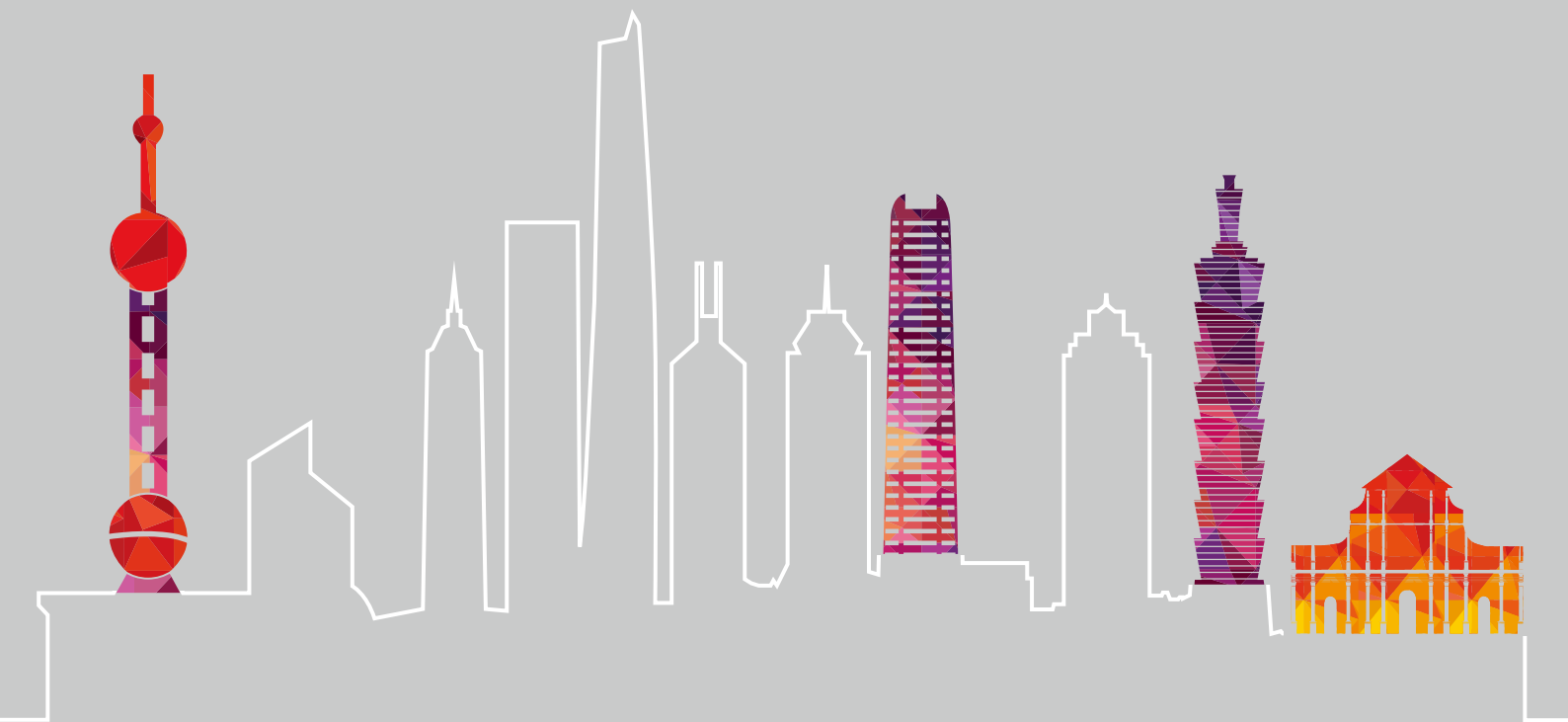




香港銀行學會

The Hong Kong Institute of Bankers

專業才能**新形勢** 積極發展大中華
A New Competency **Landsc**ape
Developing Banking Talent in Greater China



年報 Annual Report 2014

專業才能新形勢 積極發展大中華
A New Competency Landscape
Developing Banking Talent in Greater China



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香港銀行學會的使命、目標和架構

Mission, Objectives and Structure of HKIB

使命

香港銀行學會秉承精益求精的理念，因應內地與香港瞬息萬變的銀行金融業發展，致力為從業員提供優質專業培訓課程。

目標

香港銀行學會成立的宗旨是：

- 積極開展學術研究和訊息交流，促進香港銀行業的發展和創新，鞏固香港作為國際金融中心的地位。
- 完善培訓課程，使銀行從業員通過進修，不斷提高服務水平，成為銀行界之優秀專業人士，並獲取認可的專業資格。
- 維護銀行界的利益。

架構

香港銀行學會於 1963 年創立。在本地銀行和金融機構的大力支持下，學會於 1995 年正式發展成為獨立非牟利組織。學會的架構由議會及理事會組成，其成員為香港銀行及金融業的代表和領袖，理事會轄下另設有多個專責委員會。各專責委員會就發展方針及策略，提供方向及指引予秘書處，秘書處則負責執行日常會務。

議會

議會負責制訂香港銀行學會的中期和長遠發展路向，並就學會的事務向理事會提供意見。

理事會

理事會負責監管和統籌學會的日常運作，包括培訓、頒授資格，及與香港、中國內地和海外組織聯繫等。

Mission

To continue to strive for excellence and to provide quality education for professional practice in response to the growing needs of the banking and financial industries in Hong Kong and the Mainland.

Objectives

The Institute is a professional organisation whose members represent a cross-section of the banking community. In very broad terms, the objectives of the Institute are as follows:

- To facilitate the consideration of matters of interest to bankers;
- To make available training opportunities for members to acquire knowledge in relation to the banking profession;
- To further the interests of banking.

Structure

Set up in 1963 and becoming an independent organisation in 1995 through the support of local banks and financial institutions, HKIB is a non-profit-making organisation made up of a Council and an Executive Committee, both represented by seasoned professionals and leaders of the banking and financial community in Hong Kong. Reporting to the Executive Committee is the Secretariat, which is responsible for the day-to-day operations of the Institute upon advice and guidance on development strategies and policy matters given by various subcommittees.

The Council

The role of the Council is to set the medium to long-term direction of the Institute and to advise the Executive Committee on the development of the Institute.

The Executive Committee

The Executive Committee is responsible for overseeing the management of the Institute, including provision of training, awarding of qualifications, and the collaborations of the Institute with organisations in Hong Kong, the Mainland and overseas.



議會 Council

(截至 2015 年 5 月 31 日)
(As at 31 May 2015)



會長
President

王冬勝
香港上海滙豐銀行有限公司
副主席兼行政總裁
Mr. Peter T S Wong, JP FHKIB
Deputy Chairman and Chief Executive
The Hongkong and Shanghai Banking
Corporation Limited



榮譽會長
Honorary President

陳德霖
香港金融管理局
總裁
Mr. Norman T L Chan, SBS JP FHKIB
Chief Executive
Hong Kong Monetary Authority

副會長 Vice Presidents



歐達禮
證券及期貨事務監察委員會
行政總裁
Mr. Ashley Alder
Chief Executive Officer
Securities and Futures
Commission



陳愛平
中國工商銀行 (亞洲) 有限公司
董事長兼總經理兼行政總裁
Mr. Chen Aiping
Chairman, Managing Director and
Chief Executive Officer
Industrial and Commercial Bank
of China (Asia) Limited



方紅光
南洋商業銀行有限公司
副董事長兼行政總裁
Mr. Fang Hongguang
Vice Chairman & Chief Executive
Nanyang Commercial Bank,
Limited



馮鈺斌博士
華僑永亨銀行有限公司
董事長
Dr. Patrick Y B Fung, JP FHKIB
Chairman
OCBC Wing Hang Bank, Limited



郭珮芳
中國建設銀行 (亞洲)
股份有限公司
常務副行長兼執行董事
Ms. Miranda P F Kwok
President & Executive Director
China Construction Bank (Asia)
Corporation Limited



劉惠民
創興銀行
常務董事兼行政總裁
Mr. Felton Lau
Executive Director &
Chief Executive Officer
Chong Hing Bank Limited



李慧敏
恒生銀行有限公司
副董事長兼行政總裁
Ms. Rose W M Lee, FHKIB
Vice-Chairman &
Chief Executive
Hang Seng Bank Limited



李國寶博士
東亞銀行有限公司
主席兼行政總裁
Dr. The Hon David K P Li
GBM GBS JP FHKIB
Chairman & Chief Executive
The Bank of East Asia, Limited



李民橋
東亞銀行有限公司
副行政總裁
Mr. Adrian M K Li
Deputy Chief Executive
The Bank of East Asia, Limited



盧韋柏
花旗集團
香港及澳門區行長
Mr. Weber Lo
Citi Country Officer &
Chief Executive Officer
Hong Kong and Macau
Citibank, N.A.



龐華毅
星展銀行 (香港) 有限公司
行政總裁
Mr. Sebastian Paredes
Chief Executive Officer
DBS Bank (Hong Kong) Limited



壽福鋼
交通銀行香港分行
行政總裁
Mr. Shou Fugang
Chief Executive
Bank of Communications Co. Ltd.
Hong Kong Branch



陳秀梅
渣打銀行 (香港) 有限公司
執行董事及行政總裁
Ms. May Tan
Executive Director and
Chief Executive Officer
Standard Chartered Bank
(Hong Kong) Limited



王守業
大新銀行
董事長
Mr. David S Y Wong
OBE JP FHKIB
Chairman
Dah Sing Bank, Limited



榮智權
上海商業銀行
董事長
Mr. Lincoln C K Yung
JP FHKIB
Chairman
Shanghai Commercial
Bank Limited



張小衛
中信銀行 (國際) 有限公司
行長兼行政總裁
Mr. Zhang Xiaowei
President &
Chief Executive Officer
China CITIC Bank
International Limited



朱琦
永隆銀行
常務董事兼行政總裁
Mr. Zhu Qi, FHKIB
Executive Director &
Chief Executive
Wing Lung Bank Limited

Mr. Benjamin Hung, Standard Chartered Bank (Hong Kong) Limited, Mr. Liu Xiaochun, Agricultural Bank of China Limited Hong Kong Branch and Mr. He Guangbei, Bank of China (Hong Kong) Limited resigned from Council in July 2014, December 2014 and March 2015 respectively. 渣打銀行 (香港) 有限公司洪丕正先生、中國農業銀行香港分行劉曉春先生及中國銀行 (香港) 有限公司和廣北先生分別於 2014 年 7 月、2014 年 12 月及 2015 年 3 月離任學會副會長職務。

以英文姓氏排序
In alphabetical order by last name

理事會 Executive Committee

(截至 2015 年 5 月 31 日)
(As at 31 May 2015)



主席
Chairman
馮鈺斌博士
華僑永亨銀行有限公司
董事長
Dr. Patrick Y B Fung, JP FHKIB
Chairman
OCBC Wing Hang Bank, Limited



副主席
Deputy Chairman
阮國恒
香港金融管理局
副總裁
Mr. Arthur KH Yuen, JP FHKIB
Deputy Chief Executive
Hong Kong Monetary Authority



榮譽秘書
Honorary Secretary
郭錫志
上海商業銀行
常務董事兼行政總裁
Mr. David S C Kwok, FHKIB
Managing Director & Chief Executive
Shanghai Commercial Bank Limited



榮譽司庫
Honorary Treasurer
徐振文
恒生銀行有限公司
環球銀行業務總監
Mr. Thomas C M Tsui, AHKIB
Head of Global Banking
Hang Seng Bank Limited



陳王潔明
香港上海滙豐銀行有限公司
工商業務部
中小企業主管
Mrs. Lena Chan
Head of Business Banking
Commercial Banking
The Hongkong and Shanghai
Banking Corporation Limited



陳文
中國銀行(香港)有限公司
總經理
業務優化中心
Mr. Stephen Chan, AHKIB
General Manager
Business Optimization Centre
Bank of China
(Hong Kong) Limited



鄭發
香港金融管理局
助理總裁
銀行監理部
Mr. Henry F Cheng
Executive Director
Banking Supervision Department
Hong Kong Monetary Authority



鄭文宏
交通銀行香港分行
副行政總裁
Mr. Raymond M W Cheng
Deputy Chief Executive
Bank of Communications Co. Ltd.
Hong Kong Branch



鄭綺青
星展銀行(香港)有限公司
董事總經理兼人力資源主管
香港及中國內地
Ms. Sharon Cheng
Managing Director &
Head of Human Resources
Hong Kong and Mainland China
DBS Bank (Hong Kong) Limited



葉冠東
中國工商銀行(亞洲)有限公司
執行董事
副行政總裁兼風險總監
Mr. Patrick Ip
Executive Director &
Chief Risk Officer
Industrial and Commercial
Bank of China (Asia) Limited



梁淑貞
渣打銀行(香港)有限公司
人才發展主管
Ms. Candy Leung
Head of Talent Development
Talent Development,
Hong Kong
Standard Chartered Bank
(Hong Kong) Limited



梁建文
中信銀行(國際)有限公司
資訊科技及營運總監
Mr. Michael K M Leung
Chief Information &
Operations Officer
China CITIC Bank
International Limited



馬陳志
中國建設銀行(亞洲)
股份有限公司
副行長兼首席財務官
Mr. Ma Chan Chi
Deputy Chief Executive &
Chief Financial Officer
China Construction Bank
(Asia) Corporation Limited



梅月嫦
南洋商業銀行有限公司
副總經理
Ms. Wendy Y S Mui
Deputy General Manager
Nanyang Commercial Bank,
Limited



唐漢城
東亞銀行有限公司
副行政總裁兼營運總監
Mr. Tong Hon Shing,
AHKIB
Deputy Chief Executive &
Chief Operating Officer
The Bank of East Asia,
Limited



黃漢興
大新銀行
副董事長
Mr. Derek H H Wong,
AHKIB
Vice Chairman
Dah Sing Bank, Limited



黃綺麗
花旗銀行
人力資源部高級副總裁
Ms. Fiona Wong
Head of Human Resources
Global Consumer Banking
Citibank (Hong Kong)
Limited



榮譽顧問
Honorary Advisor
劉晉傑
Mr. Edwin C K Lau, FHKIB

Ms. Teresa Law, Citibank (Hong Kong) Limited and Mr. Zhang Dong, Wing Lung Bank Limited resigned from the Executive Committee in July 2014.
花旗銀行羅美華女士及永隆銀行張東先生於 2014 年 7 月辭任學會之理事會職務

以英文姓氏排序
In alphabetical order by last name



主席獻辭

Chairman's Message



本人欣然以香港銀行學會理事會主席的身份，和大家一起分享學會在2014年的重點發展和成就。

藉此機會，我謹代表香港銀行學會感謝各議會銀行一直在財政上提供慷慨支持，令學會擁有足夠資源不斷向前，繼續優化、擴展銀行人才庫，以助業界持續發展。此外，理事會成員為學會出謀畫策，提供多方面的協助，令學會繼續成為行業認可的專業培訓及認證總匯。學會的成功亦有賴廣大會員的支持，以及其行政團隊的努力。於此，本人向他們致以衷心謝意。

在2014年，香港銀行學會邁進另半世紀的發展道路，憑著堅穩的基礎，準備再創另一高峰。學會專注於提供優質學習和認證機會，讓大中華區的銀行從業員能獲得在新的專業能力框架下所需的技能及知識，從而有更佳的事業發展。承接與中國銀行業協會於2009年達成的資歷互認協議，學會跟其簽訂新的補充協議，以深化彼此在內地及香港的培訓和發展領域的合作，而此協議正好配合香港特區政府於2014年12月與內地商務部簽訂《內地與香港關於建立更緊密經貿關係的安排》(CEPA) 框架下的新協議。

學會在中國銀行業協會的支持下成為在香港地區的《銀行業專業人員職業資格考試》(Qualification Certificate of Banking Professional, QCBP) 獨家考試合作機構。而 QCBP 證書已在去年獲內地人力資源及社會保障部認可。

香港銀行學會積極推動香港與內地同業的相互交流。繼2011年及2013年舉辦的「香港高級銀行家內地經濟金融研修班」取得高度成功後，學會與中國銀行業監督管理委員會（銀監會）黨校、中國銀行業協會合辦2014年「香港銀行家內地經濟金融研修班」，活動獲得內地監管機構及業界的鼎力支持。銀監會主席尚福林先生、中國銀行業協會專職副會長楊再平先生及銀監會副主席郭利根先生以特別嘉賓的身份出席研修班的活動。研修班有助香港銀行家了解國策，以至內地的經濟及社會發展進程，同

As Chairman of the Executive Committee of The Hong Kong Institute of Bankers (HKIB), I am pleased to present this report highlighting the accomplishments and developments of HKIB in 2014.

First, on behalf of HKIB, I would like to thank our Council Banks for their generous financial support and valuable facilitation of HKIB's fruitful development. I also applaud the contributions of all Executive Committee Members who have devoted time and expertise to maintaining and enhancing the Institute's professionalism as an industry-recognised training and certifying hub. Moreover, I thank all our valued Members for their continued support, and the Secretariat for their hard work, commitment and efforts.

In 2014, HKIB proudly marched into its next 50 years of development. It has grown further and we have laid important foundations for future progresses. The Institute has stayed focused on equipping banking professionals in Greater China with the essential knowledge and skills they need to thrive on the new competency landscape by providing quality learning and certification opportunities. We reached a new supplementary agreement with the China Banking Association (CBA) to reinforce the commitment of the two organisations to deepen the collaboration in the area of training and development between the Mainland and Hong Kong. The agreement was made along with the signing of a new agreement between the Hong Kong SAR Government and the China Ministry of Commerce under the framework of Closer Economic Partnership Arrangement (CEPA) in December 2014. It was also signed under the existing mutual qualification recognition arrangement, which was set up in 2009.

With the support of the CBA, HKIB has become the only partnering Institute to hold Qualification Certificate of Banking Professional (QCBP) examinations in Hong Kong. QCBP is recognised by HKIB, the China Banking Regulatory Commission (CBRC) and the Ministry of Human Resources and Social Security in the Mainland.

HKIB's values of bridging Hong Kong and Mainland bankers, and fostering banking cooperation and knowledge exchanges between the two regions evidenced by the holding of the 2014 Mainland Economics and Finance Elite Seminar for Hong Kong Banking Executives with the collaboration of the China Banking Regulatory Commission (CBRC) Party School and the China Banking Institute (CBI). The seminar was a resounding success. The programme received full support from Mainland authorities. Mr. Shang Fulin, Chairman of the CBRC; Mr. Yang Zaiping, Executive Vice President of the CBA; and Mr. Guo Ligen, Vice Chairman of the CBRC were among the special guests. The programme facilitated Hong Kong bankers in expanding their China horizons and networks.

時拓闊他們在內地的同業網絡，有利於未來的合作。

在香港金融管理局（金管局）的引領下，香港擁有完善的金融監管框架，繼續發揮作為國際金融中心的角色和作用。作為金管局的可靠夥伴，香港銀行學會透過提供相關的培訓課程和考試，配合並支持金管局的各項政策與措施，促進其於業內順利落實執行。學會在 2014 年再次推出認可註冊機構 (AIs) 董事企業管治課程，以助提升香港銀行董事局的管治質素。

此外，學會應金管局及私人財富管理公會的要求，為私人財富管理從業員能力標準框架下的「私人財富管理專業認證 (CPWP) 單元二：道德與合規」設計課程，學會亦被委任為該單元的先導培訓和考試機構。同時，私人財富管理公會委任學會為 CPWP 單元一的豁免機制提供專業評估服務。這些培訓和考試，連同「與監管機構對話」活動，均旨在建立符合道德的合規文化，加強香港銀行業的競爭力。

學會對旗下課程和資格實施質素保證政策及程序，確保它們緊貼不斷變化的市場需求及新的專業基準。「專業財富管理師 (CFMP)」資格已進行全面的課程內容更新及優化，加強了其有關私人銀行業務的內容，以更有效培育相關的人才。新 CFMP 課程預計在 2015 年內推出。

學會一直支持行業標準的發展。學會獲香港特區政府委任為專業撰寫機構，負責撰寫零售，以及企業和商業銀行的《能力標準說明》，其於 2010 年及 2013 年分別推出。及後，學會再度受托於政府，開展制定私人銀行業務《能力標準說明》的任務。學會對於可以在資歷架構的發展中，扮演如此關鍵的角色，感到很榮幸。

回顧 2014 年，學會在澳門的發展取得長足的成績。我們與澳門金融學會簽署合作協議，將在澳門合辦推出「銀行業資歷認證 (ABP)」課程。至於 CFMP，累計約 15% 澳門銀行從業員曾報讀或報考，令人鼓舞。

2014 年標誌著學會更進一步，充份體現作為會員「教育、認證、增加訊息及聯繫」的平台。我們會繼續努力，增強培訓和認證實力，為會員和銀行業創造更高的價值。

馮鈺斌博士, JP FHKIB
理事會主席及議會副會長

Hong Kong's continued success as an international financial centre is backed by the leadership of the Hong Kong Monetary Authority (HKMA) and its effective regulatory framework. A trusted partner of the HKMA, HKIB has been supporting the regulator's policy implementation by offering related training programmes and examinations. In 2014, we offered another Corporate Governance Programme for Directors of Authorised Institutions (AIs) to help raise the standards of banking corporate governance in Hong Kong.

To support the implementation of the Enhanced Competency Framework (ECF) for private wealth management professionals in Hong Kong, HKIB, at the request of HKMA and Private Wealth Management Association (PWMA), developed the curriculum for the Certified Private Wealth Professional (CPWP) Module 2 Ethics and Compliance of the ECF. HKIB was also appointed as the initial training and examination provider of the Module. Concurrently, HKIB is commissioned by the PWMA to provide professional assessment services for the grandfathering scheme on CPWP Module 1's training and examinations. These and other well-received programmes such as Regulators Dialogue aimed to build a culture of ethics and compliance for the banking industry.

HKIB's ongoing quality assurance process ensures that our training programmes and qualifications stay in line with changing market demands and new competency requirements. A syllabus review was initiated for the Certified Financial Management Planner (CFMP) programme to articulate its private banking component and help develop the corresponding talent pool. The enhanced CFMP syllabus is expected to be introduced in 2015.

Separately, we were appointed by the Hong Kong SAR Government as the Professional Writer for the Specification of Competency Standards for Private Banking, following our successes in drafting the Competency Standards for Retail Banking as well as Corporate and Commercial Banking in 2010 and 2013 respectively. HKIB is honoured to have played such a key role in the development of the Qualifications Framework (QF).

2014 was an active year for our Macao development. The Institute entered into a cooperative agreement with the Macao Institute of Financial Services (IFS) to co-launch the Accredited Banking Practitioner (ABP) programme in Macao. As for our CFMP programme, I am excited to share that as of 2014, about 15% of Macao's banking professionals had pursued the CFMP qualification.

2014 has been another successful year for HKIB. The Institute is synonymous with a platform where bankers are "educated, qualified, informed and connected". HKIB will continue to advance on its wide and deep portfolio.

Dr. Patrick Fung, JP FHKIB
Chairman, Executive Committee and Vice President, Council



榮譽秘書報告

Honorary Secretary's Report



我謹代表香港銀行學會向議會、理事會及各榮譽顧問致謝，他們過去一年對學會作出寶貴貢獻，帶領成功落實多項策略措施，促進持續發展，走在業界前端。

2014 是充滿活力的一年，學會為未來發展奠定了基石，與銀行同業並肩而行，提升業界專業形象，鞏固香港國際金融中心的地位。

過去一年，議會和理事會成員變動包括：

議會方面，我們歡迎渣打銀行（香港）行政總裁陳秀梅女士加入擔任副會長；而洪丕正先生、和廣北先生及劉曉春先生則辭任議會副會長一職。

理事會方面，我們歡迎花旗銀行（香港）全球消費銀行人力資源部主管黃綺麗女士的加入；而張東先生及羅美華女士則辭任理事會成員。

我們謹此對卸任副會長及理事會成員於任內為學會作出寶貴貢獻表達致誠感謝，為學會打下堅實基礎，邁向更高成就，並期待他們繼續支持我們。

我們亦衷心感謝各榮譽會員，包括榮譽顧問會長、榮譽顧問副會長及榮譽顧問，他們為學會發展策略提供專業意見，在其協助下，學會與業界、政府部門、監管機構，及學術界建立良好關係，各方緊密合作，推動業界發展。去年，榮譽顧問團加入新成員包括：前中國工商銀行（亞洲）董事及副行政總裁馮兆明先生、曾出任多家銀行行政總裁的韓泰元先生、前花旗銀行（香港）全球消費銀行人力資源部主管羅美華女士、滙豐銀行（中國）副行長丁國良先生，及前瑞士信貸香港分行大中華區私人銀行董事兼主管黃慧群女士。

I wish to extend my great thanks to the Council and the Executive Committee, who have steered the development of HKIB and facilitated the implementation of strategies and initiatives successfully. Special thanks to our Honorary Advisors for their commitment and expertise offered to the Institute.

2014 was a dynamic year, consolidating diverse cornerstones for future advancement. HKIB is honoured to partner with the banking community to uplift the industry professionalism, and to further promote Hong Kong's position as an international financial centre.

There have been changes in the compositions of the Council and the Executive Committee since the last report and as follows:

In the Council, we are grateful that Ms. May Tan, Chief Executive Officer of Standard Chartered Bank (Hong Kong) has come on board as a Vice President, and leaving the Council were Mr. Benjamin Hung, Mr. He Guangbei and Mr. Liu Xiaochun.

In the Executive Committee, we welcome Ms. Fiona Wong, Head of Human Resources, Global Consumer Banking, Citibank (Hong Kong) as our new Member; while Mr. Zhang Dong and Ms. Teresa Law resigned.

Please join us in thanking the esteemed and honoured group of resigned Vice Presidents and Executive Committee Members. Their treasured contributions will continue to better equip HKIB in the years to come. We wish them the very best in their future endeavours and look forward to their continued support.

We would also like to thank our Honorary Members, including our Honorary Advisory Presidents, Honorary Advisory Vice Presidents and Honorary Advisors. They have continued to offer strategic advice and industry expertise to facilitate HKIB in developing key relationships among the industry, governmental and regulatory bodies, as well as the academic community. The Institute's Honorary Advisory has been further strengthened with the joining of Mr. Philip Fung, former Director and Deputy Chief Executive of ICBC (Asia); Mr. William Hon, who had served as CEO of a number of local and overseas banks, Ms. Teresa Law, former Head of Human Resources Global Consumer Group, Citibank (Hong Kong); Mr. Justin Ting, Executive Vice President of HSBC Bank (China); and Ms. Anna Wong, former Managing Director and Head of Private Banking, Greater China, Credit Suisse AG Hong Kong Branch.

學會於去年向澳門金融管理局行政委員潘志輝先生頒授「香港銀行學會資深會士」榮銜。在潘先生的領導下，澳門銀行業茁壯成長，與香港銀行業的合作更見緊密，彼此共享繁榮。潘先生鼎力支持香港銀行學會在澳門發展各個專業課程及資格，促使學會成為澳門認可的銀行教育及培訓機構。我們十分感謝他對學會的肯定及信賴。

香港銀行學會力求進步，矢志為會員及業界提供最優質的服務。希望您在新一年繼續支持我們！

郭錫志，*FHKIB*
榮譽秘書

In 2014, the Institute had conferred the prestigious honorary title of HKIB Fellowship on Mr. António Félix Pontes, Executive Director of the Monetary Authority of Macao (AMCM). Mr. Pontes' contributions to Macao banking industry and in strengthening the cooperation between the banking communities of Hong Kong and Macao have been phenomenal. His support to HKIB and its programmes has fostered the recognition of the Institute as a quality training provider in Macao.

HKIB has always put your best interests at heart. Your support is most needed as we achieve more success together.

David Kwok, *FHKIB*
Honorary Secretary



行政總裁報告

Chief Executive Officer's Report



我很榮幸能夠擔任香港銀行學會的行政總裁。2014年，學會在多方面均能取得長足的發展，我很高興與大家分享箇中重點。

學會衷心感謝議會和理事會成員的英明領導，廣大會員及銀行業界的鼎力支持，以及我們行政團隊的優秀工作表現。

香港銀行學會致力拓展及提升大中華區銀行業的人才庫，而於個人的層面上，學會的培訓協助銀行專業人士進修新知識及技能，讓他們在提升專業能力的框架下，提高競爭力及享有更大的發展空間。2014年取得的成功，加上逾50年的穩固基礎，令學會擁有更雄厚的實力成為區內的培訓及認證總匯。

回顧2014年，學會舉辦了一系列成功的大型行業活動。「2014香港銀行家峰會」於9月23日假香港會議展覽中心舉行，吸引逾720位來自135間銀行及金融機構的人員參與，當中大部份為管理及行政人員。除此之外，不少內地、澳門及海外機構均派員赴此為期一天的盛會。峰會以「新時代·新思維」為題，旨在探討銀行業應如何迎接未來機遇和挑戰，例如互聯金融及流動電話銀行服務的廣泛應用等。

學會於2006年創辦「香港銀行學會傑出財富管理師大獎」，活動至今已成為香港財富管理業界其中一個最具代表性的獎項。於2014年舉行的第八屆「香港銀行學會傑出財富管理師大獎」的參加人數較上一年有顯著增長，並新增設「最佳提名機構獎」。活動對財富管理的專業水平之提升和知識交流的貢獻均獲業界一致認可與重視。

學會堅守其作為會員「聯繫、教育、信息及認證」平台的宗旨。我們在2014年繼續提供多樣化、獲得業內正面評價的持續專業發展機會，包括「與監管機構對話 (Regulators Dialogue)」、「傑出講者系列」、「午餐座談會系列」及免費講座。

It is my honour to serve as the CEO of The Hong Kong Institute of Bankers (HKIB) and report the highpoints of HKIB through 2014.

HKIB owes its continued success to the leadership of its Council and Executive Committee, the support of its Members and the banking industry, and the hard work and dedication of the Secretariat. On behalf of the Institute, I would like to extend my gratitude to all of them.

Expanding and enhancing the banking talent pool to sustain banking development in Greater China is a key driver for advancement at HKIB. Equally important is we help banking professionals develop knowledge and skills that will enhance their value to their organisations and will open new career doors for them on the new competency landscape. The accomplishments in 2014, together with the Institute's 50-year foundation of excellence, provided strong fundamentals for the Institute to become a regional training and certification hub.

Further, 2014 saw the continued successful holding of an array of substantial industry events. The 2014 HKIB Annual Banking Conference was held on 23 September at the Hong Kong Convention and Exhibition Centre. The whole-day conference attracted a full house of over 720 participants from 135 banks and financial institutions. In addition, banking professionals and delegates from Mainland China, Macao and overseas were invited to attend this influential event. The conference, themed "The Paradigm Shift", zoomed in on upcoming changes of the industry and discussed how the industry should react to emerging challenges and opportunities such as the use of digital and mobile technology.

The Institute's Outstanding Financial Management Planner Awards, launched in 2006, is one of the most representative events of the wealth management industry in Hong Kong. Its 8th edition achieved evident growth from the previous year and was enriched with a new Top Nomination Award. The contest's value in raising professionalism and providing a knowledge exchange platform is industry acknowledged.

HKIB stays true to its mission to "connect, educate, inform and qualify" banking professionals. In 2014, we continued to provide a diversity of well-received, highly rated continuous professional learning opportunities including Regulators Dialogue, Distinguished Speakers Series and Luncheon Series talks, and free seminars.

學會的培訓以高質素見稱，在業內有高度的認受性，不單符合行業能力以至學術水平的要求，更切合銀行業務的需要。我們貫徹執行嚴謹的課程質素保證和提升機制，為「專業財富管理師 (CFMP)」課程進行複審，更新及優化其內容。在 2015 至 2016 年，「香港銀行學會會士 (AHKIB)」及「銀行業專業認證 (CP)」亦有計劃進行課程複審。

此外，學會遠赴孟買參加每兩年舉辦一次的「第十五屆亞太區銀行學會協會會議」。會上，學會與海外同業分享經驗，積極建立國際間的聯繫網絡，加強未來銀行人才發展跨地區合作的基礎。

學會在 2014 年期間還著手啟動多個優化項目，包括改進會員架構及對品牌重新定位的構思。會員架構的改進工作將於 2015 年開始，預計於 2016 年完成。相信提升後的會員架構將更能配合會員的需要，突顯他們的專業資格及地位。此外，學會的網站將進行全面升級，它將擁有更簡便的介面及更強的功能，並會提供更多實用資訊。

關於品牌的重新定位工作，學會將通過舉辦更多樣化的培訓及相關活動，並邀請會員、行業及社會各界的參與，以優化香港銀行學會品牌的價值，令它享有更高的認受性，令會員受惠。

學會在 2014 年實現了長足的進步。我們將堅定不移地促進銀行業人才發展，並滿足會員專業發展的新需求。

梁嘉麗
行政總裁

HKIB's programmes offer high-quality learning experience and demonstrate compliance with industry competence and academic standards. Moreover, they meet banks' organisational requirements. This is the result of our effective quality assurance and improvement work. Besides the Certified Financial Management Planner (CFMP) programme, our Associateship Examination (AHKIB) and Certified Professional (CP) programmes will be reviewed starting in 2015.

On the international networking front, the Institute took part in the Asian-Pacific Association of Banking Institutes 15th Biennial Meeting in Mumbai. The meeting was highly valued that it allowed us to expand our network with comparable organisations in the region, strengthening the groundwork for cross-border cooperation in banking talent development.

We took a number of significant decisions in 2014, including membership restructuring and brand repositioning. Our membership restructuring exercise is expected to start in 2015 and be completed in 2016. The current structure will be improved so that it will be more aligned with your needs and expectations, as well as better reflect your status as professional bankers with training and qualifications. The HKIB website will be upgraded to offer a new user-friendly look, easy-to-use functions and more useful information.

The Institute will also focus on brand enhancement, amplifying its brand positioning through a further upgraded and expanded portfolio of training programmes and activities, together with its stakeholders engagement. We will seek to broaden the recognition of HKIB and its programmes, and enhance the communication with our Members to increase the efficiency of information dissemination.

Our passion for banking talent development is stronger than ever. I am pleased to report that 2014 was a year of great progress.

Carrie Leung
Chief Executive Officer



助銀行家實現持續卓越的表現 Helping Banking Professionals Achieved Continued Excellence

區內及全球經濟環境正經歷急速變化，銀行經營環境遠較以往複雜，競爭更為加劇，出現了所謂「新常態」。銀行業如何把握在「新常態」下的全新機遇及如何重塑經營模式以保持增長及競爭力？香港銀行學會通過優質培訓，提升銀行從業員的專業知識及增強誠信服務能力，推動營運及管理模式創新，以配合「新常態」的發展，助業界在挑戰中計劃制勝策略。

認可註冊機構董事企業管治課程

香港金融管理局（金管局）《監管政策手冊》CG-1「本地註冊認可機構的企業管治」一章要求認可註冊機構向董事提供持續企業管治培訓。學會應銀行的要求，為它們提供董事企業管治課程，以配合金管局的相關要求與政策。2014年，學會舉辦該課程的單元一及單元二，主題分別是「認可註冊機構企業管治原則」及「認可註冊機構董事局監督之實踐」。學會還提供兩個相關持續發展課程，即「企業管治焦點：打擊洗錢」及「數碼化趨勢及網絡安全：資訊科技與企業管治的關係」。學會將舉辦更多有關課程，以鞏固董事會的治理水平及素質。

「與監管機構對話」系列

「與監管機構對話」系列自2011年推出以來深受業界歡迎，有效協助銀行在合規責任與卓越運營之間取得平衡，促進提升銀行治理。2014年，學會舉辦了4次研討會，講解電子賬單及繳費服務平台（EBPP）及香港金融管理局（金管局）保障金融消費者措施，共獲超過530人出席。「與監管機構對話」系列是監管機構和業界之間有效的雙向溝通平台，其將繼續在實現監管政策的執行和遵守方面發揮明顯的作用。

「培訓」及「聯繫」平台

傑出講者系列

學會定期邀請行內資深人士為「傑出講者系列」活動擔任講者，就經濟和社會變化分享真知灼見，參加者亦可透過活動增強業內人脈資源，有利於共同探討合作空間。2014年，學會舉辦

The banking landscape has become more complex and competitive amid fast and significant economic changes regionally and globally, and a “new normal” has emerged. How can banks capitalise on the new opportunities and how should they transform their business models to sustain growth and competitiveness in this “new normal”? HKIB enhances banker competency and integrity by providing quality training to help the industry foster innovations in operations and management to achieve sustained growth in the challenges of the “new normal”.

CDP programmes for Directors of local AIs

Module CG-1 of the HKMA Supervisory Policy Manual Corporate Governance of Authorised Institutions states that AIs are required to provide orientation or induction courses and ongoing training to directors. HKIB has been engaged by banks as an external provider of such. In 2014, it offered two Core Modules - Corporate Governance for AIs and Practical Aspects of Board Supervision for AIs; and two continuing development programmes (CDP), namely, “Spotlight on Corporate Governance: Anti-Money Laundering” and “Digital Trends and Cyber Security: From IT to the Boardroom - Are you ready?”. More related programmes will be organized in strengthening the quality of boardroom governance in the years ahead.

Regulators Dialogue

HKIB's Regulators Dialogue has been well-received by both the industry and regulators since its launch in 2011. It is known as an effective programme for banking practitioners to strike a balance between compliance obligations and performance excellence, as well as to enforce the monitoring in banks. In 2014, Regulators Dialogue events on decoding the Electronic Bill Presentment and Payment platform (EBPP) and the HKMA's approach to financial consumer protection were organised. Regulators Dialogue will continue to be successful in facilitating regulatory policy implementation and compliance. A total of 4 events were held in 2014 with a total attendance of over 530.

Seminars to “educate” and “connect”

Distinguished Speakers Series

The Distinguished Speakers Series aims to enhance bankers' understanding of the changing economic and social landscapes by engaging relevant prestigious speakers. It also offers a friendly networking opportunity to cultivate intra-industry cooperation. Two seminars under the series were held in 2014, respectively titled “The Global Financial Crisis: Lessons Learned, Regulatory Reforms and Way Forward” and “Explore the Features and Functions of Hong Kong Finance Functional Constituency”.

了兩次「傑出講者系列」研討會，包括「全球金融危機背景下的反思、監管改革的進程及未來發展路向」及「香港管治的特色與金融界功能發展的探討」。

「全球金融危機背景下的反思、監管改革的進程及未來發展路向」由學會和經綸國際經濟研究院合辦，逾 200 位銀行從業員參加，由美國聯儲局銀行及監管董事會代表 Sarkis D. Yoghourtdjian 先生主講。Yoghourtdjian 先生剖析全球金融危機的主因，以及在該經驗中的反思。問答環節由 Yoghourtdjian 先生和經綸國際經濟研究院主席沈聯濤先生一起主持，沈先生分享了他對監管機構監督和行業可持續發展的觀點。

至於「香港管治的特色與金融界功能發展的探討」，則由香港特別行政區第五屆立法會議員（金融界）吳亮星先生主講，他在講座上與會員及嘉賓探討香港成為國際金融中心的條件，及近年來有關金融業的議會工作。

香港銀行學會午餐座談會系列

學會舉辦的午餐座談會深受銀行及金融界歡迎，因其主題均為業界關注的事項，讓會員能時刻緊貼業界的資訊脈搏。2014 年 4 月，學會舉辦題為「克服跨境打擊洗錢合規的挑戰」午餐座談會，地點在香港銀行家會所，超過 90 名來自 40 家銀行及金融機構人士踴躍赴會，當中大部份均為法律及合規、打擊洗錢監控及營運風險管理部門主管。本會有幸邀請到花旗銀行亞太區打擊洗錢法規監管部高級副總裁羅一龍先生；Mr. Vishwanathan Srinivasan, Regional Consultant, AML Compliance, LexisNexis Risk Solutions；滿地可銀行合規部主管區錫邦先生；渣打銀行集團金融罪案風險管理金融罪案情報組方令立先生擔任座談會的嘉賓講者，他們各自分享和討論在日益繁複的法規影響下銀行及金融業所遇到的挑戰，尤其對跨國企業而言，它們需要受多個司法區的管轄，更重要的是他們應如何建立一個強大的監控系統以確保做到百份百合法合規。

免費講座

學會的免費講座是會員享有的眾多優惠之一。講座的內容實務、理論兼備，主題廣泛且具啟發性，深受業界支持。學會在 2014 年舉行了共 6 次免費講座，其主題分別為：「了解新學制一培育新一代」、「金融業的風險控管現況

“The Global Financial Crisis: Lessons Learned, Regulatory Reforms and Way Forward”，jointly held by HKIB and the Fung Global Institute, and attended by over 200 banking practitioners of all levels, was delivered by Mr. Sarkis D. Yoghourtdjian, Assistant Director for Banking and Regulation of the Board of Governors of the Federal Reserve System in Washington D.C. Mr. Yoghourtdjian spoke on the primary underlying causes of the global financial crisis and what bank supervisors had learned from the adversity. He was joined by Mr. Andrew Sheng, President of Fung Global Institute, in the Q&A session. Mr. Sheng gave his views on regulator supervision and sustainable development of the industry.

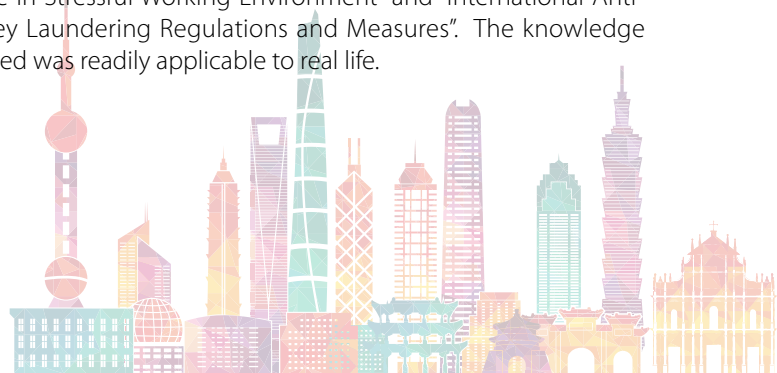
The other seminar, “Explore the Features and Functions of Hong Kong Finance Functional Constituency”，was delivered by Legislative Councilor Mr. Ng Leung Sing, who shared with attendees on the conditions for Hong Kong as an international financial center and the work of the Legislative Council in relation to the financial industry.

Luncheon Series

The topics of Luncheon Series are meticulously selected to help HKIB members keep abreast of the latest issues in the field. In April 2014, the Institute organised a luncheon talk titled “Overcoming Cross-Border AML Compliance Challenges” at the Hong Kong Bankers Club. The event attracted over 90 banking professionals from 40 financial institutions, most of whom were heads of legal and compliance, anti-money laundering and operational risk management. The highly eminent speakers included Mr. Haris Law, Senior Vice President, Asia Pacific Anti-Money Laundering (“AML”) Compliance Department, Citibank (Hong Kong); Mr. Vishwanathan Srinivasan, Regional Consultant, AML Compliance, LexisNexis Risk Solutions; Mr. Daniel Au, Head of Compliance Department, Bank of Montreal; Mr. Steve Farrer, Senior Manager, Financial Crime Compliance – Intelligence, North East Asia, Standard Chartered Bank (Hong Kong). The speakers discussed challenges financial institutions faced from increasingly complex regulations, especially for multi-jurisdictional businesses, and how to implement a robust monitoring system to ensure full compliance.

Free seminars

Addressing topics of common interests, HKIB's free seminars are one of the many exclusive benefits enjoyed by our members. In 2014, the Institute offered 6 free seminars, respectively titled “Understand the New Academic Structure – Cultivate the New Generation”, “Risk Scenario Assessment for Financial Industry”, “Getting Connected in the Digital Era: Make Customer Interaction Easy”, “Trusts – A Tool for Wealth Protection”, “Managing Quality of Life in Stressful Working Environment” and “International Anti-money Laundering Regulations and Measures”. The knowledge covered was readily applicable to real life.



評估」、「與數碼世代接軌：銀行如何與客戶建立更緊密聯繫」、「信任財富保障」、「如何在緊張的工作環境中維持生活質素」及「國際反洗錢規章與措施」。

講者全為相關主題的專家，擁有關於講座主題的第一手資料及親身經驗，以「金融業的風險控管現況評估」為例，該講座由學會和英國操作風險專業學會合辦，由該會副會長、國際知名的風險管理業專家 Mike Finlay 先生主講。此外，「與數碼世代接軌：銀行如何與客戶建立更緊密聯繫」講座由學會、IBM 及香港中文大學聯合主辦，並在四季酒店舉行。

All the seminars were led by experts who had first-hand information and experience in the issues concerned. For example, the "Risk Scenario Assessment for Financial Industry" seminar was co-organised with the Institute of Operational Risk based in the U.K. and delivered by Mr. Mike Finlay, Vice President of the Institute of Operational Risk based in the U.K., a world-leading expert in operational risk management. The "Getting Connected in the Digital Era: Make Customer Interaction Easy" seminar was held at the Four Seasons Hotel. It was a co-hosted event between HKIB, IBM and The Chinese University of Hong Kong. The speakers were experts in their field from related departments of banks and the banking information technology sector.

促進大中華區銀行專業人才流動

Supporting Professional Mobility in Greater China

內地銀行業正積極拓展海外業務，其快速發展為香港銀行及其從業員展示海量機遇。香港銀行學會於 2005 年已成立北京代表處，為促進兩地銀行業發展，提供跨境學習交流機會，助業界把握當前的利好大勢。學會與澳門業界亦建立密切夥伴關係，與當地業界共同成長。此外，台灣業界視學會為中國銀行業知識的分享平台，高度重視與學會的合作項目。

成為內地外專局境外培訓合作機構

學會為內地業界提供培訓支援服務多年，去年更榮幸地被國家外國專家局（外專局）列入境外培訓合作機構及海外專家名單內，取得國家認可資格，為內地銀行金融業人士提供境外培訓，以配合內地對各行業實施的出國培訓計劃要求。

獲國家外專局的認可突顯香港銀行學會作為專業金融培訓機構的地位，符合內地政府堅持培訓質量和效益的原則。學會的優勢還在於與業界有廣泛聯繫，除了銀行、金融機構，還有監管機構、香港及海外學術機構，故被認為具可靠實力的行業性專業團體。

CFMP 認受伸延至國家層面

學會與中國銀行業協會早於 2009 年已簽署資格互認安排，確立「專業財富管理師（CFMP）」第一階段（內地版）與對方舉辦的「中國銀行業從業人員資格認證（Certification of China Banking Professional, CCBP）」《個人理財》證書為直接互認資格，而至於相關 CFMP 香港版的資格持有人，他們只需通過 CCBP「公共基礎」科考試，便可同樣取得 CCBP《個人理財》證書。

及後，CCBP 改組成為「銀行業專業人員職業資格」（Qualification Certificate of Banking Professional, QCBP），而國家人力資源及社會保障部（人保部）成為負責部門，中國銀行業協會為執行單位。有見及此，學會與多個單位探討，務求安排獲得延伸，結果在國務院港

Mainland banks are infused with vitality to extend their influence overseas. The fast advancement of the Mainland banking sector presents abundant opportunities for both banks and banking professionals in Hong Kong. HKIB hence established its Beijing representative office in 2005 to promote cross-boundary learning and networking opportunities. Concurrently, HKIB has achieved promising developments in Macao and its position being a crossover to China banking knowledge is highly valued by the Taiwanese banking sector.

SAFEA overseas training partner institution

HKIB is proud to become an overseas training partner institution and included in the list of overseas experts of State Administration of Foreign Experts Affairs (SAFEA), by which it is qualified to provide training to Mainland China's financial professionals at locations outside Mainland China in line with relevant overseas training requirements applicable to various industries.

Being SAFEA-recognised underscores HKIB's position as a high-quality professional financial training provider with edges including a deep and wide industry network that encompasses banks and other financial institutions, regulators, as well as academic institutions in Hong Kong and other regions.

Mutual recognition of CFMP and QCBP extended to national level

As early as in 2009, HKIB and the China Banking Association (CBA) entered into a mutual recognition agreement, by which CFMP Stage 1 (China Version) and the CBA's Certification of China Banking Professional (CCBP)—Personal Wealth Management Certificate were made direct mutually recognised qualifications; while CFMP Stage 1 (Hong Kong Version) holders were required only to pass only one CCBP subject, that is, "Banking Fundamentals" to obtain the same CBA certification.

CCBP has been transformed to Qualification Certificate of Banking Professional (QCBP) under the Ministry of Human Resources and Social Security of the People's Republic of China (MOHRSS), and the role of the CBA has changed to implementer. In view of such changes, HKIB worked with many relevant parties to have the original HKIB-CBA arrangement extended. HKIB successfully secured the support from the Hong Kong and Macao Affairs Office of the State Council to include the arrangement in the Mainland and Hong Kong Closer Economic Partnership Arrangement (CEPA) so that the original mutual recognition principle has remained in force and practitioners can continue to enjoy the related benefits.



澳事務辦公室的支持下，成功爭取將安排包括於《內地與香港關於建立更緊密經貿關係的安排》(CEPA)內，令原有的互認原則不受影響，業界人士可繼續受惠。

總括而言，學會與中國銀行業協會之間就CFMP的資格互認安排的原則與機制不變，唯考試、科目等的名稱有所改動。原CCBP現稱作QCBP，並與CFMP第一階段(內地版)直接互認，而相關CFMP(香港版)證書持有人，他們只需通過QCBP《銀行業法律法規與綜合能力》考試(原CCBP「公共基礎」科)，便可獲得QCBP《個人理財》證書，其包括《銀行業法律法規與綜合能力》及《銀行業專業實務》兩個科目。

香港銀行學會是中國銀行業協會在香港地區的獨家QCBP考試合作機構。QCBP每年有近200萬人應試，香港與國內所有城市同步進行考試。QCBP獲人保部認可，屬全國級證書，因此CFMP在內地的認受性進一步加強，為CFMP持有人進入內地工作提供更優秀的條件。

2014年香港銀行家內地經濟金融研修班

繼2011年及2013年舉辦的「香港銀行家內地經濟金融高級研修班」取得高度成功，學會與中國銀行業監督管理委員會(銀監會)黨校及中國銀行業協會合辦首屆「香港銀行家內地經濟金融研修班」。

活動為期4天，於2014年10月21至24日假河北省廊坊市舉行。廊坊市位處北京與天津之間，其經濟近年蓬勃發展，有「中國矽谷」之稱。是次研修班專注於實務議題，對象為銀行部門主管、副主任等，合共68位參加者，來自38間銀行及監管機構。研修班獲內地監管機構及業界鼎力支持，銀監會主席尚福林先生、中國銀行業協會專職副會長楊再平先生及銀監會副主席郭利根先生撥冗出席。主辦機構成功邀請內地監管機構、相關界別及金融業的精英主講各個主題，包括銀監會黨校副校長潘光偉先生、中央黨校李建華教授、中國人民解放軍國防大學徐焰教授、國務院研究室綜合二司司長向東博士、國家外匯管理局副局長王小奕先生、及銀監會副主席王兆星先生。

研修班旨在讓參加者認識影響兩地金融業的內地宏觀發展與政策，以啟迪他們的策略思維，

In sum, there are no changes to the principles and mechanism under the HKIB-CBA agreement; the amendments involve only some of the names used such as examination and subject names. At present, CCBP is called "QCBP", still mutually recognised directly with CFMP Stage 1 (China Version). As for CFMP Stage 1 (Hong Kong Version) holders, they only need to pass the QCBP "Banking Laws and Competence" (formerly CCBP "Banking Fundamentals" examination) to be awarded QCBP Personal Wealth Management Certificate, which comprises two subjects, "Banking Laws and Competence" and "Banking Professional Practice".

HKIB is the CBA's exclusively appointed QCBP examination administrator in Hong Kong. Nearly two million candidates in Mainland China sit for QCBP examinations each year. Examination centres in Hong Kong and Mainland China hold the examinations simultaneously. QCBP is a national-level, MOHRSS-recognised qualification, a status enjoyed also by CFMP holders. This CFMP-QCBP mutual recognition benefits the Mainland prospects of CFMP holders.

Mainland Economics and Finance Elite Seminar for Hong Kong Banking Executives

Succeeding the extraordinary success of the 2011 and 2013 Mainland Economics and Finance Elite Seminar for Senior Hong Kong Banking Executives, HKIB rolled out the first Mainland Economics and Finance Elite Seminar for Hong Kong Banking Executives in collaboration with the China Banking Regulatory Commission (CBRC) Party School and the China Banking Institute of China Banking Association (CBA).

Held from 21 to 24 October 2014 at Langfang, a thriving city situated between Beijing and Tianjin and which is regarded by many as "China's Silicon Valley", the four-day seminar was attended by 68 banking heads and senior executives from 38 banks together with regulators. This 2014 version was tailored for department heads and senior executives with a focus on more practical topics. It was graced by the presence of Mr. Shang Fulin, Chairman of the CBRC; Mr. Yang Zaiping, Executive Vice President of the CBA; and Mr. Guo Ligen, Vice Chairman of the CBRC. The speakers were all prestigious figures, including Mr. Pan Guangwei, Director-General of the CBRC Party School; Prof Li Jianhua, Party School of the Central Committee of the CPC; Prof Xu Yan, National Defence University People's Liberation Army China; Dr. Xiang Dong, Director-General of Department II of General Affairs in Research Office of the State Council; Mr. Wang Xiaoyi, Deputy Administrator of the State Administration of Foreign Exchange; and Mr. Wang Zhaoxing, Vice Chairman of the CBRC.

The seminar majorly aimed at enlightening participants on national developments and policies that influence the Mainland-Hong Kong financial landscape. It comprised exchange sessions, group discussions, cultural activities and a visit to a relevant organisation. The participants took away with them first-hand high-level insights for more informed strategic and business development planning and initiatives. The topics covered "Interpretation of the Third Plenary Session of the 18th Communist Party of China (CPC) Central Committee", "Progress of Foreign

期望能將所學用於工作中，以促進香港銀行業的發展。討論主題及內容涵蓋「全面深化改革開放的號角—中共十八屆三中全會精神解讀」、「中國的利率與匯率改革進程」、「戰略思維與國家安全戰略」、「系統思維與創新能力」，以及「中國銀行業改革發展與外資銀行監管」等。

澳門發展

學會作為擁有超過半個世紀人才發展經驗的行業組織，樂意為區內業界作出貢獻。學會與澳門金融學會在 2009 年攜手推出「專業財富管理師 (CFMP)」課程，課程在澳門的發展理想，2014 年的統計數字如下：

- 385 位澳門從業員持有 CFMP 資格；
- 99 位從業員正通過公開課程及企業培訓接受 CFMP 課程；及
- 澳門的報讀人次為 418。

此外，學會與澳門金融學會的合作關係進一步深化，兩個機構簽署了「銀行業資歷認證 (ABP)」合作備忘錄，在澳門合辦 ABP 課程，代表兩地業界在人才培訓合作上，以至學會在澳門的發展跨越另一里程碑。

學會於澳門舉辦多次為當地會員而設的持續進修課程，讓他們保持專業水平，其知識、眼界監管要求和市場變化同步。課程的主題涵蓋合規、最新投資產品及管理技能。2014 年，學會在澳門推出了 3 個相關課程，主題分別是「投資工具及技術分析」、「巴塞爾 III 實施情況介紹」和「職場技巧發揮及生活應用淺談：屋、樹、人分析學」。

學會與台灣銀行業界分享交流經驗

學會自 2007 年已與台灣銀行業界維持緊密交流，每年應台灣信託業商業同業公會邀請，代為物色香港業界專家擔任其年度大型會議的主講嘉賓。2014 年度的年度會議假新北市政大公企中心舉行，題為「香港金融業辦理客戶投資國外及大陸地區業務概況說明」。是次講座由台灣銀行公會及台灣信託業商業同業公會合辦，逾 100 位業內人士參加。

Exchange Reform and Interest Rate Reform in China”, “Strategic Thinking and National Security Strategy”, “Unique Systematic Thinking and Innovation” as well as “Development of China's Banking Sector and Regulatory Policy on Foreign Banks”.

Macao development

Equipped with over half a century's banking knowledge capital and resources for talent development, HKIB is pleased that it can assist Macao to develop its banking talent pool and competence. In 2009, the Macao Institute of Financial Services (IFS) and HKIB jointly launched CFMP in Macao. Since then, the programme has enjoyed growing success in Macao. A series of impressive figures in 2014 are testimony to this:

- there were 385 CFMP holders in Macao;
- 99 banking practitioners were taking public and corporate classes in Macao; and
- the number of enrolments in Macao was 418.

2014 marked a further milestone development in the ongoing MIFS-HKIB cooperation that the two organisations entered into an agreement to co-launch the Accredited Banking Practitioner programme (ABP) in Macao. The initiative is expected to take the Institute's development in Macao to new heights.

Further, HKIB organises continuous professional development (CPD) programmes regularly in Macao to support the related needs of our members in Macao. The topics cover compliance, the latest investment products and management skills. Three programmes were held in 2014, titled “Investment instruments and Technical Analysis for investment products”, “Introduction of Implementation of Basel III” and “Workplace skills and their applications in daily life with House-Tree-Person Test (HTP)”.

Exchanges with Taiwan banking industry

Since 2007 HKIB has been maintaining close exchanges with Taiwan's banking industry. Every year, the Institute helps the Trust Association of Taiwan to invite industry experts to be major speakers at its annual conference. The 2014 conference was held at the National Chengchi University Center for Public and Business Administration Education in New Taipei City, titled “An overview of how Hong Kong's financial industry does business in the Mainland and supports customers to invest abroad”. The conference was co-organised by the Bankers Association of Taiwan and the Trust Association of Taiwan. It was well attended by over 100 industry professionals.



大型行業活動促進知識交流與業內緊密聯繫 Industry Events to Enlighten and Connect

香港銀行學會的大型業界活動，旨在提供最新的行業知識與發展動態，有助於銀行專業人士自我增值，加強競爭力，時刻走在行業領域的前端。從業員專業水平的提高，能讓他們客戶亦可獲得更佳服務。此外，學會通過舉辦頒獎活動，表彰優越表現並分享最佳實踐經驗，提升行業的整體專業性。

香港銀行家峰會

「2014年香港銀行家峰會」於9月23日假香港會議展覽中心舉行。峰會以「新時代·新思維」為題，為期一天，吸引逾720位來自135間銀行和金融機構的行政人員參與，當中大部份為管理層及行政人員。除此之外，不少內地、澳門及海外機構均有派員出席此峰會。

峰會探討香港銀行業應如何迎接未來機遇和挑戰，例如互聯網金融及流動電話銀行服務的廣泛應用，以及來自非傳統金融機構的激烈競爭、人才發展、人民幣國際化的進程加快、以至香港和內地經濟愈趨一體化等。

華僑永亨銀行主席暨香港銀行學會理事會主席馮鈺斌博士為峰會致歡迎辭。學會很榮幸獲得香港特區財政司司長曾俊華先生蒞臨並擔任峰會主講嘉賓。此外，香港金融管理局副總裁暨香港銀行學會理事會副主席阮國恒先生、中國銀行業監督管理委員會前主席劉明康教授及華僑銀行集團行政總裁錢乃驥先生等41位業界領袖於會上從宏觀角度探討不同主題。

上午環節除包括專家演說外，還舉行了專題小組討論。大會為與會者安排交流午宴。午後，與會者按個人選擇，參與由專家主持的專題研討會，其主題涵蓋銀行業務（零售、商業和私人銀行）；探索業務及操作新思維；以及合規、操作及風險管理。

香港銀行家峰會每年為銀行業人士提供最新的行業動態，是一個持續專業發展和交流機會。學會作為主辦機構，非常感謝業界對峰會的鼎

Attending industry events organised by HKIB helps banking professionals stay at the forefront of their business so that they can achieve their career goals. The information offered on these occasions also benefit banking customers. In addition, recognising hard work, dedication and success, as well as sharing best practices through awards can inspire enhancement of professionalism in the industry.

HKIB Annual Banking Conference

The 2014 HKIB Annual Banking Conference, themed "The Paradigm Shift", was held on 23 September at the Hong Kong Convention and Exhibition Centre. The whole-day conference attracted a full house of over 720 participants from 135 banks and financial institutions, most of whom were managers and executives. In addition, practitioners and delegates from Mainland China, Macao and overseas were invited to attend this weighty event in banking and financial industry.

The conference focused on upcoming changes of the industry and discussed how the industry should react to emerging challenges and opportunities such as the use of digital and mobile technology. It also explored the issue of increasing competition from non-financial institutions, talent development, accelerated RMB internationalisation and the growing economic integration between Hong Kong and Mainland China.

The conference was opened by Dr. Patrick Fung, Chairman of OCBC Wing Hang Bank and Chairman of the HKIB Executive Committee. The speaker list included 41 banking leaders and relevant experts, with Mr. John Tsang, Financial Secretary of the Hong Kong SAR being the keynote speaker. Other featured speakers included Mr. Arthur Yuen, Deputy Chief Executive of the Hong Kong Monetary Authority and Deputy Chairman of the HKIB Executive Committee; Prof. Liu Mingkang, former Chairman of the China Banking Regulatory Commission; Mr. Samuel Tsien, Group Chief Executive Officer, OCBC Bank and others.

The morning session was marked by insightful speeches and a panel discussion on paradigm shift. After the networking luncheon, the participants attended one of three expert-hosted streams that respectively focused on retail, commercial and private banking; transformation of the banking industry and ways to adapt to the changes; along with compliance and risk management.

HKIB is grateful of the continued support of the industry for the conference. It has been an effective continuous professional

力支持和信賴。逾98%與會者給予峰會「優秀」評級。

第八屆香港銀行學會傑出財富管理師大獎

學會於2006年創辦「香港銀行學會傑出財富管理師大獎」，活動至今已成為香港財富管理業界其中一個最具代表性的獎項，其對財富管理的專業水平的提升和知識交流的貢獻均獲業界一致認可與重視。

於2014年舉行的「第八屆香港銀行學會傑出財富管理師大獎」，吸引逾200位財富管理人員參加，較上一年有顯著增長。經過首輪評選，每組別中的10位參加者晉級第二輪評選。第二輪評選再在每組別中選出3位精英參加決賽。

學會與合辦機構CTgoodjobs.hk很高興活動新增「最佳提名機構獎」，以讚揚提名機構對活動的長期支持。各提名機構為參加者提供必要的培訓和支持，是「香港銀行學會傑出財富管理師大獎」持續成功的關鍵因素。

比賽共分3個組別，分別是：A組 - 參加者擁有3年或以下經驗、服務一般客戶之從業員；B組 - 擁有3年以上經驗、服務一般客戶之從業員；以及C組 - 服務高端客戶之從業員。香港和澳門地區的財富管理人員均可參加。

評判團的陣容鼎盛，包括多位財富管理和私人銀行業務的領導。評判表示參加者在專業承諾、知識與技能、人際處事，以至溝通技巧等多方面的能力及素質皆有進步，反映整體專業性進一步提高。

頒獎典禮暨晚宴於2014年10月31日假香港會議展覽中心圓滿舉行。

development event with ample learning and networking opportunities. Over 98% of the participants rated the 2014 conference as excellent.

8th HKIB Outstanding Financial Management Planner Awards

The Institute's Outstanding Financial Management Planner Awards, rolled out in 2006, has grown to become one of the most representative events of the wealth management industry in Hong Kong. Its continued success in raising professionalism and providing a knowledge exchange platform are acknowledged and valued.

The 8th HKIB Outstanding Financial Management Planner Awards was concluded after 3 rounds of assessments respectively, by which 10 entries from each group were selected to 2nd round assessment, and 3 entries from each group made it to the Final Round. Total number of entries was over 200, an evident growth from that of the previous year.

HKIB and co-organiser CTgoodjobs.hk were excited to add the new Top Nomination Award to this latest version of the event. The award praises the crucial role played by nominating institutions that they provide the essential support, training and backup that eventually lead to the candidates' success in the contest.

Carrying on the proven tradition of success, the 8th HKIB Awards included three contesting categories: Group A, for practitioners with up to three years of experience and serving general customers; Group B, for those with over three years of experience and serving general customers; and Group C, for those serving High Net Worth (HNW) customers. Its geographic coverage included Hong Kong and Macao.

The judges, who were heads of wealth management and private banking, highly praised that the participants showed an overall enhancement in professional commitment, technical competence, as well as interpersonal and communication skills, reflecting a sustained uplift of professional standards in the wealth management industry.

The Awards Presentation Ceremony cum Dinner was held on 31 October 2014 at the Hong Kong Convention and Exhibition Centre.



培育、拓展銀行業人才庫

Cultivating and Expanding Banking Talent

銀行業面對區域經濟一體化，加上更加嚴格的監管要求，其經營環境正急速變化。要滿足合規要求、提升技術、加強風險管理，以及實施更好的企業治理等挑戰，銀行需更新招聘策略，並要求人才需具備新的知識和技能。香港銀行學會透過不同的平台及安排，著力吸引新人入行，實現薪火相傳，助業界及香港持續保持競爭優勢。

於大專院校舉行職業講座

到大學及高中舉辦職業講座是學會協助業界吸納新一代人才的重要活動之一。講座內容包括向學生提供職位選擇、銀行業前景和入職要求等實用資訊。學會更會邀請銀行家及業內領導出席分享他們的工作經驗及願景，讓學生獲得相關的第一手資料。2014年，學會於大學及高中共舉行了14場職業講座。

發展學生會員

凡有興趣投身銀行業的年青人可加入成為香港銀行學會學生會員。學生會員有機會以學生大使、司儀或出席者的身份參加學會年會、「香港銀行家峰會」和各類交流活動等，獲得銀行業的第一手資訊，認識在職銀行家，增強人脈資源，為入行預先建立個人優勢。他們亦可享有折扣價格使用學會的服務，包括考試費減半的折扣優惠。

畢業生實習推薦計劃

學會的「畢業生實習推薦計劃」協助銀行吸引具備大學學歷、符合入職資格的年輕人入行，他們必須是學會的學生會員，正在修讀大學第3或第2年，若已通過最少一個學會專業科目的考試，更可獲優先考慮。實習生可為銀行帶來活力及創意，而銀行亦可提升僱主形象。

The banking sector has been going through rapid changes amid deepening regional economic integration and heightened regulatory activity. Meeting compliance requirements, upgrading technologies, enhancing risk management and implementing better governance are some of the issues to address. This has prompted demands for new knowledge and skills, and adjustments of staffing strategy. HKIB has been helping banks build the right and continual talent pool through a diversity of platforms and arrangements to help the industry, as well as Hong Kong, sustain a competitive edge.

Career talks

HKIB visits universities as well as secondary schools across the city to hold career talks to help students understand the banking career first-hand. Besides providing practical information such as the available career options, prospects of the banking industry and entry requirements, banking professionals and leaders attend these talks to share their real-life experiences, which the students find highly inspiring. In 2014, the Institute conducted a total of 14 career talks at universities and schools.

Student Membership development

The HKIB Student Membership is open to all full-time students interested in a banking career. By becoming an HKIB Student Member, young people can gain early exposure to the field of banking. They can make industry contacts and meet potential future employers, as well as receive forefront industry information at HKIB's events and functions such as the Annual General Meeting, the Banking Conference and networking receptions, as student ambassadors, masters of ceremonies or audience. Further, Student Members can enjoy the services of HKIB at discounted rates, including 50% off examination fees.

Graduate Referral and Internship Scheme

The HKIB Graduate Referral and Internship Scheme aims at helping banks recruit qualified young student talent and building a pipeline of college-educated, qualified young professionals. To be eligible, a youngster must be an HKIB Student Member who is in their 3rd or 2nd year of university study and preferably has passed one HKIB professional subject. Interns can bring new perspectives to banks, beneficial to the innovation process; at the same time, banks can strengthen their employer brands.

香港銀行學會優質培訓打造專業才能新形勢

A New Competency Landscape through HKIB Quality Training

香港銀行學會從本地銀行業人才搖籃，逐步發展為跨地域的培訓中心，以至銀行專業能力標準的制定者。而在打造專業才能的新形勢下，學會業內人才發展方面的影響力愈見深化。學會成立至今已超過 50 年，見證全球經濟走向一體化，其間銀行經營環境的條件亦從穩定、可預測，轉變至瞬息萬變，愈見複雜。然而，學會一直保持領先優勢，竭智盡力服務銀行業界。

私人財富管理專業資格課程

私人財富管理公會 (PWMA) 於 2014 年推出「私人財富管理優化專業能力架構 (「ECF」)」。該架構乃由香港金融管理局 (金管局) 主持的工作小組負責制定，旨在為私人財富管理業務提供從業員核心競爭力及工作能力的行業基準，以便其進行從業員能力考核及提升專業能力。

架構下的考試包括兩個單元：單元一針對專業技能、行業與產品知識；單元二涵蓋專業道德、合法合規及操守層面。從業員修畢兩個單元，並通過考試，可獲頒「註冊私人財富管理師」專業資格。香港銀行學會作為銀行業的培訓夥伴，很高興獲委任為首間負責提供單元二的培訓及考試的機構。

單元二的首輪培訓和考試於 2014 年開始，估計約 1,000 位從業員將於 2015 年完成培訓。學會亦獲私人財富管理公會 (PWMA) 委任為「註冊私人財富管理師 (CPWP) 資格」的豁免機制提供專業評估服務。學會將積極支持金管局發展優化專業能力架構，以不斷提高銀行從業員的能力水平。

The role and influence of HKIB in banking talent development has deepened from being a training hub for the local banking industry to a cross-border talent cradle and a developer of competency benchmarks towards a new competency landscape. For over 50 years, HKIB has been a reliable partner of the industry, witnessing the growth of globalisation where the business environment has changed from one with stability and predictability to one characterised by continual changes and growing complexities. Still, HKIB has always been at the leading edge to meet the needs of banking professionals through generations.

Certification training for private wealth management practitioners

An Enhanced Competency Framework ("ECF") was developed by a task force chaired by the Hong Kong Monetary Authority (HKMA). The framework was launched in 2014 by the Private Wealth Management Association (PWMA). It aims to become a common benchmark for private wealth management (PWM) institutions in determining the core competence and in evaluating the actual competence of their relevant staff.

ECF for PWM consists of two modules – Module 1, on technical, industry and product knowledge; and Module 2, on ethics and compliance – training and examination of the two modules lead to the certification of "Certified Private Wealth Professional" (CPWP). HKIB was appointed as the initial training and examination provider for Module 2 of CPWP for PWM practitioners.

Enrolment for the first round of training and examinations for Module 2 started in 2014 and about 1,000 practitioners would complete the training in 2015. HKIB was also commissioned by the PWMA to provide professional assessment services for the grandfathering scheme on CPWP. HKIB will proactively support the continuous development of the ECF initiated by HKMA to enhance the competency level of banking professionals.



CFMP 課程複審

學會為應對財富管理業人員日增的需求，已就「專業財富管理師（CFMP）課程」的各單元進行修訂及增潤，以確保其內容與時並進。相關的工作已於2014年7至9月進行業界諮詢，學會綜合銀行相關業務之主管、導師及學者的意見後，為CFMP課程制訂全面且適切的內容，同時更新教學材料和考試題目。課程的主要修訂如下：

- a. 為緊貼市場需求及更有效地反映新修訂課程的內容，單元5至7之名稱作出了修訂；
- b. 根據財務和財富管理的綱要，重新組合單元課題；
- c. 增加課題，提供深入的財富管理知識；及
- d. 更新產品知識及投資策略以配合2008年金融危機後的環境。

為香港資歷架構發展作出重大貢獻

香港資歷架構（QF）旨在為各界人士提供清晰的香港資歷架構內持續進修路線圖，促進他們取得有質素保證的專業資格。學會是銀行業「行業培訓諮詢委員會」（諮委會）的成員，諮委會是業內人士就資歷架構及行業的人力發展交換意見的平台。

早於2007年，學會已獲政府委任為銀行業《能力標準說明》專業撰寫人，負責制定零售銀行的《能力標準說明》，其已於2010年完成並推出。及後，學會再度獲政府委任撰寫企業商業銀行，以及私人銀行業務的《能力標準說明》，足見學會在業界的廣泛代表性和認受性。

CFMP syllabus review

To meet the growing needs of wealth management practitioners in the banking industry, the syllabuses of all CFMP modules have undergone a review to ensure that they are up-to-date. Between July and September 2014, this CFMP syllabus review exercise went through an industry consultation. After consolidating the views and suggestions from relevant business heads of banks, subject trainers and academic experts, a comprehensive syllabus was formulated, and study guides, teaching materials and examination questions were enhanced accordingly. The major changes to the syllabuses are as follows:

- a. changes to the names of Modules 5, 6 and 7 to better reflect market needs and business coverage;
- b. realignment of curriculum topics under the financial and wealth management framework;
- c. enhancement with additional topics to provide in-depth knowledge of wealth management; and
- d. updated product knowledge and investment planning strategy relevant to the post-2008 financial crisis era.

Contribution to Hong Kong Qualifications Framework development

The Hong Kong Qualifications Framework (QF) aims to provide individuals with a clear roadmap for continuous learning to obtain quality-assured professional qualifications. HKIB has participated in the Banking Industry Training Advisory Committee (ITAC), a platform for stakeholders to exchange views regarding the development and implementation of the QF.

As early as in 2007, HKIB was appointed by the Government as the Professional Writer of the Specification of Competency Standards (SCSs) for retail banking, which was launched in 2010. HKIB has since then been re-appointed to develop the SCSs for Corporate and Commercial Banking as well as Private Banking, a testimony of its capacity as an authoritative professional body representing the industry.

活動花絮 Features of Activities

認證

Be Qualified



會員周年大會

Annual General Meeting

- 1 周年大會通過主席及財務報告。
The Chairman's Report and Financial Report were adopted at the Annual General Meeting.
- 2 於 2013 年完成學會專業資格的會員於周年大會上與議會理事會成員合照留念。
The awardees completed HKIB Professional Qualification in 2013 posed for photo with the Council and Executive Committee members.
- 3 學會會長王冬勝先生頒發金別針予新獲取專業資格之考生。
Mr. Peter Wong, President of HKIB presented golden pins to newly elected HKIB qualification holders.
- 4 學會副會長方紅光先生頒發獎項予考試中取得優異成績的會員。
Mr. Fang Hongguang, Vice President of HKIB presented certificates to Freshman Prize Winners.

「第八屆香港銀行學會傑出財富管理師大獎」 8th Outstanding Financial Management Planner Awards

- 5 主禮嘉賓與香港銀行學會議會、理事會成員向「第八屆香港銀行學會傑出財富管理師大獎」得獎者及頒獎典禮暨晚宴參加者舉杯祝賀。
Honourable guests and members of the HKIB Council and Executive Committee proposed a toast to all winners and participants to the 8th HKIB Outstanding Financial Management Planner Awards at the Presentation Ceremony and Dinner.
- 6 財經事務及庫務局局長陳家強教授（左五）跟「第八屆香港銀行學會傑出財富管理師大獎」得獎者合照。
Professor K C Chan, Secretary for Financial Services and the Treasury, HKSAR (5th from left) with winners of the HKIB Outstanding Financial Management Planner Awards.

信息和教育

Be Informed and Educated

首屆香港銀行家內地經濟金融研修班 1st Mainland Economics and Finance Elite Seminar for Hong Kong Banking Executives

- 1** 中國銀行業監督管理委員會主席尚福林先生在畢業禮上與參加者合照留念。
Mr. Shang Fulin, Chairman of the China Banking Regulatory Commission (CBRC), and the participants at the graduation ceremony.
- 2** 研修班參加者於北京印鈔有限公司前合照留念。
Elite Seminar participants joined a cultural visit to Beijing Banknote Printing Co. Ltd.
- 3** 是次研修班成功邀請內地監管機構及金融業的精英與參加者分享內地宏觀發展與政策。
The speakers were all prestigious figures from regulators and industry sharing their insights on national developments and policies that influence the Mainland-Hong Kong financial landscape.

傑出講者系列 Distinguished Speakers Series

- 4** 香港特別行政區立法會議員（金融界）吳亮星先生以「香港管治的特色與金融界功能發展的探討」為題發表演說。
The Hon Ng Leung Sing, Finance of the Legislative Council of the HKSAR delivered a speech on "Exploring the Features and Functions of Hong Kong Finance Functional Constituency".
- 5** 美國聯儲局銀行及監管董事會代表 Sarkis D Yoghourtjian 先生以「全球金融危機背景下的反思·監管改革的進程及未來發展路向」為題發表演說。此外經緯國際研究院主席沈聯濤先生於答問環節跟與會者分享其對監管制度和行業可持續發展的獨到見解。
Mr. Sarkis D Yoghourtjian, Associate Director for Banking and Regulation of The Board of Governors of the Federal Reserve System in Washington, D.C. shared his insights on "The Global Financial Crisis: Lessons Learned, Regulatory Reforms, and Way Forward". Mr. Andrew Sheng, President of Fung Global Institute joined the Q&A session, shared his view on regulator supervision and sustainable development of the industry.

為銀行業董事舉辦企業研討會 Corporate Governance Programme for Directors of AIs

- 6** 來自銀行的董事、行政總裁及高級管理人員踴躍參加銀行業董事企業管治研討會。
Directors, chief executives and senior management from banks attended the programme.



信息和教育

Be Informed and Educated



7

午餐座談會

Luncheon Talk

- 7 來自花旗銀行、滿地可銀行及渣打銀行的講者嘉賓與與會者分享和討論在日益繁複的法規影響下銀行及金融業所遇到的打擊洗錢合規挑戰。Speakers from Citibank (Hong Kong) Limited, Bank of Montreal and Standard Chartered Bank (Hong Kong) Limited shared with participants the challenges of AML compliance in the increasingly complex regulatory environment.



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- 3 月 - 「與數碼世代接軌：銀行如何與客戶建立更緊密聯繫」
March – Getting Connected in the Digital Era: Make Customers Interaction Easy



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- 4 月 - 「金融業風險情景分析」
April – Risk Scenario Assessment for Financial Industry

「與監管機構對話」系列 Regulators Dialogue

- 10 業界對「與監管機構對話」系列反應非常熱烈，能藉此平台與監管機構互相分享意見。Regulators Dialogue are well received by our members. Participants can engage in direct communication with regulators on key compliance issues.

3 月 - 「簡介電子賬單及繳費服務系統」
March – Decodes EBPP System

5 月 - 「金管局保障金融消費者措施」
May – HKMA's approach to financial consumer protection

9 月 - 「打擊洗錢的最新信息」
September – AML Updates

12 月 - 「銀行業的科技風險」
December – Technology Risks in the Banking Industry



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12

澳門的會員及培訓服務

Membership and Training Services in Macao

- 11 學會首度為澳門會員舉辦免費講座及交流活動。First free seminar and networking event was organised in Macao for HKIB members.

- 12 為支持及鼓勵會員持續進修，學會每年均在澳門舉辦 CPD 課程。In order to support the continuous development of Macao members, the Institute organizes CPD programmes regularly in the region.

聯繫

Be Connected

香港銀行家峰會 — “新思維 新時代” Banking Conference – “The Paradigm Shift”

- 1 香港特別行政區財政司司長曾俊華先生擔任2014香港銀行家峰會主禮嘉賓。Keynote speaker Mr. Tsang Chun-wah, John, Financial Secretary, the Government of the Hong Kong Special Administrative Region kick-started the 2014 Annual Banking Conference.
- 2 原中國銀行業監督管理委員會主席劉明康教授於峰會上就“中國銀行發展戰略轉型”議題發言。Professor Liu Mingkang, Former Chairman of China Banking Regulatory Commission delivered a speech titled “The Chinese Banking Sector: Strategies for Growth Model Change” at the Banking Conference.
- 3 香港金融管理局副總裁阮國恒先生於峰會上就“促進健全的風險文化”議題發言。Mr. Arthur Yuen, Deputy Chief Executive of Hong Kong Monetary Authority delivered a speech titled “Promoting Sound Risk Culture” at the Banking Conference.
- 4 CEO 專題探討：(右起)：渣打銀行(香港)有限公司執行董事及行政總裁陳秀梅女士；中國銀行(香港)有限公司副總裁黃洪先生；澳新銀行香港區行政總裁歐陽麗玲女士；及畢馬威亞太地區金融服務業主管合夥人李世民先生(主持)。CEO Panel: (from right) Ms. May Tan, Executive Director and Chief Executive Officer of Standard Chartered Bank (Hong Kong) Limited; Mr. Huang Hong, Deputy Chief Executive of Bank of China (Hong Kong) Limited; Ms. Ivy Au Yeung, Chief Executive Officer, Hong Kong of ANZ and Mr. Simon Gleave, Partner, Asia Pacific Regional Head, Financial Services of KPMG (moderator).
- 5 超過 720 位行政人員來自 135 間香港、中國內地、澳門及海外銀行和金融機構出席是次香港銀行家峰會。Over 720 participants from 135 banks and financial institutions in Hong Kong, Mainland China, Macao and overseas attended the HKIB 2014 Annual Banking Conference.
- 6 華僑銀行集團行政總裁錢乃驥先生於峰會上就“在新環境下銀行首席執行官的角色演變”議題發言。Mr. Samuel Tsien, Group Chief Executive Officer of OCBC Bank delivered a speech titled “Evolving Role of the Bank CEO in the New Regime”.
- 7 阿里巴巴小微金服金融事業部總經理暨招財寶公司行政總裁袁雷鳴於峰會上就“互聯網在金融體系下的演進”議題發言。Mr. Yuan Leiming, General Manager, Small and Micro Financial Services Group of Alibaba Group Holding Limited, and Chief Executive Officer, Zhao Cai Bao delivered a speech titled “The Revolution: Internet Finance and Banking”.



聯繫

Be Connected



致謝暨交流酒會

Appreciation and Networking Cocktail

學會議會會員于酒會當晚向到場的榮譽顧問頒發委任狀 HKIB Council Members took the opportunity to present the Certificate of Appointment to the Honorary Advisors:

- 8 馮兆明先生 Mr. Philip Fung
- 9 丁國良先生 Mr. Justin Ting
- 10 韓泰元先生 (右方) Mr. William Hon (Right)
- 11 羅美華女士 Ms. Teresa Law
- 12 黃慧群女士 Ms. Anna Wong
- 13 理事會成員與到場嘉賓合照留念。 Executive Committee posed for photo with participant.
- 14 議會、理事會及學會行政總裁於酒會上向蒞臨賓客祝酒。 Members of Council, Executive Committee and CEO of HKIB toasted with participants at the Appreciation and Networking Cocktail 2014.

澳門的人才發展

Talent Development in Macao

- 15 學會與澳門金融學會簽署 ABP™ 合作備忘錄，目的為透過學會的專業培訓，提高澳門銀行從業員的競爭力。 The Institute signed the MoU with Macao Institute of Financial Services (MIFS), and will jointly launch the ABP™ programme in Macao to help the banking practitioners acquire a leading edge in this favourable business environment by equipping them with HKIB qualifications.
- 16 學會理事會主席馮鈺斌博士頒發資深會士榮銜予澳門金融管理局行政委員會委員潘志輝先生。 HKIB Executive Committee Chairman Dr. Patrick Fung presented the Fellowship Scroll to Mr. Antonio Felix Pontes, Executive Director of Monetary Authority of Macao.

附錄一

Appendix I

學會委員會 Institute's Committees (截至 2015 年 5 月 31 日 As at 31 May 2015)

行政及財務委員會	Administration & Finance Committee
主席：郭錫志先生，上海商業銀行 陳文先生，中國銀行（香港）有限公司 鄭文宏先生，交通銀行香港分行 唐漢城先生，東亞銀行有限公司 徐振文先生，恒生銀行有限公司	Chairman: Mr. David S C KWOK, FHKIB, Shanghai Commercial Bank Limited Mr. Stephen CHAN, AHKIB, Bank of China (Hong Kong) Limited Mr. Raymond M W CHENG, Bank of Communications Co, Ltd Hong Kong Branch Mr. TONG Hon Shing, AHKIB, The Bank of East Asia, Limited Mr. Thomas TSUI, AHKIB, Hang Seng Bank Limited
內地發展委員會	China Development Committee
主席：阮國恒先生，香港金融管理局 陳紹宗先生，香港上海匯豐銀行有限公司 鄭建崗先生，南洋商業銀行 容渭樂先生，香港金融管理局 羅柏基先生，恒生銀行有限公司 王鎮強先生，中國銀行（香港）有限公司 黃漢興先生，大新銀行 王嘉寶女士，永亨銀行有限公司 王煥萍女士，東亞銀行有限公司	Chairman: Mr. Arthur K H YUEN, FHKIB, Hong Kong Monetary Authority Mr. Justin S C CHAN, The Hongkong and Shanghai Banking Corporation Limited Mr. K K CHENG, Nanyang Commercial Bank Mr. Sunny YUNG, Hong Kong Monetary Authority Mr. Peter P K LAW, AHKIB, Hang Seng Bank Ltd Mr. Danny WONG, Bank of China (Hong Kong) Ltd Mr. Derek H H WONG, AHKIB, Dah Sing Bank, Limited Ms. Mable K B WONG, Wing Hang Bank Ltd Ms. Wendy W P WONG, Bank of East Asia Ltd
會籍及專業發展委員會	Membership and Professional Development Committee
主席：黃漢興先生，大新銀行 陳繼紅女士，永隆銀行 趙慧玲女士，中信銀行（國際）有限公司 顧良智教授，北京師範大學珠海分校 李娥君女士，恒生銀行有限公司 梅月嫦女士，南洋商業銀行 薛棟嫻女士，星展銀行（香港）有限公司 辛樹川先生，三菱東京 UFJ 銀行 王連成先生，中國工商銀行（亞洲）有限公司 黃麗華女士，東亞銀行有限公司 游若詩女士，香港上海匯豐銀行有限公司	Chairman: Mr. Derek H H WONG, FHKIB, Dah Sing Bank, Limited Ms. Beryl K H CHAN, Wing Lung Bank Ltd. Ms. Venus CHIU, China CITIC Bank International Limited Professor L C KOO, Beijing Normal University at Zhuhai Ms. Janice LI, AHKIB, Hang Seng Bank Limited Ms. Wendy Y S MUI, Nanyang Commercial Bank, Limited Ms. Cynthia T S SIT, DBS Bank (Hong Kong) Limited Mr. Lewis S C SUN, The Bank of Tokyo-Mitsubishi UFJ, Ltd Mr. Wang Liancheng, Industrial and Commercial Bank of China (Asia) Limited Ms. Amy WONG, The Bank of East Asia, Limited Ms. Tafline YEW, The Hongkong and Shanghai Banking Corporation Limited
出版事務及 Banking Today 委員會	Publications & Banking Today Sub-Committee
陳鳳翔先生，香港銀行學會高級顧問 林志仁先生，香港城市大學專上學院 鍾慕珩先生，香港城市大學專上學院	Mr. Wilson CHAN, HKIB Senior Consultant Mr. Timothy LAM, Community College of City University Mr. MOHAN Joseph Bernard. Community College of City University
專業標準及考試委員會	Professional Standard and Examination Board
主席：鄭發先生，香港金融管理局 替代主席：陳景宏先生，香港金融管理局 陳紹業先生，恒生銀行有限公司 卓耀明先生，瑞士寶盛銀行有限公司 姚寶燦先生，香港銀行學會榮譽顧問 梁建文先生，中信銀行（國際）有限公司 馬陳志先生，中國建設銀行（亞洲）股份有限公司 鄧肅斌先生，創興銀行 宋若蘊女士，香港上海匯豐銀行有限公司 黃綺麗女士，花旗銀行	Chairman: Mr. Henry F CHENG, Hong Kong Monetary Authority Alternate Chairman: Mr. Raymond CHAN, Hong Kong Monetary Authority Mr. Amos CHAN AHKIB, Hang Seng Bank Limited Mr. Wilson CHEUK, Bank Julius Baer & Co Ltd Mr. Eugene IU, FHKIB, Honorary Advisor, The Hong Kong Institute of Bankers Mr. Michael K M LEUNG, China CITIC Bank International Limited Mr. MA Chan-chi, China Construction Bank (Asia) Limited Mr. N P TANG, Chong Hing Bank Limited Mrs. Rachel Y W WEI, The Hongkong and Shanghai Banking Corporation Limited Ms. Fiona WONG, Citibank (Hong Kong) Limited

學會委員會 Institute's Committees (con't) (截至 2015 年 5 月 31 日 As at 31 May 2015)

考試評審委員會	Examination Moderating Committee
主席：	Chairman:
姚寶燦先生，香港銀行學會榮譽顧問	Mr. Eugene Po-Chan IU, FHKIB
副主席：	Deputy Chairmen:
陳永豪博士，香港大學	Dr. Alex CHAN, The University of Hong Kong
邱健祥先生，海誼投資管理有限公司	Mr. Richard YAU, FHKIB, Integrated Investment Management Ltd.
評審委員會委員：	Members of Moderating Committee:
區泳圖先生，峰顯管理服務公司	Mr. Frederick AU, Risk Partner
陳啓昌博士，瑞士銀行	Dr. Michael KC CHAN, UBS AG
陳步青大律師	Mr. Simon CHAN, AHKIB, Barrister-at-Law
卓耀明先生，瑞士寶盛銀行有限公司	Mr. Wilson CHEUK, Bank Julius Baer & Co Ltd
曹永成博士，香港理工大學	Dr. Vincent CHO, The Hong Kong Polytechnic University
朱兆熊先生，香港金融管理局	Mr. Richard CHU, Hong Kong Monetary Authority
徐振偉博士，香港理工大學	Dr. Andy CHUI, The Hong Kong Polytechnic University
馮麗玲大律師	Ms. Annie FUNG, Barrister-at-Law
許祖愷博士，香港金融管理局	Dr. C H HUI, Hong Kong Monetary Authority
許鋒威先生，三井住友銀行	Mr. Kenneth HUI, Sumitomo Mitsui Banking Corporation
林慕華女士，中信銀行(國際)有限公司	Ms. Stella LAM, AHKIB, China CITIC Bank International Limited
羅文華博士，立法會吳亮星議員辦事處	Dr. Norman LAW, AHKIB, CFMP, Office of The Hon. Ng Leung Sing
李兆棠先生，中銀國際控股有限公司	Mr. Simon LI, BOC International Holdings Limited
李少景先生，香港城市大學專上學院	Mr. Stanley LI, Community College of City University
林國洲博士，澳大利亞麥考瑞大學	Dr. K C LIM, Macquarie University, Australia
羅友全先生，渣打銀行(香港)有限公司	Mr. Simon LO, Standard Chartered Bank (Hong Kong) Limited
施燕玲女士，香港金融管理局	Ms. Joanna SHI, Hong Kong Monetary Authority
蘇家培博士，香港科技大學	Dr. Mike SO, The Hong Kong University of Science and Technology
宋宏謀博士，新疆維吾爾自治區人民政府 金融工作辦公室(前任職於中國銀行業監督 管理委員會)	Dr. Hongmou SONG, Financial Office The Xinjiang Uygur Autonomous Region (previously worked at China Banking Regulatory Commission)
鄧展堂博士	Dr. Aaron TANG, AHKIB
鄧志強先生，星展銀行(香港)有限公司	Mr. Alexander TANG, AHKIB, DBS Bank (Hong Kong) Limited
韋志堅先生	Mr. Victor Wai
韋錦邦先生，法國巴黎銀行香港分行	Mr. Joseph WEI, AHKIB, BNP Paribas Hong Kong Branch
黃澤森博士，香港城市大學	Dr. Michael WONG, City University of Hong Kong
黃樹林大律師	Mr. Patrick WONG, Barrister-at-Law
胡淑中女士，薈萃教育及顧問公司	Ms. Ann WU, People Excellence Training & Consulting Co.
楊慕貞博士，恒生管理學院	Dr. Shirley Mo-ching YEUNG, Hang Seng Management College
楊元元女士，中國銀行業監督管理委員會	Ms. Vivian YANG, China Banking Regulatory Commission
姚壯迪先生，恒生銀行有限公司	Mr. Jondy YIU, Hang Seng Bank Limited

附錄二

Appendix II

機構會員 Corporate Members (2014/2015)

(截至 2015 年 5 月 31 日 As at 31 May 2015)

中國農業銀行香港分行	Agricultural Bank of China Ltd., Hong Kong Branch
澳新銀行	Australia and New Zealand Banking Group Limited
	AXIS Bank Limited
意大利西雅那銀行香港分行	Banca Monte dei Paschi di Siena S.p.A., Hong Kong Branch
西班牙國際銀行香港分行	Banco Santander, S.A., Hong Kong Branch
大豐銀行	Banco Tai Fung
盤谷銀行有限公司	Bangkok Bank Public Company Ltd
	Bank Hapoalim (Switzerland) Limited
瑞士嘉盛銀行香港分行	Bank J. Safra Sarasin Ltd., Hong Kong Branch
瑞士寶盛銀行有限公司	Bank Julius Baer & Co Ltd, Hong Kong Branch
	Bank of Baroda
中國銀行 (香港) 有限公司	Bank of China (Hong Kong) Limited
中國銀行股份有限公司澳門分行	Bank of China Limited Macau Branch
交通銀行股份有限公司香港分行	Bank of Communications Co., Ltd. Hong Kong Branch
加拿大豐業銀行	Bank of Nova Scotia
新加坡銀行有限公司香港分行	Bank of Singapore Limited, Hong Kong Branch
永豐商業銀行股份有限公司	Bank Sinopac
法國巴黎銀行香港分行	BNP Paribas, Hong Kong Branch
中銀國際控股有限公司	BOC International Holdings Limited
國泰銀行	Cathay Bank
國泰世華商業銀行香港分行	Cathay United Bank Company Limited
中國銀行業協會	China Banking Association
中信銀行 (國際) 有限公司	China CITIC Bank International Limited
中國建設銀行 (亞洲) 股份有限公司	China Construction Bank (Asia) Corporation Ltd
中國光大銀行股份有限公司香港分行	China Everbright Bank Company Limited, Hong Kong Branch
廣發銀行股份有限公司香港代表辦事處	China Guangfa Bank Co. Ltd., Hong Kong Representative Office
招商銀行香港分行	China Merchants Bank, Hong Kong Branch
中國民生銀行股份有限公司	China Minsheng Banking Corporation Limited
集友銀行	Chiyu Banking Corporation Limited
創興銀行有限公司	Chong Hing Bank Limited
花旗集團	Citibank NA
德國商業銀行香港分行	Commerzbank AG, Hong Kong Branch
大新金融集團	Dah Sing Financial Group
星展銀行 (香港) 有限公司	DBS Bank (Hong Kong) Limited
德意志銀行	Deutsche Bank AG
德國中央合作銀行香港分行	DZ Bank AG Deutsche Zentral-Genossenschaftsbank, Hong Kong Branch
玉山商業銀行	E. Sun Commercial Bank, Ltd.
瑞士盈豐銀行股份有限公司	EFG Bank AG
富邦銀行 (香港) 有限公司	Fubon Bank (Hong Kong) Ltd
福建金融學會	Fujian Finance Society

機構會員 Corporate Members (2014/2015) (con't)

(截至 2015 年 5 月 31 日 As at 31 May 2015)

恒生銀行有限公司	Hang Seng Bank Limited
恒生管理學院	Hang Seng Management College
	HBZ Finance Limited
香港專業教育學院 (沙田·柴灣·黃克競及觀塘)	Hong Kong Institute of Vocational Education (Sha Tin, Chai Wan, Haking Wong & Kwun Tong)
香港金融管理局	Hong Kong Monetary Authority
中國工商銀行(亞洲)有限公司	Industrial and Commercial Bank of China (Asia) Limited
中國工商銀行(澳門)股份有限公司	Industrial and Commercial Bank of China (Macau) Limited
江蘇省銀行業協會	Jiangsu Banking Association
LGT 皇家銀行香港分行	LGT Bank AG, Hong Kong Branch
遼寧省銀行業協會	Liaoning Banking Association
澳門國際銀行	Luso International Banking Ltd
馬來亞銀行有限公司香港分行	Malayan Banking Berhad (Maybank Hong Kong)
澳門金融管理局	Monetary Authority of Macao
南洋商業銀行有限公司	Nanyang Commercial Bank, Ltd.
華僑永亨銀行有限公司	OCBC Wing Hang Bank, Limited
八達通卡有限公司	Octopus Cards Limited
華僑銀行	Oversea - Chinese Banking Corporation Ltd
平安銀行	Ping An Bank Company Limited
印尼國家銀行香港分行	PT. Bank Negara Indonesia (Persero) Tbk, Hong Kong Branch
大眾銀行(香港)有限公司	Public Bank (Hong Kong) Limited
	Punjab National Bank
	Schroder and Co Bank AG Hong Kong Representative Office
上海商業銀行有限公司	Shanghai Commercial Bank Ltd.
上海浦東發展銀行有限公司香港分行	Shanghai Pudong Development Bank Co. Ltd., Hong Kong Branch
法國興業銀行與信託香港分行	Societe Generale Bank & Trust, Hong Kong Branch
渣打銀行(香港)有限公司	Standard Chartered Bank (Hong Kong) Ltd
印度國家銀行	State Bank of India
美國道富銀行香港分行	State Street Bank and Trust Company, Hong Kong Branch
大有銀行有限公司	Tai Yau Bank Ltd
東亞銀行有限公司	The Bank of East Asia, Limited
香港上海匯豐銀行有限公司	The Hongkong and Shanghai Banking Corporation Limited
多倫多道明銀行	Toronto-Dominion Bank
印度聯合銀行	Union Bank of India
大華銀行有限公司	United Overseas Bank Ltd
永隆銀行有限公司	Wing Lung Bank Ltd

附錄三

Appendix III

銀行業資歷認證 / 會士考試獲獎名單

Accredited Banking Practitioner / Associateship Examination Prize List

銀行業資歷認證考試優異生

Top Candidates for Accredited Banking Practitioner (ABP) Examination

Subject	Prize Donor	Top Candidate	Organization
(May/June 2014)			
Banking Services and Professional Ethics	Bank of Communications Co., Ltd. Hong Kong Branch	Miss. Fu Wing Lam	Hang Seng Bank Limited
Financial Systems and Risk Management	Industrial and Commercial Bank of China (Asia) Limited	Ms. Wong Wai-yun Rebecca	Hang Seng Bank Limited
Financial Systems and Risk Management	Industrial and Commercial Bank of China (Asia) Limited	Miss. Ong Yovita	PT. Bank Negara Indonesia (Persero) Tbk
Fundamentals of Accounting and Law in Banking	China Construction Bank (Asia) Corporation Ltd	Mr. Yam Man Kit	Hang Seng Bank Limited
(Jul/Aug 2014)			
Banking Services and Professional Ethics	Bank of Communications Co., Ltd. Hong Kong Branch	Mr. Wong King Chun	Lingnan University
Financial Systems and Risk Management	Industrial and Commercial Bank of China (Asia) Limited	Mr. Chan Ka Ki	Bangkok Bank Public Company Ltd
(Nov/Dec 2014)			
Banking Services and Professional Ethics	Bank of Communications Co., Ltd. Hong Kong Branch	Mr. Cheng Man On	PT. Bank Negara Indonesia (Persero) Tbk
Financial Systems and Risk Management	Industrial and Commercial Bank of China (Asia) Limited	Mr. Yu Yam Ying	Tai Sang Bank Limited
Fundamentals of Accounting and Law in Banking	China Construction Bank (Asia) Corporation Ltd	Mr. Cheuk Wai Chung Carl	United Overseas Bank Ltd

會士考試優異生

Top Candidates for Associateship Examination

Subject	Prize Donor	Top Candidate	Organization
Advanced Subjects			
(May/June 2014)			
Business and People Management	Standard Chartered Bank (Hong Kong)	Mr. Tai Ming Hin Gary	The Hongkong and Shanghai Banking Corporation Limited
(Nov/Dec 2014)			
Corporate Finance Services	Wing Lung Bank, Ltd	Miss. Chan Tze Ying Joyce	The Bank of East Asia Limited
Finance of International Trade	Chong Hing Bank Limited	Ms. Hu Mushi	Industrial and Commercial Bank of China (Asia) Limited
Business and People Management	Standard Chartered Bank (Hong Kong)	Mr. Chiang Kin Lok Kenneth	Industrial and Commercial Bank of China (Asia) Limited

會士考試新生獎

Freshman Prize for Associateship Examination

Prize	Prize Donor	Diet	Freshman	Organization
Core Subjects				
Freshman Prize	Nanyang Commercial Bank, Limited	May/June 2014	Mr. Yam Man Kit	Hang Seng Bank Limited
		Nov/Dec 2014	Mr. Tang Cheuk Lam	United Overseas Bank Limited

附錄四

Appendix IV

完成考試會員名單

Examinations Completion List

2014 年新「專業財富管理師」名單

New Certified Financial Management Planners (CFMPs) in 2014

Ao leong Hang Cheong	Fong Ka Chon	Lai Hio In	Mak Ka Lai	Wan Kuai Heong
Cai Jian	Fong Weng Hong	Lam Fong Hou	Mo Fan	Wan Mei Ha
Cai Zhaoxia	Gu Fei	Lam Man lok	Ng Kam Peng	Wang Qian
Chan Choi San	Guo Zhihai	Lei Chan Ip	Ng Long Wai	Wang Yong
Chan Man Chon	Ho Soi In	Lei lok Hong	Ng Seng Kuan	Wei Xun
Chan Wai Kit	Hoi Man Chon	Lei Kuok Choi	Ng Yat Hang Edward	Wong lao Lai
Chang Chan	Hong Chao Sa	Leong Ngan Hou	Qiu Tian	Wong Ka Hou
Che Mei Si	Hu Miao	Leong Sut leng	Shen Lijuan	Wong Nga Chan
Cheang Nga lan	Huang Jiahua	Leong Un Fei	Shen Yunkun	Wong On Na
Cheang Pek Chi	Huang Liping	Leong Weng Nga	Si Sio Tong	Wu Lao In
Chen Ya	Ian Man I	Li Jiaying	So Yan Yan	Wu Man Chon
Chen Yuliang	Iao Lai leng	Lin Jiawen	Tan Min Zhi	Wu Yanfeng
Cheong Wai Lam	Ip Ka Man	Liu Yi	Tao Tsz Kwan	Xie Chao
Chiang Hong Hin	Ji Renzhang	Lo Hio Teng	Tian Min	Xie Zhiyong
Chio Pui Wan	Jiang Kui	Loi Hao Fei	Tong Pui leng	Yan Da Jun
Choi Chi Wai	Jiao Mingfei	Lu Jiamin	Un Cheng Leong	Yang Fan
Choi Ka Po	Ke Shuying	Lu Mei	Un Sek Un	Yang Jing
Chong Ka Kei	Keong Cheng Cheng	Lv Wan Ling	Ung Kuai Seong	Zhang Songli
Chong Kun Kan	Kuok Long	Ma Tan Leng	Van Ka Pou	Zhao Fang
Chu Chi Keong	Kuok Ngai Seng	Mak Chai In	Vong Kun Vai	Zheng Xiaomin

2014 年新「銀行業資歷認證」名單

New Accredited Banking Practitioners (ABPs) in 2014

Chan Danny	Fan Chung Sze	Kwok Chun Lok Gerald	Mow Shuk Man	Yan Wai Chung
Chan Ka Wai	Fan Yi Fan	Lam Sze Hang	Pau Siu Man	Yau Chui Ping
Chan Tze Ying Joyce	Fu Zhaoguo	Lam Wing Sheung	Sadikin Agustina	Yau Wai Keung
Chen Chi Cheung	Fung Hoi Man	Lau Chi Yue	Suen Chak Yeung	Yeung Chak Man
Cheng Gavin	Fung Wai Fu	Lau Ka Yan	Tay Nan Xing Leslie	Yeung Hoi Yan
Cheng Ka Keung	Hau Ying Wo	Lau Pui Ning	Tjok Chui Wan Cybel-genevieve	Yip Wing Mau
Cheung Kam Wing	Hayana Ogi	Lau Wai Yin	Tsang Hoi Ki	Zhang Han
Chiang Kin Lok	Ho Wai Ling Jenny	Leung Kam Choi	Tsui Ying Lung	
Choi Hang Shun	Hu Mushu	Liu Kwok Fung	Wong Ka Chung Wisy	
Chow Ling	Hu Qiannan	Mo Yu Kuen	Wong Kwok Hong	
Chung Wing Min	Kai Pui Yee	Mok Yuk Cheong	Wong Wai Fung	

2014 年新「香港銀行學會會士」名單

New Associate of The Hong Kong Institute of Bankers (AHKIB) in 2014

Adarian Farokh Keki				
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附錄五

Appendix V

學會提供之公開課程及研討會

List of Public Programmes and Seminars

日期 Date	項目 Event
一月 JAN	<ul style="list-style-type: none"> Account Opening Documentation Requirements from Legal and Regulatory Perspectives Annual Update on Anti-Money Laundering Workshop Introduction to Credit Derivatives Quantitative Analysis of Internal Rating Based (IRB) Approach The Development of RQFII for Onshore RMB Investment and Dim Sim Bond Market for Offshore RMB Investment Workshop on Bi-Lateral Credit Documentation Free Seminar: Distinguished Speakers Series - The Global Financial Crisis: Lessons Learned, Regulatory Reforms, and Way Forward
二月 FEB	<ul style="list-style-type: none"> Commercial Real Estate Finance Key Credit Risk Management Framework from Regulatory Perspectives Review of Major Provisions under the Securities and Futures Ordinance (SFO) and Guidelines Issued by the SFC for Application to Licensed Corporations/ Registered Institutions Trade Finance for Credit and Marketing Officers Underwriting Asset Backed Financing in China Workshop on Regulatory Overview of RMB Clearing and Trade Account Services Outside the PRC 合規投資及保險產品銷售流程的實務處理 Examination Assistant Programme: Business and People Management Certificate in Finance of International Trade Free Seminar: 【了解「新學制」迎接「新」力軍】簡介會
三月 MAR	<ul style="list-style-type: none"> New Companies Ordinance Update Overview on Reputational Risk Management Practical Understanding of International Trade Finance Regulators Dialogue - Electronic Bill Presentment and Payment System Review of Major Provisions under the Banking Ordinance for Bank Application Review of Significant Concepts under Mortgage of Properties for Bank Lending Transactions Workshop on Corporate Governance and Internal Control Mechanism of Financial Institutions Workshop on Transaction Screening, Transaction Monitoring and Suspicious Transaction Reporting under AML Requirements Examination Assistant Programme: Banking Services and Professional Ethics Examination Assistant Programme: Fundamentals of Accounting and Law in Banking Examination Assistant Programme: Banking Services and Professional Ethics (Tutorial Programme) Examination Assistant Programme: Financial Systems and Risk Management (Tutorial Programme) Examination Assistant Programme: Fundamentals of Accounting and Law in Banking (Tutorial Programme) Free Seminar: Getting Connected in the Digital Era: Make Customers Interaction Easy

日期 Date	項目 Event
四月 APR	<ul style="list-style-type: none"> • China Financial Reform and Launch of Qianhai and Shanghai FTZ • Profit Manipulation and Company Warning Signals Programme • 「巴塞爾 III」 在中國的實施情況介紹 • Free Seminar: Risk Scenario Assessment for Financial Industry • Free Seminar: Overcoming Cross-Border AML Compliance Challenges
五月 MAY	<ul style="list-style-type: none"> • 中國合同法 (China Contract Law) • Internal Audit in Financial Institutions • Interpretation of Financial Statements and Writing Credit Proposals • Regulators Dialogue - HKMA's Approach to Financial Consumer Protection • Free Seminar: Trusts - A Tool for Wealth Protection • Free Seminar: 香港銀行學會傑出講者系列 “香港管治的特色與金融界功能發展的探討”
六月 JUN	<ul style="list-style-type: none"> • Practical Understanding on Fund and Asset Management • Examination Assistant Programme: Banking Services and Professional Ethics • Examination Assistant Programme: Financial Systems and Risk Management • Examination Assistant Programme: Investment Products and Markets (Tutorial Programme) • Examination Assistant Programme: Essentials of Banking and Financial Planning (Tutorial Programme) • Examination Assistant Programme: Tax and Estate Planning (Tutorial Programme) • Examination Assistant Programme: Fund and Asset Management (Tutorial Programme) • Examination Assistant Programme: Financial Planning and Management (Tutorial Programme)
七月 JUL	<ul style="list-style-type: none"> • Counter-Party Credit Risk Management for Financial Institutions • Differences of Property Development Financing between Mainland China and Hong Kong • Introduction to Private Equity and Venture Capital • Operational Risk, Internal Control Process and Corporate Governance • Updates on Basel III Framework • Workshop on Transaction Screening, Transaction Monitoring and Suspicious Transaction Reporting under AML Requirements • 2014 中國公司法概論 (從商投資及融資角度進發)
八月 AUG	<ul style="list-style-type: none"> • New Basel Requirement on AML (Using Third Party to Perform CDD and Correspondent Banking) • Strategic Investment in China Non-Performing Loans and Assets • Treasury Markets and Operations • Workshop on Regulatory Overview of RMB Clearing and Trade Account Services Outside the PRC • Free Seminar: Managing Quality of Life in Stressful Working Environment

日期 Date	項目 Event
九月 SEP	<ul style="list-style-type: none"> • Business Ethical & Internal Control • Ethics and Corporate Governance • Credit Risk Management for Corporate Customer in Legal Perspective • Internal Audit in Financial Institutions • Regulators Dialogue - AML Updates • Overview of International Trade Finance • The Development of the New Shanghai-Hong Kong Stock Market Mutual Access Scheme • Understanding Bank Risk Management • 合規投資及保險產品銷售流程的實務處理 • Examination Assistant Programme: Business and People Management (Tutorial Programme) • Certificate in Corporate Finance Services • Certificate in Finance of International Trade • Certificate in Bank Lending • Certificate in Operational Risk Management
十月 OCT	<ul style="list-style-type: none"> • Comparability Analysis of AML/CFT Requirements in Hong Kong and Singapore • Practical Understanding of International Trade Finance • Turning the Customer Complaint into Business Opportunities • Workshop on Bi-Lateral Credit Documentation • Examination Assistant Programme: Banking Services and Professional Ethics • Examination Assistant Programme: Financial Systems and Risk Management • Examination Assistant Programme: Fundamentals of Accounting and Law in Banking • Examination Assistant Programme: Banking Services and Professional Ethics (Tutorial Programme) • Examination Assistant Programme: Corporate Finance Services (Tutorial Programme) • Examination Assistant Programme: Essentials of Banking and Financial Planning (Tutorial Programme) • Examination Assistant Programme: Finance of International Trade (Tutorial Programme) • Examination Assistant Programme: Financial Planning and Management (Tutorial Programme) • Examination Assistant Programme: Financial Systems and Risk Management (Tutorial Programme) • Examination Assistant Programme: Fund and Asset Management (Tutorial Programme) • Examination Assistant Programme: Tax and Estate Planning (Tutorial Programme)

日期 Date	項目 Event
十一月 NOV	<ul style="list-style-type: none"> • Business Ethical & Internal Control • Certified Private Wealth Professional - Module 2: Ethics and Compliance (Part A & B) • Comparison of 1992/2002 ISDA Master Agreement • Corporate Credit Decision Making Workshop - A Cash Flow Based Lending Approach • Structuring Risk Management Functions • Introduction to Fixed Income Securities • KYC and Customer Documents Review for Corporations in Asia • New Basel Requirement on AML (Using Third Party to Perform CDD and Correspondent Banking) • Refresher of Ethics and Code of Conduct for Bankers
十二月 DEC	<ul style="list-style-type: none"> • Differences of Property Development Financing between Mainland China and Hong Kong • Basis Legal Principles and Negotiable Instruments • Introductory of Accounting Valuation • Regulatory Framework in Banking and Financial Markets • Regulators Dialogue - Technology Risks in the Banking Industry • 中國合同法 (China Contract Law) • Free Seminar: 反洗黑錢的國際規例及措施

附錄六

Appendix VI

內地、台灣及澳門培訓課程

Mainland China, Taiwan and Macao Programmes

日期 Date	課程 Programme
一月 JAN	<ul style="list-style-type: none"> • 銷售及財富管理培訓班
二月 FEB	<ul style="list-style-type: none"> • 銀行及服務管理培訓班 • 專業財富管理師 - 第一階段 (澳門)
三月 MAR	<ul style="list-style-type: none"> • 財務會計專題培訓班 • 財富管理專題培訓班 • 中國企業赴港上市融資培訓班 • 投資工具及技術分析 (澳門 CPD) • 專業財富管理師 - 第一階段 (澳門)
四月 APR	<ul style="list-style-type: none"> • 專業財富管理師 - 第一階段 (澳門) • 私人銀行專題海外基金及資產管理培訓班
五月 MAY	<ul style="list-style-type: none"> • 投資工具及技術分析 (澳門 CPD) • 專業財富管理師 - 第一階段 (澳門) • 專業財富管理師 - 第一階段 (澳門)
六月 JUN	<ul style="list-style-type: none"> • 專業財富管理師 - 第一階段 (澳門) • 專業財富管理師 - 第二階段 (澳門) • 專業財富管理師 - 第一階段 (澳門) • 銀行服務及管理培訓班 • 公司銀行業務專題研修班 • 家族信託及海外信託專題培訓班 • 銀行操作風險意識管理培訓班 (澳門)
七月 JUL	<ul style="list-style-type: none"> • 專業財富管理師 - 第二階段 (澳門) • 專業財富管理師 - 第二階段 (澳門) • 利率市場化專題培訓班 • 信用卡業務專題培訓班 • 授信業務專題培訓班 (人民幣國際化) • 理財業務管理人員培訓班 • 現金管理專題培訓班 • 巴塞爾 III 在中國的實施情況介紹專題培訓班 (澳門 CPD) • 中港兩地財富管理市場的機遇與挑戰專題培訓班 (台灣) • 供應鏈、票據貼現業務管理人員培訓班 • 個人金融業務培訓與交流講座 • 產品創新專題培訓班 • 資產負債管理專題培訓班 (澳門)

日期 Date	課程 Programme
八月 AUG	<ul style="list-style-type: none"> • 專業財富管理師 - 第二階段 (澳門) • 資產負債管班專題培訓班 • 房金客戶經理培訓班 • 香港辦理客戶投資國外及大陸地區概況說明會 (台灣) • Selling Skills for Customer Services Officers (澳門) • 國際宏觀經濟形勢分析及對商業銀行的影響專題培訓班 • 新形勢下金融市場業務風險管控培訓班 • 機構業務專題培訓班
九月 SEP	<ul style="list-style-type: none"> • 專業財富管理師 - 第二階段 (澳門) • 互聯網金融專題培訓班 • 私人銀行理財人員綜合能力提升培訓班 • 宏觀經濟金融形勢分析培訓班 • 投資託管業務專題培訓班 • 採購技能實務培訓班 • 銀行專業操守培訓班 (澳門) • 利率市場化專題培訓班 • 私人銀行專題海外基金及資產管理培訓班
十月 OCT	<ul style="list-style-type: none"> • 專業財富管理師 - 第一階段 (澳門) • 專業財富管理師 - 第二階段 (澳門) • 職場的技巧發揮及生活應用淺談「屋、樹、人」分析學 (澳門 CPD) • 商業銀行聲譽風險管理培訓班 • 利率市場化專題培訓班 • 電子銀行業務管理與創新能力提升專題培訓班 • 理財業務管理人員培訓班 • 債券市場發展與創新培訓班 • 私人銀行專題海外基金及資產管理培訓班
十一月 NOV	<ul style="list-style-type: none"> • 專業財富管理師 - 第一階段 (澳門) • 專業財富管理師 - 第二階段 (澳門) • 國際經濟金融分析培訓班 • 全球貿易融資的新發展與風險管理培訓班 • 國際宏觀經濟形勢分析及對商業銀行的影響培訓班 • 商業銀行操作風險管理培訓班 • 投資銀行業務介紹培訓班 (澳門)
十二月 DEC	<ul style="list-style-type: none"> • 專業財富管理師 - 第二階段 (澳門) • 信息技術管理專題培訓班 • 國際業務經理培訓班

附錄七

Appendix VII

第八屆香港銀行學會傑出財富管理師大獎得獎名單 8th HKIB Outstanding Financial Management Planner Awards Winner List

Awards	Awardees	Organisations
Group A: Financial Management Planners with up to 3 years of experience		
General Wealth Management Customer		
Grand Award	Lo Lok Kin Ray	Bank of China (Hong Kong) Limited
Gold Award	Fung Nga Kin Nelson	Citibank (Hong Kong) Limited
Gold Award	Poon Tsz Fung	Hang Seng Bank Limited
Best Financial Planning Proposal Award	Lau Ka Yan	Convoy Financial Services Limited
Best Presentation Award	Lo Lok Kin Ray	Bank of China (Hong Kong) Limited
Top Nomination Award	Bank of China (Hong Kong) Limited	
Top Nomination Award	Citibank (Hong Kong) Limited	
Top Nomination Award	Hang Seng Bank Limited	
Group B: Financial Management Planners with over 3 years of experience		
General Wealth Management Customer		
Grand Award	Cheng Ho Yan	Bank of China (Hong Kong) Limited
Gold Award	Chiu Ding Chung Steven	The Hongkong and Shanghai Banking Corporation Limited
Gold Award	Wong Ka Yan	China CITIC Bank International Limited
Best Financial Planning Proposal Award	Cheung Shing	Dah Sing Bank, Limited
Best Presentation Award	Chiu Ding Chung Steven	The Hongkong and Shanghai Banking Corporation Limited
Top Nomination Award	Bank of China (Hong Kong) Limited	
Top Nomination Award	China CITIC Bank International Limited	
Top Nomination Award	The Hongkong and Shanghai Banking Corporation Limited	
Group C: Financial Management Planners		
High Net Worth Customer		
Grand Award	Lam Kelvin Roland	Citibank (Hong Kong) Limited
Gold Award	Liu Ka Ho	Citibank (Hong Kong) Limited
Gold Award	Tsang Yuen Ying	The Hongkong and Shanghai Banking Corporation Limited
Best Financial Planning Proposal Award	Lam Kelvin Roland	Citibank (Hong Kong) Limited
Best Presentation Award	Tsang Yuen Ying	The Hongkong and Shanghai Banking Corporation Limited
Top Nomination Award	Citibank (Hong Kong) Limited	
Top Nomination Award	Citibank (Hong Kong) Limited	
Top Nomination Award	The Hongkong and Shanghai Banking Corporation Limited	

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