

Contents

Principles underlying this document	1
Supervisory expectations concerning sound credit risk assessment and valuation for loans.....	1
Supervisory evaluation of credit risk assessment for loans, controls and capital adequacy	1
Objective and Summary	2
Supervisory expectations concerning sound credit risk assessment and valuation for loans ..	4
Principle 1.....	4
Principle 2.....	5
Principle 3.....	6
Principle 4.....	6
Principle 5.....	8
Principle 6.....	9
Principle 7.....	10
Supervisory evaluation of credit risk assessment for loans, controls and capital adequacy ..	12
Principle 8.....	12
Principle 9.....	13
Principle 10.....	13