







## Certificate Programme Series

Certificate programmes provides participants with necessary skills and knowledge required in financial services industry. Participants can freely choose to study one or more individual programmes from the series.

# Certificate Programme

- Certificate in Bank Asset and Liability Management 
- Certificate in Bank Lending 
- Certificate in Banking Law and Practice 
- Certificate in Credit Risk Management 
- Certificate in Operational Risk Management 
- Certificate in Treasury Markets and Operations 



Eligible training programmes  
under the WAM Pilot Scheme



▶ Please visit our  
website for  
Certificate  
Programme details



# 1 \* Certificate in Bank Asset and Liability Management

(The programme has been included in the list of reimbursable courses for [WAM Pilot Programme](#))

## Objectives

On completion of this subject, participants will be able to:

- Undertake critical evaluation of how real-life factors affect banks' profitability
- Compare and select different approaches of bank asset and liability management, and from ALCO's perspectives, evaluate the appropriateness of particular strategies to resolve related issues
- Demonstrate leadership attributes to give strategic considerations on how market risks and liquidity risks overlap to exert pressure on banks' planning for capital
- Formulate research to investigate how interest rate risks threaten banks' financial stability, and what technical strategies help achieve effective immunization against such risks

## Programme Outline

- Asset and Liability Management
  - Managing Bank Profitability
  - Managing Bank Assets and Liabilities
- Managing Liquidity Risk and Interest Rate Risk
  - Capital and Liquidity Management
  - Managing Interest Rate Risk

# 2 \* Certificate in Bank Lending

(The programme has been included in the list of reimbursable courses for [WAM Pilot Programme](#))

## Objectives

On completion of this subject, participants will be able to:

- Evaluate critically the major differences of lending to personal customers and to business borrowers by utilizing professional knowledge in cross disciplines
- Conduct in-depth credit analysis by discretionally utilizing financial information and undertaking non-financial research and analysis for customer evaluation
- Develop credible business propositions by offering appropriate credit facilities after synthesizing different research regarding customers' business needs
- Compare and contrast different methods and techniques of credit monitoring and to direct supervisory role over problem loan management

## Programme Outline

- Advances to Personal Customers
  - House Mortgages
  - Bridging Loans
  - Investment Loan and Advances Relating to Consumer Expenses
  - Personal Loans
- Interpretation and Analysis of Financial Statements
  - Interpretation and Critical Analysis for Lending
  - Purposes of Accounting Statement
  - Interpretation of Budgets and Cash Flow Forecast and Critically Testing Their Underlying Assumptions
  - Ratio Analysis
- Credit Assessment
  - A Reasoned Assessment of a Lending Proposition
  - Credit Scoring Concepts/ Models/ Systems
  - Commercial Credit Data
- Terms for a Loan Facility
- Understanding Business Needs
- Credit Administration and Dealing with Problem Loans

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## Certificate in Banking Law and Practice



(The programme has been included in the list of reimbursable courses for [WAM Pilot Programme](#))

### Objectives

On completion of this subject, participants will be able to:

- Critically review and evaluate the implications of bankers' roles behind certain specific banker-customer relationship
- Evaluate critically the law related to securities which commonly accepted by the banks
- Analyze the significance of different types of accounts and account conduct; and to strategize against the respective conduct

### Programme Outline

- Banker - Customer Relationship and Account Opening
  - Contractual Relationship under Code of Banking Practice
  - The Opening and the Conduct of Accounts
- Banking Operations
  - Bills of Exchange and Other Banking Operations
- Law related to Securities
  - Guarantee
  - Mortgage of Land
  - Other Security Interests
- Insolvency
  - Bankruptcy
  - Winding-up



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## Certificate in Credit Risk Management



(The programme has been included in the list of reimbursable courses for [WAM Pilot Programme](#))

### Objectives

- On completion of this subject, participants will be able to:
- Evaluate critically the organization of credit risk management
- Review and communicate the current global capital requirements on credit risks
- Consolidate the wide range of theories in credit portfolio modeling and evaluate their effectiveness in measuring credit risk
- Review the risk factor of credit derivative products and evaluate the bank's capital allocation strategy under the Basel capital requirement

### Programme Outline

- Organization of Credit Risk Management in Banks
- Capital Requirements on Credit Risk under Basel II
- Credit Risk and Portfolio Models
- Credit Derivatives and Structured Credit Products



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## Certificate in Operational Risk Management



(The programme has been included in the list of reimbursable courses for [WAM Pilot Programme](#))

### Objectives

On completion of this subject, participants will be able to:

- Critically evaluate the performance of a wide range of operational functions related to product, services and process operations in the perspectives of operational risk management
- Exercise judgment in day-to-day management work activities to distinguish the nature of risk in operations functions and operational functions issues to formulate risk management solutions in compliance with regulatory requirement
- Propose justified solutions and recommendations on operational functions enhancement based on analysis and synthesis of relevant information

### Programme Outline

- Overview and Definition of Operational Risk
- Operational Risk Management Framework
- Methodologies and Tools in Managing Operational Risk
- Risk Identification, Measurement and Assessment
- Risk Control and Mitigation
- Regulatory Requirement and Risk Governance

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Pilot Programme to Enhance Talent Training for  
the Asset and Wealth Management Sector

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## Certificate in Treasury Markets and Operations



(The programme has been included in the list of reimbursable courses for [WAM Pilot Programme](#))

### Objectives

On completion of this subject, participants will be able to:

- Undertake critical review over the roles and functions of treasury operations in banks and demonstrate how the operations provide check-and-balance internal controls
- Deal with the day-to-day management of a wide range of treasury activities by market segments to fulfill the asset and liability management objectives of the bank
- Identify the types and assess the magnitude of risks and decide on the deployment of resources and tools to implement effective risk measures and control
- Conduct research on market practices and operation procedures to evaluate the effectiveness of risk control

### Programme Outline

- Treasury Management of Financial Institutions
- Foreign Exchange Market
- Money and Capital Markets
- Bond Market & Derivatives
- Treasury Operation & Market Risk Measures

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Pilot Programme to Enhance Talent Training for  
the Asset and Wealth Management Sector

## Target Audience

- Bank Executives who wish to understand the key concepts in respective specialized subjects
- Banking or financial services practitioners who wish to gain and consolidate their knowledge in respective specialized subjects
- Bank Executives who wish to enhance their job competency in respective specialized subjects

## Minimum Entry Requirement

- At least 2 years of relevant work experience / senior officer grade or above is highly recommended.

## Certification

- A **Certificate of Achievement** will be awarded if participants have:
  - achieved 70% or above attendance of the whole programme; and
  - passed the course-end assessment
- A **Certificate of Attendance** will be awarded if participants have achieved **70%** or above attendance of the whole programme only. Participants of reimbursable courses under the [WAM Pilot Programme](#) are required to meet a minimum attendance requirement of 80% for the reimbursement claim.

## Assessment Details

- A course-end assessment will be given upon completion of the programme.
- **Assessment pre-requisite: achieved 70% or above attendance of the whole programme**







Language	:	<b>English</b> only
Duration	:	3 hours
Format	:	Essay Questions
Passing Mark	:	50

## Programme Details

Language	:	Cantonese (supplemented with English materials)
Venue	:	3/F Guangdong Investment Tower, 148 Connaught Road Central, HK ( Sheung Wan MTR Station Exit C )
Enrollment	:	By fax at 2544 9946 or Submit to our institute in person
Email	:	programme@hkib.org
Enquiries	:	(852) 2153 7877
Duration	:	30 hours (10 Sessions)

## Certificate Programme Series







### Programme Scheule

Subject	Training & Assessment Fee	Training Date & Time	Assessment Date & Time	Application Deadline
Certificate in Bank Asset and Liability Management <i>(Code: HD-P18-0901)</i> 	<b>Training Fee</b>  <b>Member:</b> HK\$6,600  <b>Staff of Corporate Members:</b> HK\$7,920 <b>Non-members:</b> HK\$8,800	5, 12, 19, 26 Sep; 3, 10, 24, 31 Oct; 7, 14 Nov (Wed) <u>19:00 – 22:00</u>	4 Dec (Tue) <u>19:00 – 22:00</u>	3 Sep (Mon)
Certificate in Bank Lending <i>(Code: HD-P18-0902)</i> 		22, 29 Sep; 6, 13, 20, 27 Oct; 3, 10, 17 Nov (Sat) <u>10:00 – 13:00</u> On 22 Sep: <u>10:00-13:00 &amp; 14:00-17:00</u>	4 Dec (Tue) <u>19:00 – 22:00</u>	3 Sep (Mon)
Certificate in Banking Law and Practice <i>(Code: HD-P18-0903)</i> 		5, 12, 19, 26 Sep; 3, 10, 24, 31 Oct; 7, 14 Nov (Wed) <u>19:00 – 22:00</u>	4 Dec (Tue) <u>19:00 – 22:00</u>	3 Sep (Mon)
Certificate in Credit Risk Management <i>(Code: HD-P18-0904)</i> 		6 Sep; 4, 11, 18, 25 Oct; 1, 8, 15, 22, 29 Nov (Thu) <u>19:00 – 22:00</u>	13 Dec (Thu) <u>19:00 – 22:00</u>	3 Sep (Mon)
Certificate in Operational Risk Management <i>(Code: HD-P18-0905)</i> 		3, 10 Sep; 8, 15, 22, 29 Oct; 5, 12, 19, 26 Nov (Mon) <u>19:00 – 22:00</u>	13 Dec (Thu) <u>19:00 – 22:00</u>	3 Sep (Mon)
Certificate in Treasury Markets and Operations <i>(Code: HD-P18-0906)</i> 		21, 28 Sep; 5, 12, 19, 26 Oct; 2, 9, 16, 23 Nov (Fri) <u>19:00 – 22:00</u>	13 Dec (Thu) <u>19:00 – 22:00</u>	3 Sep (Mon)

## Certificate Programme Series Programme Enrollment Form

### Section A Programme Enrollment

# Please refer to Programme Schedule for Programme Code

Programme Subjects	Programme Code	Please "✓" the Programme Subject(s) which you would like to enroll in the box(es)
Certificate in Bank Asset and Liability Management 	H D – P18 – 0901	<input type="checkbox"/>
Certificate in Bank Lending 	H D – P18 – 0902	<input type="checkbox"/>
Certificate in Banking Law and Practice 	H D – P18 – 0903	<input type="checkbox"/>
Certificate in Credit Risk Management 	H D – P18 – 0904	<input type="checkbox"/>
Certificate in Operational Risk Management 	H D – P18 – 0905	<input type="checkbox"/>
Certificate in Treasury Markets and Operations 	H D – P18 – 0906	<input type="checkbox"/>



Eligible training programmes under the WAM Pilot Scheme

### Section B Personal Information

Do you intend to apply for the WAM Financial incentive scheme?  Yes

(Please refer to the WAM Pilot Programme website ([www.wamtalent.org.hk](http://www.wamtalent.org.hk)) for details)

No

Full Name : Mr / Ms \_\_\_\_\_

(In English as on ID Card)

Full Name : \_\_\_\_\_

(In Chinese)

HKID No.\*: \_\_\_\_\_

Membership No : \_\_\_\_\_

Organization : \_\_\_\_\_

Mobile / Phone No : \_\_\_\_\_

Department : \_\_\_\_\_

Position : \_\_\_\_\_

E-mail : \_\_\_\_\_

(Confirmation will be sent via e-mail one week before course commences)

Mailing Address : \_\_\_\_\_

**✓ Please enclosed a copy of your identity card / passport for enrollment**



