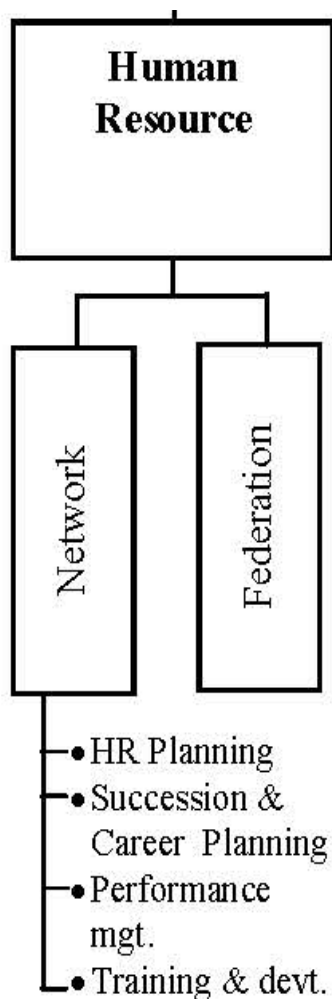


Compulsory Competency courses for critical positions:

- Board, Audit/Supervisory Committee, Loan Officers, Credit Committee, CEO

Fit and proper requirement for leaders and senior management

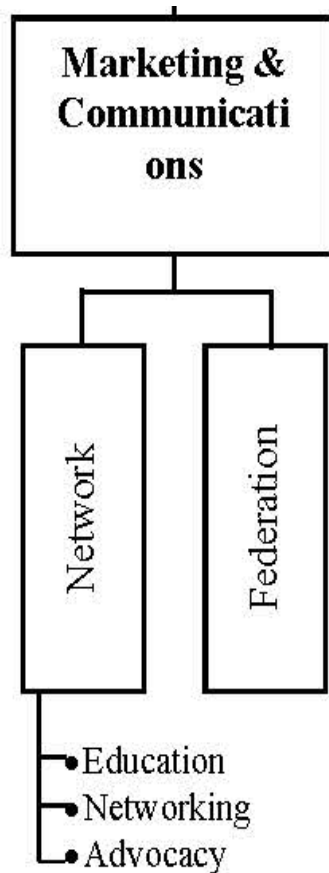
What are the minimum requirements?



- Salary Standardization – at least the basis and ranges based on assets size
- Employment service for the network, not only the primary credit union



What are the minimum requirements?



- unifying image for the network
- Use of dot coop by all coops member of the network
- Visual identity program for the network
- Standardize training and pricing
- Standardize presentation of the coop in all publications

Technology changes everything

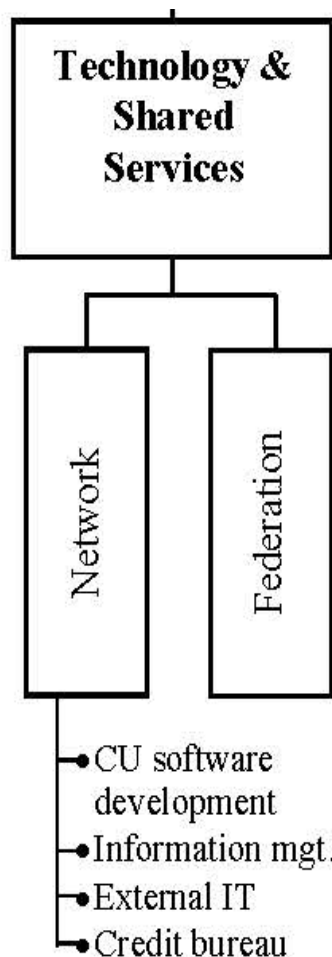


ASIAN CONFEDERATION OF CREDIT UNIONS

coop



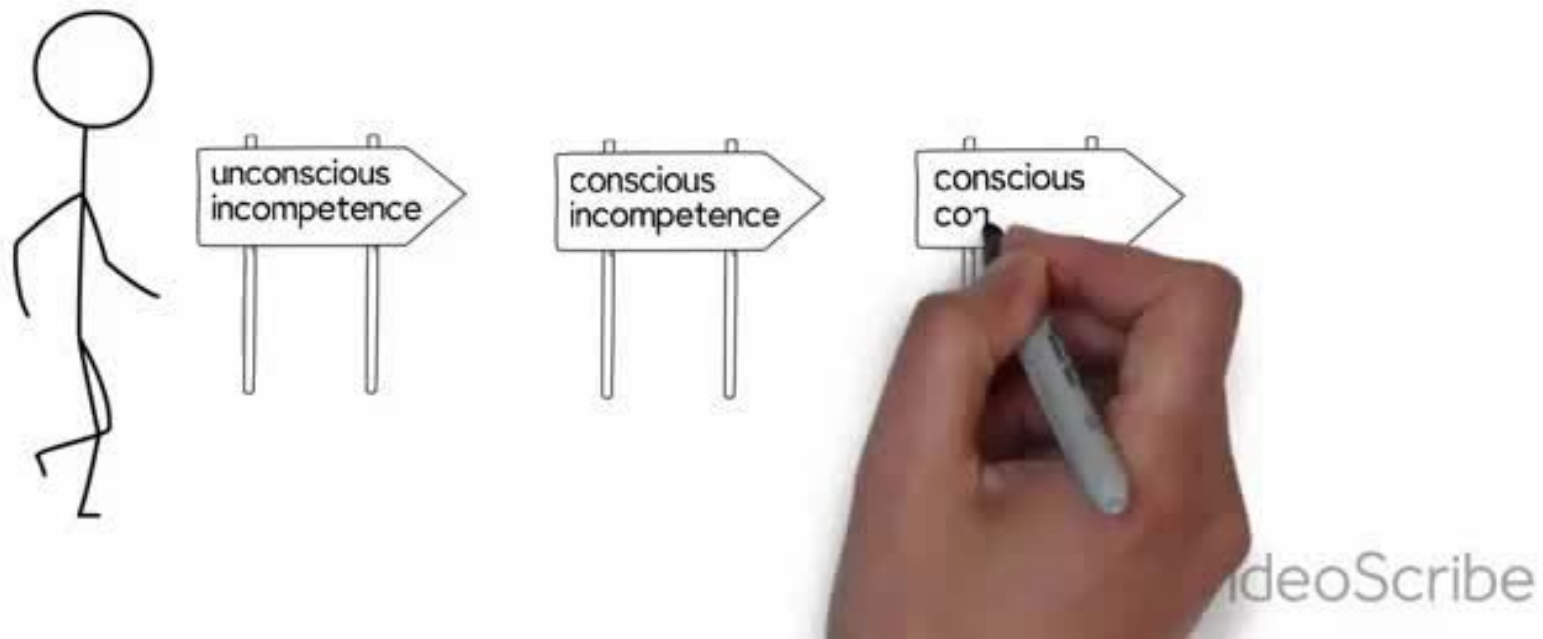
What are the minimum requirements?



- ACCU Payment Platform
- Core Banking Solutions minimum requirements
- Credit Union Network Management - www.aaccu.coop

Supervision and Stabilization Fund

The supervision journey



What are the minimum requirements?



- ACCESS Branding
- Risk Based Supervision
- Stabilization Fund

- Risk based supervision
- Off site Surveillance
- ACCESS branding



HOW DOES STABILIZATION FUND WORKS?



**Credit Union
Reserve Fund**



**The Credit Union Network has
Stabilization Fund**



How does a credit union network support the structure of an integrated network?



Issues Debate Resolve ACT



**Thank you
very much.**

