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2012 ANNUAL REPORT

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香港銀行學會

The Hong Kong Institute of Bankers

香港銀行學會 2012 年周年報告

The Hong Kong Institute of Bankers Annual Report 2012

內容

香港銀行學會的使命、目標和架構
議會
理事會
1. 主席獻辭
2. 榮譽秘書報告
3. 行政總裁報告
4. 香港銀行學會的策略性角色
5. 制定行業標準，提供認可進修藍圖
6. 掌握行業最新知識
7. 為業界提供交流平台
8. 表彰才能，提高專業水平
9. 培育行業接棒人
10. 與內地及國際合作夥伴加強互動、協作
11. 與銀行及監管機構連繫緊密、合作無間
12. 活動花絮
附錄
I. 學會委員會
II. 機構會員 (2012/2013)
III. 會士考試獲獎名單
IV. 完成考試會員名單
V. 學會提供之課程及研討會
VI. 內地及澳門培訓課程

Content

Mission, Objectives and Structure of HKIB.....	2
Council.....	3
Executive Committee.....	4
Chairman's Message	5-6
Honorary Secretary's Report.....	7
Chief Executive Officer's Report.....	8-9
The strategic roles of HKIB in the banking industry and its way forward	10-11
As Setter and Developer of Industry Standards and Accredited Qualifications Roadmap	12-13
Keeping Banking Professionals Abreast of New Knowledge	14-15
An Industry Platform for Exchange and Networking	16-17
Recognising Talent to Promote Professionalism.....	18
Developing a Pipeline of Young Talent	19-20
More Growth in Nexus with Mainland and International Bodies	21-22
Affiliation with Banking Leaders and Regulators	23
Features of Activities	24-31
Appendices	
I. Institute's Committees.....	32-33
II. Corporate Members (2012/2013).....	34-35
III. Associateship Examination Prize List	36
IV. Examinations Completion List	37
V. List of Public Programmes and Seminars.....	38-39
VI. China and Macau Programmes	40



香港銀行學會的使命、目標和架構

Mission, Objectives and Structure of HKIB

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 sub-committees.

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.

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。

議會 Council

(截至 2013 年 5 月 31 日)
(Up to 31 May 2013)

會長 President



王冬勝
香港上海滙豐銀行有限公司
亞太區行政總裁
Mr. Peter T S Wong, JP FHKIB
Chief Executive Asia Pacific
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
董事長兼行政總裁
Mr. Chen Aiping
Chairman and Chief Executive
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
永亨銀行有限公司
董事長兼行政總裁
Dr. Patrick Y B Fung, JP FHKIB
Chairman & Chief Executive
Wing Hang Bank, Limited



和廣北
中國銀行(香港)有限公司
副董事長兼總裁
Mr. He Guangbei, JP FHKIB
Vice Chairman &
Chief Executive
Bank of China
(Hong Kong) Limited



洪丕正
渣打銀行(香港)有限公司
執行董事及行政總裁
Mr. Benjamin P C Hung, JP FHKIB
Executive Director &
Chief Executive Officer
Standard Chartered Bank
(Hong Kong) Limited



郭珮芳
中國建設銀行(亞洲)
股份有限公司
行政總裁兼首席執行官
Ms. Miranda P F Kwok
President &
Chief Executive Officer
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



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



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

註¹：創興銀行常務董事兼行政總裁劉惠民先生及交通銀行香港分行行政總裁壽福鋼先生於2013年5月加入學會議會。

Note¹: Mr Felton Lau, Executive Director & Chief Executive Officer of Chong Hing Bank Limited, and Mr. Shou Fugang, Chief Executive of Bank of Communications Co. Ltd. Hong Kong Branch have joined the Council in May 2013.

註²：恒生銀行有限公司前副董事長兼行政總裁梁高美女士、東亞銀行有限公司高級顧問彭玉榮先生及花旗集團前香港區行長章景曼先生分別於2012年5月、6月及12月辭任學會之議會職務。

Note²: Mrs. Margaret Leung, former Vice-Chairman & Chief Executive of Hang Seng Bank Limited, Mr. Joseph Y W Pang, Senior Advisor of The Bank of East Asia Limited and Mr. Shengman Zhang, former Citi Country Officer, Hong Kong resigned from the Council in May, June and December 2012 respectively.



理事會 Executive Committee

(截至 2013 年 5 月 31 日)
(Up to 31 May 2013)

主席 Chairman



馮鈺斌博士
永亨銀行有限公司
董事長兼行政總裁
Dr. Patrick Y B Fung, JP FHKIB
Chairman & Chief Executive
Wing Hang Bank, Limited

副主席 Deputy Chairman



阮國恒
香港金融管理局
副總裁
Mr. Arthur K H 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



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

其他成員 Other Members



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



馮志明
中國工商銀行(亞洲)有限公司
董事兼副行政總裁
Mr. Philip S M Fung
Director & Deputy Chief Executive
Industrial and Commercial Bank of
China (Asia) Limited



陳嘉玲
渣打銀行(香港)有限公司
Mrs. Miranda Holland
Project Lead,
HR Transformation
Group Human Resources
Standard Chartered Bank
(Hong Kong) Limited



羅美華
花旗銀行
人力資源部高級副總裁
Ms. Teresa M W Law
Head of Human Resources
Global Consumer Group
Citibank (Hong Kong)
Limited



梁建文
中國建設銀行(亞洲)
股份有限公司
高級副總裁
兼資訊科技總監
Mr. Michael K M Leung
Senior Vice President &
Chief Information 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



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



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



張東
永隆銀行
副總經理
Mr. Zhang Dong
Deputy General Manager
Wing Lung Bank Limited

註：香港金融管理局銀行監理部前助理總裁萬少焜先生於2013年3月辭任學會之理事會職務。

Note: Mr. Nelson S K Man, Former Executive Director, Banking Supervision Department of Hong Kong Monetary Authority resigned from the Executive Committee in March 2013.

榮譽顧問 Honorary Advisor



劉智傑
Mr. Edwin C K Lau, FHKIB

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

1

主席獻辭 Chairman's Message



我很高興透過這年報和大家分享香港銀行學會在2012年的重大突破。學會創立於1963年，經過半世紀的傳承與發展，於2013年慶祝成立50周年。憑著這堅實的基礎，展望未來，學會旨在實現更高成就，為銀行業作出更深遠的貢獻。

回顧2012年，學會的最關鍵成就為旗下4個專業資格課程，通過學術及職業資歷評審局(評審局)資歷評審，獲正式認證為香港資歷架構下的第4至6級別。4個專業資格課程分別是：“銀行業資歷認證”(ABP)、“銀行業專業認證”(CP)、“香港銀行學會會士”(AHKIB)及“專業財富管理師”(CFMP)，其中AHKIB課程更獲認證達到第6級別，讓香港銀行學會成為首間，以及唯一非大專院校提供第6級別課程的機構。其他獲評審為第6級別的課程包括本地大學的碩士課程。

學會的專業資格課程成功獲資歷認證，證明其課程模式、教學方法、內容、結構，以至評核及質素保證機制均達到資歷架構所定的標準。4個課程涵蓋全面，確保從業人員的能力水平及道德標準符合《監管政策手冊》的要求，以支持業界的人才發展及銀行的合規管理。各課程內容針對整個行業所需，通用性高，適用於不同銀行，長遠而言，可降低銀行的培訓成本。對於從業人員來說，4個專業資格課程的發展路徑清晰，方便他們訂立個人進修路向，並促進專業水平的提昇。此外，由於課程取得認證，4個專業資格的持有人可享有更高的專業地位，在就業、持續教育、申請專業執照和境外發展方面自然擁有更大的優勢。在未來，我們將致力爭取4個專業資格課程獲得更多議會銀行及一眾監管機構的支持。我們亦會尋求與本地大學簽訂合作諒解備忘錄，讓學生報讀學會的專業課程的同時，獲得部份科目豁免，藉此鼓勵學生一邊修讀大專課程，一邊考取學會的專業資格。我們相信學會資歷藍圖的價值將不斷擴大。

I am delighted to present this Annual Report of the Hong Kong Institute of Bankers (HKIB) for the year 2012 with significant progresses to cover. In 2013, the Institute will commemorate its 50th anniversary. Bolstered by past and current successes, the future of HKIB is promising, so please allow me to take this opportunity to share its visionary blueprint.

Of the many achievements in 2012, the official accreditation of the Institute's 4 professional qualification programmes is the most notable that the programmes of "Accredited Banking Practitioner" (ABP), "Certified Professional" (CP), "Associate of HKIB" (AHKIB) and "Certified Financial Management Planner" (CFMP) have been accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) at Levels 4 to 6 under the Qualifications Framework (QF). The accreditation of the AHKIB programme has made HKIB the first and only non-tertiary institution having a programme accredited at Level 6 under the QF. The other QF Level 6-accredited programmes include master degree programmes offered by local universities.

The QF accreditation evinces that HKIB's programmes excel in delivery mode, pedagogy, content, organisation, evaluation as well as quality assurance mechanism. The 4 programmes can serve as a comprehensive set of competency standards to help practitioners meet the requirements for technical and ethical competence stated in the Supervisory Policy Manual. They can also support talent development and banks' compliance. The qualifications' transferability is expected to help banks reduce training costs while the specified development paths can further promote bankers' excellence. In addition, the QF accredited HKIB programmes allow their holders to enjoy higher professional status coupled with enhanced opportunities in employment, continuous education and international mobility. Further on, we will explore the possibility of more Council Banks and regulators to endorse the 4 programmes. We will also seek local universities



to grant subject exemption for students enrolling in them through Memorandum of Understanding (MoU) so as to encourage the students to study for undergraduate and HKIB's professional programmes concurrently. We are confident that the value of the HKIB qualifications path will keep expanding.

Serving the needs of the industry in the provision of high-quality professional trainings is HKIB's mission. The shortage of competent, qualified personnel could be limiting the long-term development of Hong Kong banks in Greater China, the growth engine for the financial sector with its increasing affluence. The QF accreditation highlights our role as a cradle of banking and financial talents. Moreover, through the Institute's professional programmes, a qualified talent reserve can be built to help sustain Hong Kong's position as an international financial centre and nurture the personnel needed to fulfill growth plans.

The half-a-century collaboration between HKIB and the industry has reflected changing priorities and new opportunities. Looking ahead, the Institute's visionary course is built on the two pillars of "certifying" and "training". As it continues to be a local training hub, it will support industry development with certifying and education initiatives in full gear based on its rigorous quality assurance process and official programme accreditation. This would further improve the professional competence of our banking staff.

Established in 1963, HKIB, formerly named the Chartered Institute of Bankers, Hong Kong Centre, initially had about 158 founder-members from 28 local banks. Today, the Institute is one of the most representative professional organisations in the local banking industry. The support of the Council and Executive Committee, the regulators and industry, and all our members has been pivotal. We look forward to achieving more together with you through the 50th anniversary and beyond.

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

致力服務銀行業，為銀行從業人員提供優質、專業的教育培訓課程是學會的使命。大中華區的經濟蓬勃發展，是金融業增長的動力所在，然而，人才短缺或會限制香港銀行在區內的長遠發展。學會的銀行專業資格課程獲評審局認證，更能突顯學會作為銀行和金融業人才搖籃的角色，協助業界拓展人力資源，以配合其業務增長、發展，也有助維持香港作為國際金融中心的地位。

半世紀以來，銀行業的需求不斷改變，機遇與挑戰時刻湧現，香港銀行學會一直緊守崗位，成為業界在人才培訓及發展方面的緊密夥伴。展望未來，學會會繼續為從業人員提供認證和培訓，致力成為區內的銀行培訓中心。我們希望通過一套嚴謹機制及資歷認證，全力支持行業的發展，並進一步提高從業人員的專業地位。

香港銀行學會創於1963年，前身為英國特許銀行學會香港分會，最初只有約158位來自28間本地銀行的創會會員。時至今日，香港銀行學會成為最具代表性的銀行業專業組織之一。學會的成功全賴議會、理事會成員，以及監管機構、業界和所有會員的支持。我們期待與您一同慶祝學會50周年誌慶，並攜手創造更美好的將來。

馮鈺斌博士，JP FHKIB
理事會主席及議會副會長

2

榮譽秘書報告 Honorary Secretary's Report



大家好！我很高興以香港銀行學會榮譽秘書的身份為各位匯報學會議會、理事會及榮譽顧問團在2012年的成員變更。

首先，我謹代表學會感謝議會和理事會成員在過去一年給予我們的支持。並歡迎恒生銀行副董事長兼行政總裁李慧敏女士、東亞銀行副行政總裁李民橋先生，以及花旗集團香港及澳門區行長盧韋柏先生加入成為學會議會副會長。感謝中國建設銀行(亞洲)高級副總裁兼資訊科技總監梁建文先生及永隆銀行副總經理張東先生答允加入學會成為理事會會員。新加入的副會長和理事會成員的真知灼見將推動學會邁向更高的領域。

此外，我謹向所有離任的副會長，包括梁高美懿女士、彭玉榮先生和章晟曼先生，致以衷心謝意。他們的精明領導及寶貴意見是學會過去發展及成長的動力。學會期盼他們在其他方面繼續給予支持，讓學會加快發展成為業界的培訓及認證中心。

我們亦至誠感謝一眾榮譽顧問團成員，包括榮譽顧問會長、榮譽顧問副會長和榮譽顧問，向學會提供策略性建議及專家意見，協助增強學會在業界、政府和學界之間的聯繫。我們十分高興前香港金融管理局銀行政策部銀行政策處主管陸小雯女士、前永隆銀行副總經理暨學會前任榮譽秘書吳淑英女士，及前中國工商銀行(亞洲)董事暨副總經理黃遠輝先生在2012年成為榮譽顧問團的成員，進一步提升學會的實力。

承蒙議會、理事會成員及榮譽顧問團的支持，過去50年學會得以迅速發展。展望下一個50年，學會將提出更具策略性的行動方案，為業界培育銀行專才，助銀行業持續發展。

郭錫志， FHKIB
榮譽秘書

I have the pleasure to present this report on 2012. On behalf of the Institute, I would first like to thank the HKIB Council and Executive Committee for their continued support.

There have been changes to the members of the Council and the Executive Committee during the year of 2012. I would like to take this opportunity to welcome Ms. Rose W. M. Lee, Vice-Chairman and Chief Executive of Hang Seng Bank; Mr. Adrian M. K. Li, Deputy Chief Executive of the Bank of East Asia; and Mr. Weber Lo, Citi Country Officer and Chief Executive Officer, Hong Kong and Macau, Citibank, N.A., joining the Council as Vice Presidents. We are also grateful that Mr. Michael K. M. Leung, Senior Vice President and Chief Information Officer, China Construction Bank (Asia) and Mr. Zhang Dong, Deputy General Manager, Wing Lung Bank have agreed to serve in the Executive Committee.

We are enthused by the joining of the new Vice Presidents and Executive Committee Members, whose expertise would guide and support the Institute to meet the evolving industry needs and advance its future development. Deep thanks are due to the outgoing Vice Presidents, including Mrs. Margaret Leung, Mr. Joseph Y. W. Pang and Mr. Shengman Zhang, for their leadership and contributions in taking the Institute forward. We would like to give them our warmest wishes and look forward to their continued support to the Institute via other avenues on its development to become the training and certifying hub of the industry.

We must also thank our Honorary Members, who include our Honorary Advisory President, Honorary Advisory Vice Presidents and Honorary Advisors who have been offering strategic advice and industry expertise to us, facilitating the Institute to develop key relationships among the industry, government agencies and the academic community. In 2012, the Institute's Honorary Advisory was further strengthened with the joining of Ms. Rose Luk, Former Division Head Banking Policy Department, Hong Kong Monetary Authority, Ms. Christina Ng, former Deputy General Manager of Wing Lung Bank and former Honorary Secretary of HKIB, and Mr. Stanley Wong, former Director & Deputy General Manager, Industrial and Commercial Bank of China (Asia).

With the support of Council, Executive Committee, and all Honorary Members, HKIB has achieved impressive growth and is ready to embark on its next 50 years with action plans of a more strategic nature, serving the talent needs and fostering sustained success of the banking industry.

David Kwok, FHKIB
Honorary Secretary



3

行政總裁報告 Chief Executive Officer's Report



I am proud to present this report as CEO of the Hong Kong Institute of Bankers (HKIB). 2012 was another successful year with objectives attained and a sound foundation laid for further developments.

Heartfelt thanks are extended to our President, Honorary President, Vice Presidents, Executive Committee Chairman and members, and Chairmen and Members of Sub-Committees for their participation and facilitation; as well as all HKIB members and the industry for their support and recognition.

HKIB's 4 professional qualification programmes have become officially accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ). This milestone achievement reflects the Institute's sound strengths in administering professional banking education programmes and lays solid foundation for international benchmarking and mutual recognition on HKIB professional qualifications. The Institute implements a principled and effective quality assurance mechanism for the planning, delivery and continuous improvement of its programmes. This ensures that all HKIB programmes are consistent with our benchmarks, demonstrating a remarkable capacity of being the industry's certifying and training hub. Special thanks are due to the Executive Committee, Membership and Professional Development Committee (MPDC) and Professional Standard and Examination Board (PSEB) for their support and guidance, in particular Mr. Nelson S. K. Man, then Chairman of the PSEB; Mr. Derek H. H. Wong, and Mr. Eugene Iu, who are the chairman of our MPDC, and Examination Moderating Committee respectively. Appreciation is also owed to our Executive Committee members Mr. Stephen Chan and Mr. Michael Leung, for their valuable time and expertise during the accreditation process.

The accreditation of HKIB qualification programmes under the Qualifications Framework (QF) and its inclusion in the Qualifications Register (QR) have put the Institute in an uplifted, more advantageous position to support people development strategy of

作為香港銀行學會行政總裁，我深感自豪。學會在2012年在多方面取得長足的進展，為未來發展奠定良好的基礎。

學會衷心感謝會長、榮譽會長、副會長、理事會主席及成員，及各小組委員會主席及成員一直以來對學會會務的參與及推動，廣大會員及銀行業界的支持和認同。

2012年，香港銀行學會的4個專業課程成功通過香港學術及職業資歷評審局(評審局)的審核，對學會成為銀行專業培訓中心有著里程碑式的意義。這項資歷認證，不但彰顯學會課程的認受資格及學術地位，更為課程與國際接軌和資格互認打下了堅實的基礎。學會一向實行一套質素保證機制，對所有旗下課程皆嚴謹規劃及管理，以確保課程的運作、執行及持續改進工作均符合學會的基準，讓學會邁向成為銀行業認證和專業教育培訓中心。我們非常感謝理事會、會籍及專業發展委員會(發委會)，以及專業標準及考試委員會(考委會)在資歷評審過程中全程參與，並積極配合。在此，學會特別向前考委會主席萬少焜先生、發委會主席黃漢興先生，以及考試評審委員會主席姚寶燦先生、理事會成員陳文先生及梁建文先生致以衷心的感謝。

受惠於4個專業資格課程獲評審局認證，學會可望更有效支持業界人才發展，成為業界的策略性培訓及認證夥伴。此外，由於4個資歷架構認可課程已被編入資歷名冊，從業人員可於評審局網站獲得相關的課程資料，實有助推廣學會的課程及專業品牌。

此外，學會十分榮幸獲香港特別行政區教育局委任為專業撰寫人，負責編撰資歷架構下零售、企業及商業銀行能力標準說明，為銀行業資歷架構的制訂和實施一盡己力，亦藉此向業界作出貢獻。半個世紀以來，學會一直是銀行業的夥伴，對銀行業的人力資源需求趨勢有既深且廣的瞭解，同時擁有強大的業界網

絡。零售銀行的能力標準說明已於2010年推出。至於企業及商業銀行能力標準說明，亦於年內進行業界諮詢，並將於2013年第1季推出。

此外，首屆“銀行業科技及營運操作論壇”是學會2012年的另一活動亮點。是次論壇旨在促進業界交流，鼓勵銀行善用科技以改善業務流程、並提高盈利。講者包括15位資深銀行家和監管機構代表，內容全面，亦兼備務實性，涵蓋銀行應用科技的最新發展、風險管理、巴塞爾協議III、外國帳戶稅收遵從法(FATCA)及人民幣業務等。論壇是業界首個大型以銀行科技為題的互動交流平台，有利業界在相關領域上的交流和發展。

展望2013年，學會將慶祝成立50周年。2012年取得的成功為學會多元發展邁出更堅實的一步。您的支持和參與是學會得以持續發展的成功關鍵。學會將繼續與時並進、至臻完善，貼近業界發展及需要。

梁嘉麗
行政總裁

the industry. The Institute's role as a "training" and "certifying" partner of the Industry has also become more strategic. Correspondingly, the programmes' information is accessible by the industry and public alike through the QR on the HKCAAVQ website. This can help promote our programmes and the HKIB brand.

Regarding the Banking QF, HKIB is delighted to have made significant contributions to the development and implementation of the Specification of Competency Standards (SCSs) for retail and corporate and commercial banking. The Institute's half a century's capital in industry insights and network makes it the right candidate to help develop banking SCSs. To our honour, HKIB is the Government-appointed Professional Writer of the SCSs for retail as well as corporate and commercial banking. The retail banking SCSs has been launched since 2010. Already put forward for industry-wide consultation, the corporate and commercial banking SCSs will be unveiled in Q1 2013.

Another highlight of 2012 was the inaugural HKIB Technology and Operations Forum. The forum aimed at helping banks leverage technology for banking process and profit improvements. The speakers included 15 senior bankers and regulators and the topics were practical and well-rounded, covering the latest developments in banking technology, operational issues in risk management, Basel III, the Foreign Account Tax Compliance Act (FATCA) and RMB business. The event was a pioneering large-scale exchange platform focused on banking technology. It encouraged related knowledge exchange and relationship building in the industry.

The Institute will celebrate its 50th anniversary in 2013. The achievements in 2012 have strengthened the cornerstone of HKIB's future. What is the most important, nevertheless, is your continuous support and active participation. As HKIB charts its enhanced roles, you will always be in the centre of what we do.

Carrie Leung
Chief Executive Officer



4

香港銀行學會的策略性角色

The strategic roles of HKIB in the banking industry and its way forward

Overview:

HKIB has proudly laid half a century's foundation for an even more successful future. The banking industry has been through changing priorities and needs; nevertheless, HKIB has always provided qualifications and trainings, networking and exchange events, along with value-added opportunities synchronised with the industry's evolving needs, and for the human capital expansion and furtherance of the industry. Economic cooperation in Greater China deepens; banking technology advances; more comprehensive financial regulations develop—these and other new happenings require HKIB to transform and progress to help banking practitioners stay “connected, educated, informed and qualified” continuously.

The Strategic Role of HKIB in Advancement

HKIB is known in the banking industry as a cradle of bankers with its comprehensive portfolio of accredited qualification granting programmes, theme-based learning and networking events, and cross-regional high-level exchange platforms. It is formed by the industry and for the industry. It is made up of a Council and an Executive Committee, both represented by professionals and leaders of the banking and financial community in Hong Kong. Into the future, HKIB would focus on certification initiatives while providing quality training.

The HKIB Quality Assurance Framework

HKIB has in place a formal and transparent policy to ensure the quality and continuous improvement of its training programmes. The policy applies to both current and planned trainings, which are subject to review regularly. Based on self-evaluation and peer review, the quality assurance process involves internal and external stakeholders, who include participants of training programmes, Institute's advisors, as well as industry practitioners, business heads, representatives of the academic community, regulators and subject experts.

概要：

銀行業對人才的需求隨市場頃刻轉變，作為業界的培訓夥伴，香港銀行學會50年來不斷改進，為業界提供適切的專業課程及教育培訓、多元化交流及自我增值活動，並為業界設置平台，拓展、優化銀行業人才庫，成就行業持續發展。面對大中華區的經濟合作日益深化、銀行科技日新月異，和更全面的監管要求，香港銀行學會至臻完善為業界發展作出貢獻，致力繼續成為從業人員相互連繫、持續教育、提升資歷及獲得前沿資訊的平台。

策略性角色更見重要

學會由議會及理事會組成，其成員為業界代表及領袖，服務對象是銀行從業人員和整個銀行業界。學會一直透過培育銀行業人才，推動行業不斷發展、進步，被譽為銀行家搖籃。展望將來，香港銀行學會除了繼續提供一系列已獲認證的專業課程、主題廣泛的培訓和交流活動，以及跨境高層次交流互訪外，還致力成為業界的教育培訓及認證中心。

嚴謹的質素保證政策及程序

香港銀行學會貫徹實施一套嚴謹的質素保證政策及程序，目的是確保所有培訓課程的質量達到預設基準，及持續更新、改進，緊貼業界所需。相關的措施適用於現行和計劃中的培訓項目，其包括進行定期內部檢討及同行審閱。檢討及審閱過程更會邀請活動參加者、學會顧問團、從業人員、業務主管、學術界代表、監管機構及學科專家等不同人士給予意見，令質素保證機制可在客觀、中立的原則下執行。

支持政府及監管機構推行銀行及金融政策

香港銀行學會擁有深厚及廣泛的會員基礎，是業界和香港特區政府及監管機構的溝通橋樑。學會積極配合政府及監管機構推行惠及業界的銀行和金融政策，包括就不同措施收集本地銀行業的意見，及促進措施的落實和執行。學會在2012年曾就人力資源發展議題，整合旗下多個小組委員會的建議，並遞交金融發展局籌備小組，協助特區政府制訂及施行有效政策，以維持香港作為國際金融中心地位，讓銀行及金融業界可持續發展。學會亦積極參與金融糾紛調解計劃，並為調解和仲裁人員提供銀行業知識及相關培訓。此外，學會正與香港證券及投資學會和財資市場公會合作，就如何提高私人財富管理從業人員能力水平提供專業意見。文件旨在勾劃私人財管業人才的進修及發展途徑，協助香港建立一個優質的財管人才庫，強化香港成為區內財管中心的條件，充份掌握亞洲市場的脈動和機遇。

Participation in Government and Regulator Initiatives

With its deep and wide industry network, HKIB has been and will continue to be a bridge of communication between the industry and the Hong Kong SAR Government and regulators. The Institute participates actively in government and regulator initiatives. For example, in 2012, it consolidated views from its subcommittees and submitted a paper on maintaining Hong Kong as an international financial centre through human capital development to the Preparatory Task Force on the Financial Services Development Council. It also provided the training of mediators and arbitrators for the Financial Dispute Resolution Scheme. In addition, HKIB is working on a high level proposal of an enhanced competency framework for private wealth management practitioners in Hong Kong in collaboration with the Hong Kong Securities and Investment Institute and the Treasury Markets Association. The document seeks to define a pathway for talent development in the private wealth management sector, ensuring that Hong Kong is well prepared to ride on the opportunity from the region's growing affluence.



5

制定行業標準，提供認可進修藍圖 As Setter and Developer of Industry Standards and Accredited Qualifications Roadmap

Overview:

HKIB understands that the industry requires a competency framework as the basis of training and practicing standards for continuous growth. To its greatest honour, it has made direct, significant contributions to the formulation and implementation of the Qualifications Framework for the banking industry. Moreover, its accredited professional qualification programmes form a pre-defined path towards lifelong learning for banking practitioners.

Direct Engagement in Local Qualifications Framework Development

HKIB is pleased to contribute its expertise and experience, as well as deep industry connection to assist the Hong Kong SAR Government in developing the Qualifications Framework (QF) for the banking industry. Many of the HKIB Council and Executive Committee members have served or are currently on various working committees formed with the support of the Education Bureau of the Hong Kong SAR. For example, HKIB's President, Mr. Peter Wong, chaired the Banking Industry Training Advisory Committee (ITAC) since its formation in 2006 until 2012. Its CEO, Ms. Carrie Leung, has been the Convenor of the Education and Training Subcommittee and the Publicity and Promotion Subcommittee. The ITAC is a platform for stakeholders to exchange views on manpower development and work with the Government in taking forward 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 has been launched since 2010. The SCSs serves as a government-recognised blueprint for training. Also as the Professional Writer, the Institute is working on the SCSs for corporate and commercial banking, whose industry-wide consultation has commenced and launching date of the corporate and commercial banking SCSs is expected to be in 2013. Further, in 2012, HKIB joined the task force for an enhanced competency framework for private wealth management practitioners set up by the Hong Kong Monetary Authority.

概要：

香港銀行學會很榮幸能參與制定銀行業的能力標準，以及推動資歷架構的有效實施。銀行業需要一個明確的培訓和能力標準框架，以作為行業及從業人員持續進修及發展的指標，而學會的認可專業資格課程涵蓋多個資歷級別，可協助從業人員規劃個人進修藍圖，為終身學習提供明確方向。

直接參與香港資歷架構的建立和推廣工作

憑著多年業界的專業經驗，以及廣泛的行業脈絡，學會積極參與建立和推行香港特區政府資歷架構體系。一眾學會議會和理事會成員更獲邀參與香港特區教育局轄下各工作委員會，就人力資源發展、資歷架構及能力標準的議題發表意見，與政府攜手推動資歷架構的實行。學會會長王冬勝先生自銀行業“行業培訓諮詢委員會”（諮委會）2006成立以來一直擔任該會主席至2012年；而學會行政總裁梁嘉麗女士曾任教育及培訓專責小組和宣傳及推廣專責小組的召集人。透過諮委會，與會人士可就行業的人力發展交換意見，與政府攜手推動資歷架構的落實執行。

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。「能力標準說明」可被視為政府認可的培訓藍圖，是從業人員設計個人進修大計時的重要參考資料。同樣以專業撰寫人的身份，學會於年內完成撰寫企業及商業銀行的「能力標準說明」，並且已進入行業諮詢階段，預計於2013年推出。2012年，學會獲邀加入由香港金融管理局籌組的工作小組，旨在制定私人財富管理從業人員能力標準框架，為制訂及強化從業人員的能力及道德行為發表意見。

學會積極參與這些公職，除了是實踐企業公民意識和文化外，更從中獲得行業教育培訓發展的第一手資訊，讓學會的課程不僅適合從業人員修讀，更緊貼宏觀環境改變和業界教育培訓需求。

香港銀行學會專業資格課程獲官方認證

香港銀行學會的4個專業資格課程，即香港銀行學會會士（AHKIB）、銀行業專業認證（CP）、銀行業資歷認證（ABP）和專業財富管理師（CFMP）獲香港學術及職業資歷評審局（評審局）認證為達至香港資歷架構第4至第6級別水平。認證對學會成為業界認證中心的願景有著里程碑式的意義，學會亦因而成為首間，及唯一一間為旗下課程取得第6級別認證的非學術機構，其他獲評審為資歷級別第六級的課程包括本地大學之碩士課程。

隨著學會專業資格課程獲評審局認證，它們的專業水平和地位，以及在行業及大眾之間的認受性得到進一步的提高。受惠於此，資格持有人可於晉升、就業及教育的領域中享有更大的優勢。香港銀行學會會員可透過這清晰的進修階梯，更有效率地策劃個人專業發展路向。此外，相關課程現具備更優越的條件，尋求更全面的環球資歷互認。

香港銀行學會的培訓之所以受到廣泛認可，全因它們的上課模式、教學方法、內容、編排及評核方式均達到優秀標準。各課程適合被納入成為銀行內部培訓、專業發展計劃及晉升的先決條件。學會致力協助銀行提升員工的專業資歷，作為業界的培訓夥伴，學會希望提供能通用於業界的課程，讓銀行集中資源為員工提供機構專職培訓，長遠而言，這有助業界減少培訓成本。

Through these public appointments, the Institute has been able to receive first-hand and the latest information on the evolving training landscape. It therefore can provide training programmes synchronised not only with the emerging needs of practitioners but also the changing demands of the macro environment.

Official Accreditation of HKIB's Professional Qualification Programmes

HKIB's 4 professional qualification programmes for Associate of HKIB (AHKIB), Certified Professional (CP), Accredited Banking Practitioner (ABP) and Certified Financial Management Planner (CFMP) have been officially accredited at Levels 4 to 6, diploma levels of advanced, professional and postgraduate, within the Qualifications Framework (QF) by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications, a milestone in the Institute's vision to become the certification hub of the banking industry. The accreditation makes the Institute the first and only non-academic institution having a programme accredited at Level 6 of QF, examples of learning programmes accredited to QF level 6 include master degree programmes offered by local universities.

Accreditation commands public confidence. So holders of HKIB qualifications are more competitive in career advancement, employment and education because the accredited HKIB qualifications are benchmarkable and portable with ascertained professional status. With the clearer study roadmap, HKIB members can strategise their qualification upgrade path more efficiently and effectively. Moreover, the accreditation has laid a solid foundation for broader mutual recognition worldwide.

HKIB's training programmes are known for their excellence in delivery mode, pedagogy, content, organisation and evaluation. They are suited to be adopted by banks as internal training, professional development programmes as well as prerequisites for promotion. HKIB seeks to facilitate banks to strengthen their staff's credential profiles and free up resources to concentrate on corporate-specific trainings.



6

掌握行業最新知識

Keeping Banking Professionals Abreast of New Knowledge

Overview:

In addition to accredited professional banking education programmes, HKIB offers a diversity of other training events including short courses, seminars, talks, workshops and specialty programmes to share expert information and views on the latest developments in the banking landscape. The topics of these short trainings are aligned with the changing needs of Members and the market, helping their participants stay at the industry's forefront. Moreover, many of them provide the added value of being CPD (Continuous Professional Development) claimable at HKIB and other organisations.

Regulators Dialogue

A pioneering and one-of-its-kind programme, HKIB's Regulators Dialogue has been highly valued by the industry since its launch in 2011. It is niched in providing an opportunity for banks' representatives to communicate face-to-face with regulators in clarification and analyses of changing local and international regulatory requirements. The sessions are very interactive with lots of discussions, sharing of best practice, exchange of views and personalised answers to questions by senior representatives from the Hong Kong Monetary Authority (HKMA). It thus can facilitate efficient implementation of regulatory requirements at banks' level.

A total of 4 sessions of Regulators Dialogue were held in 2012, respectively themed "Updates on Basel III Framework and Regulatory Standards - Capital", "Updates on Basel III Framework and Regulatory Standards - Liquidity", "Updates on Anti-Money Laundering and Counter - Terrorist Financing (Financial Institutions) Ordinance (AMLO)" and "Property Mortgage Lending", all hosted by division heads of the HKMA. The participants included officers and managers of banks' legal and compliance departments, as well as banking executives who are involved in the compliance process.

Distinguished Speaker Series and Luncheon Talks

In addition, the Institute organises Distinguished Speaker Series events and luncheon talks for banking professionals to receive experts' forward-looking insights on the changing financial landscape. The events are reputed for its renowned speaker list.

概要：

香港銀行學會除提供已取得官方認證的銀行專業教育課程外，還舉辦多樣化培訓活動，包括短期課程、研討會、講座、工作坊等活動，讓會員獲得有關銀行業最新發展的市場資訊及專家獨到的見解，活動主題會因應從業人員和市場需求的變化而同步推出，幫助參與者走在行業前列。大多數的活動可計入香港銀行學會及其他機構的持續專業發展時數，有助參加者有效率地進行專業發展。

Regulators Dialogue

Regulators Dialogue 為銀行及監管機構代表提供一個獨特的面對面溝通平台，自2011年推出以來受到業界高度推崇。活動讓監管機構直接向業界解述本地及國際監管要求，業界因此可掌握清晰資訊，令內部的合規操作更有效率，也促使監管政策能貫徹落實執行。活動體現高度互動性，出席者與主講人士積極討論，分享最佳實踐經驗，出席的香港金融管理局（金管局）要員亦會即場回應提問。

學會在2012年舉辦了4場Regulators Dialogue，包括巴塞爾協議III框架和監管標準最新資訊共兩場、《打擊洗錢及恐怖分子資金籌集（金融機構）條例》《打擊洗錢條例》最新資訊及“銀行按揭貸款風險管理”各一場，全由金管局的部門主管主講。與會者包括銀行法律與合規部門的主管，以及負責合規程序的銀行管理人員。

傑出講者系列及專題午餐講座

另外，傑出講者系列及專題午餐講座同樣廣受業界支持。兩個活動均由具代表性的業界翹楚主講，分享具前瞻性的見解，讓出席者受益匪淺。

2012年6月12日，學會與香港銀行公會合辦傑出講者系列午餐講座，很榮幸邀得香港金融管理局總裁暨香港銀行學會榮譽會長陳德霖先生為活動主講“從監管者角度看香港作為私人銀行樞紐”。

2012年2月15日，學會和香港外資金融機構協會合辦題為“歐元區最新展望”的午餐講座。學會邀請了多位業界專家擔任講者，他們分別是意大利銀行駐日本、韓國、新加坡、印尼、馬來西亞和泰國的首席代表 Pietro Ginefra 先生及 SAS Institute Ltd. 歐洲及中東地區區域銷售風險代表 Valery Ollivier 先生。Ginefra 先生仔細剖析歐洲現時的經濟前景，包括新財政措施和歐元區的出路。另一位講者 Ollivier 先生則提出實質措施，讓企業在現今更嚴謹的金融監管下，如何保持盈利能力和業務增長。

學會在2012年7月24日再度跟香港外資金融機構協會合作，攜手舉辦“法國的經濟表現及其在歐洲之地位”講座，由法國巴黎銀行香港區高級亞洲經濟學家 Dominic Bryant 先生主講，為與會者剖析在歐債危機持續不退的背景下，法國如何保持其在歐洲的戰略地位。

免費講座系列

學會的免費講座系列自推出以來一直反應熱烈，講座主題皆精心挑選，旨在協助會員掌握銀行界的最新資訊及市場脈搏。

學會於2012年2月及3月分別舉行了題為“流動性風險管理—LM-2實施後的挑戰”的免費講座。是次講座分析銀行如何一方面在新的監管框架下，適當地分配流動性的成本和風險，以保持充裕實力；同時，維持市場競爭力，實現業務增長。

2012年4月舉辦的另一免費講座，學會邀得榮譽顧問王滂世先生主講“近觀內地銀行—從領導與管理角度分析內地銀行與香港銀行的分別”，讓會員了解內地與香港銀行在管理及工作文化上的差異。

On 12 June 2012, HKIB and Hong Kong Association of Banks co-organised a Distinguished Speaker Series luncheon meeting with Mr. Norman Chan, Chief Executive of the HKMA, and Honorary President of HKIB, as the speaker. Mr. Chan delivered an enlightening speech on the title “Hong Kong as a Private Banking Hub-A Regulator’s Vision”.

On 15 February 2012, the Institute jointly organised a luncheon talk titled “Updating the Eurozone Outlook” with the Hong Kong Foreign Financial Institutions Association (HKFFIA). Mr. Pietro Ginefra, Chief Representative of the Bank of Italy for Japan, Korea, Singapore, Indonesia, Malaysia and Thailand, offered the audience the latest update on the situation in Europe, new fiscal measures and possible ways forward for the Eurozone. And the presentation by the other speaker, Mr. Valery Ollivier, Regional Sales Risk, MEA Region, SAS Institute Ltd., shed light on how to drive profitability and growth amid the regulatory challenges.

On 24 July 2012, to keep Members abreast of market trends, the Institute and the HKFFIA jointly organised a presentation titled “France’s Economic Performance and its Place in Europe”. Expertise on the subject was shared by Mr. Dominic Bryant, Senior Asia Economist for BNP Paribas in Hong Kong, who looked into France’s strategic position in Europe amid the ongoing sovereign debt crisis.

Free Seminars and Talks

The Institute’s free seminar series has been very popular since launch for their topics are meticulously picked to help members keep abreast of the latest issues in banking.

The “Liquidity Risk Management — Challenge by LM2 Implementation” free seminar was held in February and March 2012. The seminar aimed at providing the participants with professional knowledge on how to help banks overcome the challenges from the implementation of the HKMA Supervisory Policy Manual “Sound Systems and Controls for Liquidity Risk Management”, commonly known as “LM2”.

In April 2012, the Institute held another free seminar — “A Close Look at Mainland Banks — Analysing the Differences between Mainland and Hong Kong Banks from Leadership and Management Perspectives”, hosted by Mr. Eddie Wang, Honorary Advisor of HKIB. It aimed at helping Members understand the differences in the management and working cultures between Hong Kong and Mainland China.



為業界提供交流平台

An Industry Platform for Exchange and Networking

Overview:

HKIB has always served as an industry platform for exchange and networking through a diversity of events. The transfer of forefront knowledge, sharing of best practice and networking can facilitate inter-bank collaboration and the innovation process. In 2012, the Institute held the 4th HKIB Annual Banking Conference and the Inaugural HKIB Technology and Operations Forum. The former has grown into a “not-to-be-missed” occasion since making its debut in 2009. For the latter, it was another exemplary success. HKIB is thankful of the continued support from the industry.

概要：

香港銀行學會是銀行業的交流平台。透過舉辦多元化的活動，學會成功促進業內的經驗交流和知識分享，而參加者則可拓展人際網絡。2012年，學會舉辦第4屆“香港銀行家峰會”及首屆“銀行業科技及營運操作論壇”。“香港銀行家峰會”於2009年首次舉辦，至今已發展成業界的旗艦活動。首屆“銀行業科技及營運操作論壇”亦獲得空前的成功。各活動能順利舉行實有賴銀行業界的鼎力支持和踴躍參與。

Networking Cocktail Reception

Behind the success of HKIB are the collaborative efforts of many parties, who include members of the HKIB Council, Executive Committee and sub-committees, subject expert advisers, examination personnel, associate trainers and other long-term supporters. In appreciation of their indispensable support, the Institute held an appreciation and networking cocktail reception on 13 February 2012 at the Hong Kong Bankers Club.

About 70 guests attended the event. Mr. David Kwok, Honorary Secretary of HKIB and Managing Director & Chief Executive of Shanghai Commercial Bank, gave a warm welcome to the guests, particularly thanking their support in helping the Institute launch the new HKIB professional qualifications roadmap comprising the 4 HKIB professional banking qualifications.

An occasion for friendly mingling and exchange of ideas, it strengthened the synergistic connection between HKIB and its working partners.

The Inaugural HKIB Technology and Operations Forum
HKIB held the inaugural “Technology and Operations Forum” on 3 May 2012 at the Hong Kong Convention and Exhibition Centre. Titled “Technological Innovation and Operational Excellence: Drivers for Transformation and Growth”. The speakers included 15 senior bankers and regulators. The Institute would like to especially thank Mr. Michael Leung, Chairman of the Forum’s Organising Committee, and Senior Vice President and Chief Information Officer, China Construction Bank (Asia) Corporation.

雞尾酒會感謝工作夥伴

學會的成功是多方協作努力的成果，當中包括學會議會、理事會和各小組委員會的成員、負責課程設計及專業考試的專家顧問、一眾導師、培訓人員和學會其他長期合作夥伴。在他們的協助及共同努力下，學會實現了一連串目標。因此，學會特意在2012年2月13日假香港銀行家會所舉行致謝雞尾酒會，邀請一眾合作夥伴出席，向他們表達謝意。

學會榮譽秘書、上海商業銀行常務董事兼行政總裁郭錫志先生代表學會熱烈歡迎約70位出席的嘉賓，特別感謝他們協助學會推出包括4個學會專業資格的資格階梯。

活動讓嘉賓聚首一堂，建立聯繫，交流心得。通過酒會，學會和工作夥伴之間建立起更穩固的合作關係。

首屆香港銀行學會“銀行業科技及營運操作論壇”

學會於2012年5月3日假香港會議展覽中心舉行首屆“銀行業科技及營運操作論壇”，題為“技術創新與卓越經營：邁向轉型及增長”。共15位資深銀行家和監管機構代表應邀於論壇上發言，交流銀行業資訊科技最新發展及應用。學會特別感謝論壇籌備委員會主席、中國建設銀行（亞洲）高級副總裁兼資訊科技總監梁建文先生的鼎力支持。

是次論壇是業界首個大型資訊科技論壇，讓銀行同業進行相關討論和交流，論壇包括一系列內容豐富、實用性強的小組討論和演講，題目涵蓋銀行應用科技的最新發展、風險管理、巴塞爾協議III、外國帳戶稅收遵從法（FATCA）及人民幣業務等，鼓勵銀行利用科技提升營運效益，例如改善業務流程和創造新的收入來源等。活動在一片掌聲中圓滿結束。

第4屆香港銀行家峰會

2012年9月13日，學會假香港會議展覽中心舉辦第4屆“香港銀行家峰會”，取題“跨進行業變革新時代”，吸引超過110間銀行和金融機構的500位高級行政人員，以及近70位來自內地14個省市的代表參加。出席者還包括來自內地、星加坡、馬來西亞、韓國和越南的金融專業人士。

30位資深銀行家及政府代表為會議擔任講者，分享真知灼見。香港特區財政司司長曾俊華先生擔任主講嘉賓，其在講話中鼓勵香港銀行把握香港成為人民幣離岸中心的良好大趨勢，以實現業務增長。其他主講嘉賓包括香港金融管理局副總裁余偉文先生及第11屆全國人大常委兼財經委副主任委員吳曉靈女士。

峰會上午時段還包括由業界知名人士參與的小組討論，包括永亨銀行總經理馮建明先生、東亞銀行副行政總裁李民橋先生及中國銀行（香港）副總裁楊志威先生，並由匯豐銀行亞太區業務策略及經濟顧問梁兆基先生擔任主持。談話中，幾位銀行家就人民幣業務及其增長潛力分享了寶貴意見。

大會為出席者安排了交流午宴。至下午，出席者按預先選擇參加分組專題研討會，專題研討會分別集中探究企業及商業銀行、個人銀行業務及私人銀行業務，和風險管理及法規遵從3個主題。

香港銀行家峰會規模不斷擴大，參加人數逐年遞增。逾99%出席者認為峰會屬“良好”至“優秀”水平，學會深感鼓舞。

Participants acquired insights for leveraging Information and Communications Technology (ICT) for banking process and profit improvements, alongside enjoying an excellent networking opportunity. The event included panel discussions and presentations on topics covering not only the latest developments in banking technology but also operational issues in risk management, Basel III, the Foreign Account Tax Compliance Act (FATCA) and RMB business. It offered readily applicable information at both individual and organisational levels. It received highly positive feedback from the industry.

The 4th HKIB Annual Banking Conference

The 4th HKIB Annual Banking Conference, themed “The Year of Transformation — Heading into a New Era”, was held on 13 September 2012 at the Hong Kong Convention and Exhibition Centre. It had grown considerably compared with the previous years, attracting a full house of over 500 Hong Kong participants from 110 banks and financial institutions and close to 70 Mainland delegates from 14 provinces. In the audience were also financial professionals from Mainland China, Singapore, Malaysia, Korea and Vietnam.

A total of 30 speakers and panelists with strong credentials offered their valuable knowledge and opinions. Mr. John Tsang, Financial Secretary of Hong Kong SAR, attended the event as a keynote speaker, who spoke on the promising prospects in Hong Kong’s position as the offshore RMB centre of the Mainland. Other keynote speakers included Mr. Eddie Yue, Deputy Chief Executive of the Hong Kong Monetary Authority, and Ms. Wu Xiaoling, Vice Chairwoman of the Financial and Economic Affairs Committee of the 11th National People’s Congress of the People’s Republic of China.

At the panel discussion held in the morning session, Mr. David Fung, General Manager of Wing Hang Bank; Mr. Adrian Li, Deputy Chief Executive of the Bank of East Asia; and Mr. Jason Yeung, Deputy Chief Executive of the Bank of China (Hong Kong) shared their views on RMB business. Mr. George Leung, Advisor of Asia-Pacific (Strategy and Economics), HSBC was the moderator.

After the networking luncheon, the participants attended one of the 3 breakout streams, which respectively focused on corporate and commercial banking; personal banking and private banking; along with risk management and compliance, all hosted by experts in their field.

Over 99% of the participants rated the event to be “good” or “excellent”. Its success has been great encouragement to HKIB.



8

表彰才能，提高專業水平 Recognising Talent to Promote Professionalism

Overview:

A banking talent developer for half a century, HKIB understands what it takes to promote professionalism. The HKIB Outstanding Financial Management Planner Awards and its Mainland version, the China Outstanding Financial Management Planner Awards, are anticipated events every year for wealth management practitioners in Hong Kong and the Mainland to demonstrate their professional abilities respectively. Their thoughtful and principled administration, coupled with an authoritative judging panel, make them highly regarded awards. Importantly, they have promoted technical as well as ethical competence, contributing to the uplifting of industry standards and the industry's continuous development. 2012 saw the completion of the First Round of the 7th Hong Kong version of the contest.

概要：

半個世紀以來，香港銀行學會一直是銀行業的人才搖籃。我們明白培育人才需要有效的策略和多元化的管道，學會每年舉辦包括「香港銀行學會傑出財富管理師大獎」及「全國傑出財富管理師評選」，分別讓香港和內地的財富管理人員一展所長。活動透過提倡卓越服務和最佳實踐，以促進專業能力及道德水平的提升，為行業的持續發展作出貢獻。兩個比賽皆能發展成為業界的旗艦活動，箇中原因包括學會本著比賽在公平、公正、公開的原則下舉行。每年亦會邀請具代表性的人士為活動擔任評判，他們包括業界翹楚，監管機構及學術界代表，讓活動更具代表性、認受性和權威性。

7th HKIB Outstanding Financial Management Planner Awards

The First Round of the 7th HKIB Outstanding Financial Management Planner Awards was completed in 2012, in which 70 contestants out of about 200 entries from Hong Kong and Macau impressed the judges and made their way to the Second and Final Rounds in 2013. The judging panel comprised of regulators, senior management personnel from leading banks and financial institutions in Hong Kong and Macau, and representatives from renowned academic institutes. The Institute is very pleased that the competition has again drawn full support from the industry.

The contest consists of 3 contesting categories: Group A, for practitioners with up to 3 years of experience and who serve general customers; Group B, for those with over 3 years of experience and who serve general customers; and Group C, for those serving High Net Worth (HNW) customers. As part of the 50th Anniversary Celebration of HKIB and for the very first time as a special prize, the winners of the Grand Awards will be nominated by the Institute to attend the Cross Strait Four-region Wealth Management Summit in Xiamen in 2013, meeting and exchanging with wealth management professionals from other regions.

The judges praised that the participants demonstrated a thorough understanding of the relationship between risk and return, reflecting a further uplifting of professionalism.

第7屆香港銀行學會傑出財富管理師大獎

在各方大力支持下，2012年學會成功舉辦第7屆「香港銀行學會傑出財富管理師大獎」首輪評選。70位參加者脫穎而出並晉身2013年舉行的第二輪評選及決賽。多位來自香港及澳門監管機構及業界高級管理人員，以及學術界代表應邀出任評審。是次比賽再次獲得業界的支持，參加人數達200人，學會深感鼓舞。

比賽共分為3個組別，分別是：A組 — 參加者擁有3年或以下經驗、向一般客戶提供服務；B組 — 擁有3年以上經驗、向一般客戶提供服務；以及C組 — 服務高端客戶之從業員。為慶祝學會50周年，得獎者將特別獲邀出席於2013年在廈門舉辦的「兩岸四地銀行業財富管理論壇」，與來自各地的財富管理專業人員分享交流。

「香港銀行學會傑出財富管理師大獎」評判均表示參加者對風險平衡與收益具有全面理解，並能靈活運用相關知識為客戶爭取最大利益，反映專業性的進一步提升。

9

培育行業接棒人 Developing a Pipeline of Young Talent

概要：

銀行業需要薪火相傳才可不斷進步、創新，與社會的步伐一致。有見及此，學會致力與各大專院校合作，希望吸引更多年青畢業生加入銀行業，例如包括讓學生更有效率地取得學會的專業資格，亦會定期舉辦活動向學生介紹銀行業現況及入行所需的條件。

Overview:

HKIB understands what it takes to drive future development and innovation in the banking industry — the young and qualified talent pool. In widening and deepening the banking talent pool, the Institute starts at the college level, offering the right programmes in the right places for the right students. We also make sure that graduates know where and how to apply, as well as what to expect from the banking profession.

學術及專業資格雙資歷計劃

香港－香港銀行學會在2010年推出“學術及專業資格雙資歷計劃”，藉以培訓年青新一代成為銀行業的新力軍，讓業界得以薪火相傳，持續發展。截至2012年，學會分別與香港樹仁大學、恒生管理學院及香港專業教育學院結成相關合作夥伴。

通過“學術及專業資格雙資歷計劃”，學生可同時修讀大專及學會的專業課程，有效率地取得“雙資歷”。對香港樹仁大學經濟及金融（榮譽）文學士，及恒生管理學院工商管理（榮譽）學士的學生而言，他們報讀香港銀行學會會士（AHKIB）時，可獲部份科目豁免；至於香港專業教育學院銀行及金融高級文憑*及財務策劃投資學高級文憑**的學生修讀香港銀行學會會士及專業財富管理師課程時，亦可獲部份科目豁免。這些安排可鼓勵學生一邊修讀原有的大專課程，一邊考取學會的專業資格，全方位提高個人競爭力，有助於在職場上脫穎而出。

Dual Academic and Professional Qualifications Initiatives

Hong Kong - HKIB launched the “Dual Academic and Professional Qualifications Initiatives” in 2010 to develop a pipeline of young, qualified talent to drive the sustainable growth of the industry. As at 2012, HKIB had established related partnering relationships with Hong Kong Shue Yan University (HKSYU), Hang Seng Management College (HSMC) and the Hong Kong Institute of Vocational Education (IVE).

The “Dual Academic and Professional Qualifications Initiatives” aim at offering a more efficient study roadmap for students to attain academic and professional HKIB qualifications concurrently. For students of B.A. (Hons) in Economics and Finance; and B.B.A. (Hons) in Banking and Finance, who study at Hong Kong Shue Yan University (HKSYU) and Heng Seng Management College (HSMC) respectively, they are entitled to subject exemption when enrolling in the AHKIB programme; while students of Higher Diploma in Banking and Finance* and Higher Diploma in Financial Planning and Investment**, the Hong Kong Institute of Vocational Education (IVE), are given subject exemption when they take up the AHKIB and CFMP programme. These arrangements are set up to facilitate students to pursue dual qualification status, equipping them with a stronger credential profile and enhanced competitive edge on starting their career.



The Mainland - The CFMP programme is available on campus at United International College (UIC) in Zhuhai. UIC's Business and Management students can enroll in CFMP on campus while pursuing their undergraduate studies. And since CFMP and the Certification of China Banking Professional (CCBP)—Personal Wealth Management Certificate granted by the China Banking Association (CBA) are mutually recognised qualifications, if they accumulate sufficient relevant working experience, they will further be granted the CCBP—Personal Wealth Management Certificate and attain tri-qualification status.

Graduates Referral and Internship Scheme

HKIB rolled out a pilot Graduates Referral and Internship Scheme in 2012. We are glad to report that Wing Lung Bank is the partner for this pilot scheme.

The scheme represents a “win-win” situation for all the parties involved. For employers, it can enhance employer branding and allow them to find the best fit entry-level staff. Graduates and Interns can bring to organisations new energy and innovative ideas that fit in the rapidly changing market. For students, the internship allows them to gain an insider's view to the banking career and networking opportunities, helping them jumpstart their banking careers. Importantly, it is an effective way to build a pipeline of college-educated, qualified young professionals.

Career Exhibitions and Talks at Tertiary Education Institutes

In 2012, 14 career exhibitions and talks were respectively held at the Chinese University of Hong Kong, City University of Hong Kong, Hang Seng Management College, Hong Kong Baptist University, Hong Kong College of Technology, Hong Kong Institute of Vocational Education, Hong Kong Shue Yan University, Lingnan University, HKU School of Professional and Continuing Education, and the University of Hong Kong and reaching over 800 students.

內地—根據學會和位於珠海的聯合國際學院簽訂的相關協議，學會為該校學生提供校內專業財富管理師（CFMP）培訓。該學院工商及管理學部的學生在校內可同時修讀原有的大專課程及CFMP資格，畢業時便可取得學術和專業資格“雙資歷”。此外，由於CFMP已與中國銀行業協會頒授的“中國銀行業從業人員資格認證（CCBP）—個人理財證書”互認資格，若該校學生及後累積足夠相關工作經驗，便可獲頒“中國銀行業從業人員資格認證（CCBP）—個人理財證書”，擁有“三重資歷”。

畢業生及實習生推薦計劃

學會在2012年以試點性質推出“畢業生及實習生推薦計劃”，學會很高興獲永隆銀行成為首間加入支持計劃的銀行。

此計劃締造多贏局面。銀行不但可藉計劃提升僱主的形像，亦可視之為招聘初級職位員工的有效渠道。實習生能為機構注入活力及創意，助其推陳出新，緊貼市場變化。對學生而言，他們能獲得有關銀行業的第一手資訊，更享交流機會，為入行增強個人優勢。更重要的是，計劃可吸引具備大學學歷、合資格的年輕人成為行業接棒者。

於大專院校舉行職業展覽及講座

2012年，學會主辦共14個職業展覽及講座，分別在香港中文大學、香港城市大學、恒生管理學院、香港浸會大學、香港專業進修學校、香港專業教育學院、香港樹仁大學、香港嶺南大學、香港大學專業進修學院及香港大學，吸引逾800名學生入場參與。

* The programme was renamed in September 2012 as Higher Diploma in Financial Service (Banking)

** The programme was renamed in September 2012 as Higher Diploma in Financial Service (Investment & Wealth Management)

* 由2012年9月起，易名為金融服務學（銀行業務）高級文憑

** 由2012年9月起，易名為金融服務學（投資及財富管理）高級文憑

10

與內地及國際合作夥伴加強互動、協作 More Growth in Nexus with Mainland and International Bodies

概要：

香港銀行學會與世界各地同業合作無間，建立了一個有效的夥伴網絡，旨在強化國際間同業協作，共同推動銀行業的發展，及優化業界人才庫。截至2012年底，學會於香港以外地區的協作網絡涵蓋大中華、南亞、北亞、中東及歐洲等地區。

Overview:

Over the years, HKIB has built an effective inter-institution collaborative network on the global landscape. The network has been able to catalyse advancement in banking training and talent nurturing. As at the end of 2012, the Institute's collaborative network outside of Hong Kong encompassed the Greater China, North and South Asia, Middle East and Europe.

在內地的發展

簽署諒解備忘錄

香港銀行學會與多個內地市政府及專業機構簽署一系列諒解備忘錄(MoU)，加強與相關地區各領域間，尤其在培訓方面的緊密合作。2012年，學會分別跟上海市銀行同業公會、淮安市人民政府及廈門金圓投資有限公司簽署諒解備忘錄。

Developments in the Mainland

Signing of MoUs

HKIB has signed a series of Memorandums of Understanding (MoUs) with governmental and professional bodies in the Mainland to materialise near-term cooperation and pave the way for deeper partnership. In 2012, the Institute entered into MoU with the Shanghai Banking Association, Huai'an Municipal People's Government and Xiamen Jinyuan Investment Group Co., Ltd.

參加交流活動

學會於2012年8月9至10日參加第二屆“企業投融資(東莞)洽談會暨銀行企業融資對接服務展”，旨在讓更多內地機構認識學會這個專業教育培訓品牌，以及向東莞市銀行和金融機構推廣學會的服務，包括組織交流團、提供企業培訓等。

Participation in exchange events

HKIB joined the “2nd Dongguan Investment and Financing Conference and Financing Matchmaking Service Fair” on 9 to 10 August 2012 to promote its brand and explore business prospects of study tours and in-house training with banks and financial institutions in Dongguan.

2012年9月6日，學會參加由上海市銀行同業公會在香港舉行的“滬港理財業務交流會”。學會協助邀請講者及嘉賓就“上海和香港財富管理業的現狀、發展趨勢”分享專家意見。

On 6 September 2012, HKIB took part in the “Shanghai-Hong Kong Wealth Management Business Exchange Seminar” organised by the Shanghai Banking Association in Hong Kong. The Institute helped invite speakers and guests to share views on the “Situation and development trends of wealth management business in Shanghai and Hong Kong”.

推動跨地域業界交流

香港財經事務及庫務局在上海金融服務辦公室的支持下，推出“滬港金融專業大學本科生交流及考察試點計劃(試點計劃)”。計劃旨在加深參加者對內地的金融和社會發展的認識，及促進香港和內地之間的金融人才交流。主辦單位亦期望透過此計劃，強化本地金融業界的人才庫。

As a facilitator of exchange

A Pilot Scheme for “Cross-border Study Tour for Postsecondary Financial Talents in Hong Kong” has been launched by the Financial Services and Treasury Bureau of the Hong Kong SAR Government with the support of the Shanghai Municipal Government Financial Services Office. The scheme aims at enhancing youngsters' understanding of the financial and social developments in the Mainland as well as



promoting exchange between financial talents in Hong Kong and the Mainland. It is hoped that Hong Kong's financial talent base can be strengthened through such a talent development initiative.

HKIB accepted the government's invitation to serve as a member of the Advisory Committee on Human Resources Development in the Financial Services Sector (FinMan Committee), which is responsible for the implementation of the scheme. HKIB supports the FinMan Committee to advise the Hong Kong SAR Government on the strategic development of human resources in the banking and financial sector, helping chart the vision of cross-regional banking talent development.

Organisation of professional topic seminar

HKIB co-organised a "Coping with Foreign Account Tax Compliance Act (FATCA) Professional Seminar" with the China Banking Association in Xiamen on 20 September 2012. The Institute invited Mr. Anthony Tong, Partner at PricewaterhouseCoopers Ltd. as the speaker. Mr. Tong shared expertise on how Hong Kong and Mainland banks could be best prepared for FATCA.

Building more synergistic relationships with overseas organisations

In 2012, HKIB signed two Memorandums of Understanding (MoUs) with overseas organisations, respectively with the Korea Banking Institute and the Qatar Finance and Business Academy. The MoUs are the first step towards future coordination and communication between the Institute and its overseas peers. They are also the basis for advancement in banking training and cross-regional talent exchange platforms.

Participation in overseas events

HKIB's CEO Ms. Carrie Leung headed for Kuala Lumpur, Malaysia to attend the Asian-Pacific Association of Banking Institutes (APABI) Conference held on 8 to 9 May 2012. The conference was themed "Global Challenges, Local Opportunities". The APABI, of which HKIB is a founding member, is an organisation of training institutes in banking and finance in the Asia Pacific region. The APABI Conference is held biennially as an interactive platform to promote greater rapport, cooperation and understanding between its members.

On 10 October 2012, HKIB took part in the "Aligning Human Capital Best Practices to Improve Competitiveness of Finance Industry Conference" organised by the Institute of Manpower, Banking and Finance in Hanoi, Vietnam.

學會應特區政府的邀請，出任香港特區政府財經界人力資源諮詢委員會會員，就銀行和金融業人力資源發展策略提供意見，在港滬銀行人才發展上一盡己力。

舉辦專業主題講座

2012年9月20日，學會與中國銀行業協會在廈門合辦題為“應對美國海外帳戶稅務遵守法案（FATCA）”的專業主題講座。學會邀得羅兵咸永道會計師事務所合夥人唐景焯先生擔任講者，講解內地銀行應如何為配合FATCA的實施作好準備。

強化國際合作夥伴網絡

2012年，香港銀行學會分別與韓國金融研修院、卡塔爾金融及商務學院簽署諒解備忘錄。諒解備忘錄為學會跟海外同業機構建立更緊密合作關係揭開序幕，是優化銀行培訓和締造跨地域人才交流平台的基礎。

參加海外活動

學會行政總裁梁嘉麗女士參加在2012年5月8及9日於馬來西亞吉隆坡舉行的亞太區銀行學會協會會議。會議主題為“面對全球挑戰，把握本土機遇”。亞太區銀行學會協會由亞太區的銀行和金融培訓機構組成，而香港銀行學會是其創會會員。會議每兩年舉辦一次，旨在提供一個互動平台，促進會員之的合作。

此外，學會於2012年10月10日，到越南河內出席由銀行及金融人力學會主辦的“透過人力資本最佳實踐經驗提升金融業競爭力會議”，交流經驗。

11

與銀行及監管機構連繫緊密、合作無間 Affiliation with Banking Leaders and Regulators

概要：

銀行及監管機構領導不但擁有非凡的個人成就，對於推進銀行、金融業和社會持續發展有著重大貢獻，是新一代追求卓越榜樣的標榜。香港銀行學會通過邀請這些業內賢達加入成為學會資深會士，增強管理團隊的實力，有利於學會，以致行業的整體發展。

Overview:

Many banking leaders and regulators are role models whose career successes and personal attributes can inspire and motivate others to pursue excellence. At HKIB, the affinity with these role models is strengthened through electing renowned individuals to its Fellow membership.

陳德霖先生及丁連星先生成為香港銀行學會資深會士

香港銀行學會議會推選對銀行及金融業有顯著貢獻，並擁有個人卓越成就的業內人士成為學會資深會士，希望透過相關表彰，啟迪新一輩，向更高的成就進發，同時為銀行業的發展盡其所長。學會熱烈歡迎香港金融管理局總裁陳德霖先生及澳門金融管理局主席丁連星先生在2012年成為香港銀行學會資深會士。

Conferment of Fellowship on Mr. Norman Chan and Mr. Anselmo Teng

Elected by the Institute, HKIB Fellows are distinguished individuals with exemplary accomplishments and proven commitment to advancing the banking industry. In 2012, HKIB had the greatest pleasure to confer Mr. Norman Chan, Chief Executive of the Hong Kong Monetary Authority and Mr. Anselmo Teng, Chairman of the Monetary Authority of Macau as HKIB Fellows.

陳德霖先生自2010年起出任香港銀行學會名譽會長。陳先生在香港銀行及金融業方面的工作備受贊譽，是推動香港銀行業發展的中流砥柱，亦是堅守香港作為國際金融中心的關鍵人物。陳先生於百忙中為學會提供方向性的指導，並就會務給予寶貴意見，擴闊學會的視野，加快其發展步伐。

Mr. Norman Chan has been the Honorary President of the Hong Kong Institute of Bankers since 2010. He has made remarkable lasting contributions to Hong Kong's banking and financial industry and its development as an international financial centre. He volunteers his time to give fresh perspectives and invaluable advice to HKIB, driving it to do more and better.

在丁連星先生的帶領下，澳門銀行業得以蓬勃發展，其從業人員的專業水平提升不少，為行業的持續發展奠定堅實的基礎。丁先生亦積極促使香港及澳門銀行界之間深化合作，實現協同效應，加強兩地業界和從業人員的競爭優勢。

Mr. Anselmo Teng has contributed immensely to Macau's banking industry. His determination to enhance the professionalism within the industry has laid a solid foundation for sustainable development. Moreover, the HKIB Fellowship was conferred upon Mr Teng in recognition of his remarkable contributions to strengthening ties and pursuing co-operation between the banking communities of Hong Kong and Macau.

學會工作一直得到區內銀行業監管機構的支持，與監管機構連繫緊密、合作無間。學會作為銀行業界人才搖籃更進一步得到肯定。

The Institute receives strong support from the banking regulators in the Region. Their affiliations recognise the work of HKIB as cradle of people development for the banking community.



12 活動花絮

Features of Activities

- 午餐講座、研討會、工作坊
Luncheon Talks, Seminars and Programmes



香港金融管理局行政總裁陳德霖先生就「從監管者角度看香港作為私人銀行樞紐」為題發表演說。

Mr. Norman Chan, Chief Executive of Hong Kong Monetary Authority delivered a speech on "Hong Kong as a Private Banking Hub - A Regulator's Vision" at the HKIB Fellowship Conferment Ceremony 2012.



法國巴黎銀行香港區高級亞洲經濟師 Dominic Bryant 先生就法國及歐元區，以至全球的發展前景作專業剖析。

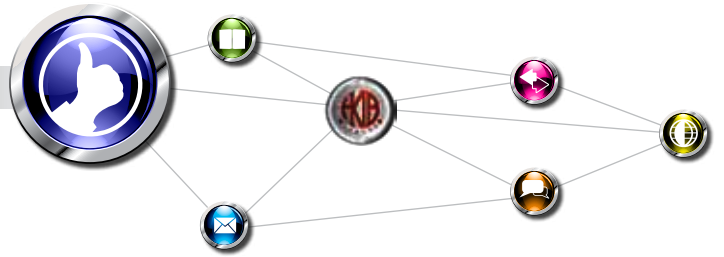
Mr. Dominic Bryant, Senior Asia Economist for BNP Paribas in Hong Kong shared his views on the global financial market, particularly in France and the Eurozone.



意大利銀行的日本、韓國、新加坡、印尼、馬來西亞及泰國區首席代表 Mr. Pietro Ginefra 先生剖析歐元區的最新發展，新財政措施和歐元區的出路。

Mr. Pietro Ginefra, Chief Representative of the Bank of Italy for Japan, Korea, Singapore, Indonesia, Malaysia and Thailand, offered the audience the latest update on the situation in Europe, new fiscal measures and possible ways forward for the Eurozone.

認證 Qualified



於學會考試中取得優異成績的會員及得獎者跟議會和理事會成員在周年大會合照留念。

Top Candidates and Freshman Prize Winners took a photo with Council and Executive Committee members to capture the glorious moment at the Annual General Meeting.



應屆 CFMP 畢業生與澳門金融學會主席潘志輝博士（左圖），香港銀行學會榮譽秘書郭錫志先生（下右圖）及香港銀行學會榮譽司庫唐漢城先生（下左圖）合照。

Graduates of CFMP Class post with Dr. Antonio Felix Pontes (Photo on left), Chairman of the Executive Board of the IFS; Mr. David Kwok (Photo on right below), Honorary Secretary of HKIB and Mr. Tong Hon Shing (Photo on left below), Honorary Treasurer of HKIB.





教育 Educated



"Regulators Dialogue" 自去年推出以來深受業界歡迎。

"Regulators Dialogue" has been hugely popular since its launch last year.



是次 "Regulators Dialogue" 由金管局容渭榮先生擔任講者，參加者熱烈提問。

The "Regulators Dialogue" was conducted by Mr. Sunny Yung of HKMA and well received by our members. Participants eagerly asked their question during the Qs & As session.





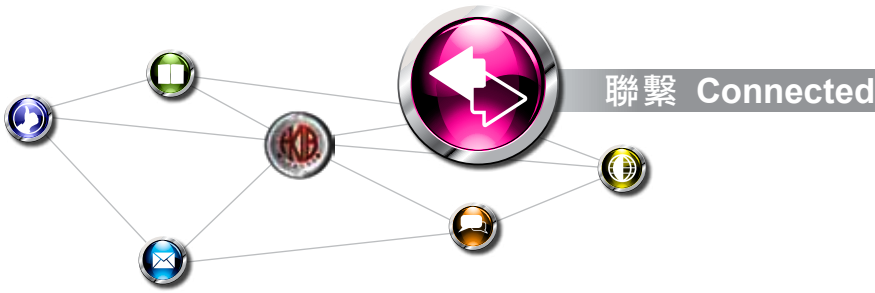
彭子杰先生於 2 月 27 日與學會會員分享有關流動性風險管理的相關事宜。是次免費講座反應熱烈，迅速額滿。

Dr. Peter Pang speaking on "Liquidity Risk Management – Challenge by LM2 Implementation" on 27 February 2012. The free seminar was well-received by our members with overwhelming response.



學會榮譽顧問王滂世先生與會員分享寶貴經驗和管理訣竅。

Mr. Eddie Wang, Honorary Advisor of HKIB, shared his insightful knowledge of the management and working style in the Mainland with members.



● 香港銀行家峰會 2012
The Hong Kong Banking Conference 2012



香港特別行政區財政司司長曾俊華先生於香港銀行家峰會 2012 上發言。

Mr. Tsang Chun-wah, John, Financial Secretary, The Government of the Hong Kong Special Administrative Region delivered speech at the Hong Kong Banking Conference 2012.

第十一屆全國人大常委、財經委副主任委員、中國金融學會常務副會長、中國金融會計學會會長、中國金融教育發展基金會理事長、中國人民銀行原副行長吳曉靈女士於香港銀行家峰會 2012 上發言。

Ms. Wu Xiaoling, Vice Chairwoman of the Financial and Economic Affairs Committee of the National People's Congress of the People's Republic of China, Executive Vice-chairperson of the Finance and Banking Society of China, Chairwoman of the Financial Accounting Society of China, and Former Deputy Governor of the People's Bank of China at the Hong Kong Banking Conference 2012.



香港銀行家峰會 2012 專業小組論壇講者：（左起）香港上海滙豐銀行亞太區顧問（業務策略及經濟）梁兆基先生（主持）；永亨銀行總經理馮建明博士；東亞銀行副行政總裁李民橋先生及中國銀行（香港）副總裁楊志威先生。

Panel Discussion of the Hong Kong Banking Conference 2012: (from left) Mr. George Leung, Advisor, Asia-Pacific (Strategy and Economics), HSBC (moderator); Dr. David Fung, General Manager, Wing Hang Bank; Mr. Adrian Li, Deputy Chief Executive, The Bank of East Asia and Mr. Jason Yeung, Deputy Chief Executive, Bank of China (Hong Kong).



香港銀行家峰會 2012 吸引超過 110 間銀行和金融機構的 500 位行政人員，以及 70 多位來自內地 14 個省市的代表參加。

The Hong Kong Banking Conference 2012 attracted a full house of over 500 Hong Kong participants from 110 banks and financial institutions and more than 70 Mainland delegates from 14 provinces.

● 銀行業科技及營運操作論壇 2012
The Technology and Operations Forum 2012



銀行業科技及營運操作論壇反應非常熱烈，業界藉此交流平台分享資訊及通訊科技的最新發展。

The Technology and Operations Forum held on 3 May 2012 was well received by our members. Participants acquired insights for leveraging Information and Communications Technology (ICT) for banking process and profit improvement.

學會邀得多位專家於銀行業科技及營運操作論壇上分享有關資訊科技、營運管理及風險管理之最新趨勢及發展。

HKIB invited renowned speakers from the industry to share the latest development and trends in information technology, operations and risk management issues in the Technology and Operations Forum.



區內 / 國際聯繫 Regional / International Relationship



中國銀行業協會第一副秘書長余學軍女士（右八）、國際部主管付靜女士（左四）出席香港銀行學會周年大會並與議會及理事會成員合照。

Ms. Yu Xuejun, Deputy Secretary-General (8th from right) and Ms. Fu Jing, Head of International Department (4th from left) of China Banking Association attended the Annual General Meeting and pictured with our Council and Executive Committee Members.

學會榮譽秘書、上海商業銀行常務董事兼行政總裁郭錫志先生（右一）代表學會跟淮安市人民政府簽署合作諒解備忘錄。

Mr. David Kwok (1st from right), Honorary Secretary of HKIB and Managing Director and Chief Executive of Shanghai Commercial Bank signed the MoU with Huaian Municipal People's Government.



上海市銀行同業公會潘岳漢會長（右）與香港銀行學會榮譽秘書郭錫志先生交換簽約紀念禮物。

Mr. Pan Yuehan, Chairman of the Shanghai Banking Association, and Mr. David Kwok, Honorary Secretary of HKIB, exchanged a souvenirs on behalf of the two organisations after signing the MoU.

學會行政總裁梁嘉麗女士及 QFBA 行政總裁 Abdulaziz Al-Horr 博士代表兩所機構簽署合作備忘錄。

Ms. Carrie Leung, CEO of HKIB and Dr. Abdulaziz Al-Horr, CEO of QFBA, signed the MoU on behalf of the two organisations.



學會行政總裁梁嘉麗女士（前排左五）出席亞太區銀行學會協會會議與各國代表合照。

Ms. Carrie Leung, Chief Executive Officer of the Institute (Front row, 5th from left) attended the APABI meeting and pictured with the group of representatives.



感謝及交流 Appreciation & Networking



香港金融管理局陳德霖先生（左）接受香港銀行學會會長王冬勝先生頒授「香港銀行學會資深會士」卷軸。

Mr. Norman Chan (left) of the Hong Kong Monetary Authority received the HKIB Fellowship scroll from Mr. Peter Wong, President of HKIB.



澳門金融管理局行政委員會主席丁連星先生（右）接受香港銀行學會副會長王守業先生頒授「香港銀行學會資深會士」卷軸。

Mr. Teng Lin Seng (right), Chairman of the Monetary Authority of Macao received the HKIB Fellowship scroll from Mr. David Wong, Vice President of HKIB.



出席晚宴的現任和前任議會成員、理事會主席、理事會和專責委員會成員惜別前任榮譽秘書吳淑英女士，並與吳女士（前排左六）合照。

Current and former Council members, Chairman of Executive Committee, Executive Committee and Sub-Committees members gathered to bid farewell to Ms. Christina Ng (Front row, 6th from left), the retired HKIB Honorary Secretary.

2012年致謝暨交流酒會向一直支持學會發展的顧問、業務夥伴和各界友好衷心致謝。

Networking Cocktail 2012 to express heartfelt thanks to advisers, business partners and friends who have rendered their valuable support to the Institute.





附錄 I : 學會委員會

Appendix I : Institute's Committees

Administration and Finance Committee	行政及財務委員會
Chairman:	主席 :
Mr. David S C KWOK, FHKIB, Shanghai Commercial Bank Limited	郭錫志先生, 上海商業銀行
• Mr. Stephen CHAN, AHKIB, Bank of China (Hong Kong) Limited	陳文先生, 中國銀行(香港)有限公司
• Mrs. Miranda HOLLAND, Standard Chartered Bank (Hong Kong) Limited	陳嘉玲女士, 渣打銀行(香港)有限公司
• Mr. TONG Hon Shing, AHKIB, The Bank of East Asia, Limited	唐漢城先生, 東亞銀行有限公司
• Mr. Thomas Tsui, AHKIB, Hang Seng Bank Limited	徐振文先生, 恒生銀行有限公司
China Development Committee	內地發展委員會
Chairman:	主席 :
Mr. Arthur K H YUEN, Hong Kong Monetary Authority	阮國恒先生, 香港金融管理局
• Ms. Margaret CHENG, The Hongkong and Shanghai Banking Corporation Limited	鄭惠貞女士, 香港上海滙豐銀行有限公司
• Mr. K K CHENG, Nanyang Commercial Bank	鄭建崗先生, 南洋商業銀行
• Mr. Steve P W LAU, Hong Kong Monetary Authority	劉寶運先生, 香港金融管理局
• Mr. Peter P K LAW, AHKIB, Hang Seng Bank Limited	羅柏基先生, 恒生銀行有限公司
• Mr. Derek H H WONG, AHKIB, Dah Sing Bank, Limited	黃漢興先生, 大新銀行
• Ms. Mable K B WONG, Wing Hang Bank Limited	王嘉寶女士, 永亨銀行有限公司
• Ms. Wendy W P WONG, The Bank of East Asia Limited	王煥萍女士, 東亞銀行有限公司
Membership and Professional Development Committee	會籍及專業發展委員會
Chairman:	主席 :
Mr. Derek H H WONG, AHKIB, Dah Sing Bank, Limited	黃漢興先生, 大新銀行
• Ms. Beryl K H CHAN, Wing Lung Bank Ltd	陳繼紅女士, 永隆銀行
• Mr. Philip S M FUNG, Industrial and Commercial Bank of China (Asia) Limited	馮兆明先生, 中國工商銀行(亞洲)有限公司
• Professor L C KOO, Beijing Normal University at Zhuhai	顧良智教授, 北京師範大學珠海分校
• Ms. Janice LI, AHKIB, Hang Seng Bank Limited	李娥君女士, 恒生銀行有限公司
• Ms. Wendy Y S MUI, Nanyang Commercial Bank, Limited	梅月嫦女士, 南洋商業銀行
• Mr. Lewis S C SUN, The Bank of Tokyo-Mitsubishi UFJ, Ltd	辛樹川先生, 三菱東京UFJ銀行
• Ms. Amy WONG, The Bank of East Asia, Limited	黃麗華女士, 東亞銀行有限公司
Publications and Banking Today Sub-Committee	出版事務及 Banking Today 委員會
• Mr. Patrick HO, FHKIB, HKIB Honorary Advisor	何柏泰先生, 香港銀行學會榮譽顧問
• Mr. Patrick LAM, Hang Seng Bank Limited	林文河先生, 恒生銀行有限公司
• Mr. Timothy LAM, City University of Hong Kong	林志仁先生, 香港城市大學
• Dr. LUK Kwai Wing, AHKIB, Community College of City University of Hong Kong	陸桂榮博士, 香港城市大學專上學院
• Mr. MOHAN Joseph Bernard, Community College of City University of Hong Kong	鍾慕珩先生, 香港城市大學專上學院
• Ms. Liza YUEN, Wing Hang Bank, Limited	袁麗麗女士, 永亨銀行有限公司
Professional Standard and Examination Board	專業標準及考試委員會
Chairman:	主席 :
Mr. Nelson S K MAN, Hong Kong Monetary Authority	萬少焜先生, 香港金融管理局
Mr. Henry F CHENG, Hong Kong Monetary Authority	鄭發先生, 香港金融管理局
• Mr. Amos CHAN, AHKIB, Hang Seng Bank Limited	陳紹樂先生, 恒生銀行有限公司
• Mr. Wilson CHEUK, Bank of America Merrill Lynch	卓耀明先生, 美國銀行美林
• Ms. Venus CHIU, Wing Lung Bank Ltd	趙慧玲女士, 永隆銀行
• Mr. Eugene IU, FHKIB	姚寶燦先生
• Mr. Siu On NG, The Hongkong and Shanghai Banking Corporation Limited	伍兆安先生, 香港上海滙豐銀行有限公司
• Mrs. Rachel Y W WEI, The Hongkong and Shanghai Banking Corporation Limited	宋若蘊女士, 香港上海滙豐銀行有限公司

註 : 香港金融管理局萬少焜先生、香港上海滙豐銀行有限公司伍兆安先生分別於2013年3月及4月辭任專業標準及考試委員會主席及委員職務。該等職務於同年4月及5月分別由鄭發先生及宋若蘊女士接任。

Note : Mr. Nelson S K MAN of Hong Kong Monetary Authority and Mr. Siu On NG resigned from Chairman and member of the Professional Standard and Examination Board in March and April 2013, and were succeeded by Mr. Henry F CHENG and Mrs. Rachel Y W WEI respectively.

Examination Moderating Committee**考試評審委員會****Chairman:****主席：****Mr. Eugene IU, FHKIB****姚寶燦先生****Deputy Chairmen:****副主席：**

- Dr. Alex CHAN, The University of Hong Kong
- Mr. Richard YAU, FHKIB, Integrated Investment Management Ltd.

陳永豪博士，香港大學
邱健祥先生，海誼投資管理有限公司

Members of Moderating Committee:**評審委員會委員：**

- | | |
|--|---|
| • Mr. Frederick AU, Risk Partner | 區泳圖先生，峰顯管理服務公司 |
| • Dr. Michael KC CHAN, UBS AG | 陳啟昌博士，瑞士銀行 |
| • Mr. Simon CHAN, AHKIB, Barrister-at-Law | 陳步青大律師 |
| • Mr. Wilson CHEUK, Bank of America Merrill Lynch | 卓耀明先生，美國銀行美林 |
| • Dr. Vincent CHO, The Hong Kong Polytechnic University | 曹永成博士，香港理工大學 |
| • Mr. Richard CHU, Hong Kong Monetary Authority | 朱兆熊先生，香港金融管理局 |
| • Dr. Andy CHUI, The Hong Kong Polytechnic University | 徐振偉博士，香港理工大學 |
| • Ms. Annie FUNG, Barrister-at-Law | 馮麗玲大律師 |
| • Dr. C H HUI, Hong Kong Monetary Authority | 許祖愷博士，香港金融管理局 |
| • Mr. Kenneth HUI, Sumitomo Mitsui Banking Corporation | 許鋒威先生，三井住友銀行 |
| • Dr. David LAM | 林耀就博士 |
| • Dr. Kevin LAM, The Chinese University of Hong Kong | 林自強博士，香港中文大學 |
| • Ms. Stella LAM, AHKIB, China CITIC Bank International Limited | 林慕華女士，中信銀行（國際）有限公司 |
| • Mr. Timothy LAM, City University of Hong Kong | 林志仁先生，香港城市大學 |
| • Mr. Wilson LAU, The Hong Kong and Shanghai Banking Corporation Limited | 劉仕樑先生，香港上海滙豐銀行有限公司 |
| • Dr. Norman LAW, AHKIB CFMP | 羅文華博士 |
| • Mr. Simon LI | 李兆棠先生 |
| • Mr. Stanley LI, Community College of City University | 李少景先生，香港城市大學專上學院 |
| • Dr. K C LIM, City University of Hong Kong | 林國洲博士，香港城市大學 |
| • Mr. Simon LO, Standard Chartered Bank (Hong Kong) Limited | 羅友全先生，渣打銀行（香港）有限公司 |
| • Dr. LUK Kwai Wing, AHKIB, Community College of City University | 陸桂榮博士，香港城市大學專上學院 |
| • Mr. Maurice SAE-UNG, Ernst & Young Tax Services Ltd. | 吳煒林先生，安永稅務及諮詢有限公司 |
| • Ms. Joanna SHI, Hong Kong Monetary Authority | 施燕玲女士，香港金融管理局 |
| • Dr. Mike SO, The Hong Kong University of Science and Technology | 蘇家培博士，香港科技大學 |
| • Dr. Hongmou SONG, Financial Office The Xinjiang Uygur Autonomous Region (previously served at China Banking Regulatory Commission) | 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. Albert WANG, The Chinese University of Hong Kong | 王琰博士，香港中文大學 |
| • Mr. Joseph WEI, AHKIB, BNP Paribas Hong Kong Branch | 韋錦邦先生，法國巴黎銀行香港分行 |
| • Dr. Michael WONG, City University of Hong Kong | 黃澤森博士，香港城市大學 |
| • Ms. Ann WU, People Excellence Training & Consulting Co. | 胡淑中女士，薈萃教育及顧問公司 |
| • Mr. Shuo YANG, China Banking Regulatory Commission | 楊碩先生，中國銀行業監督管理委員會 |
| • Dr. Shirley Mo-ching YEUNG, Hang Seng Management College | 楊慕貞博士，恒生管理學院 |
| • Ms. Vivian YANG, China Banking Regulatory Commission | 楊元元女士，中國銀行業監督管理委員會 |
| • Mr. Jondy YIU, Hang Seng Bank Limited | 姚壯迪先生，恒生銀行有限公司 |



附錄 II：機構會員 (2012/2013)

Appendix II : Corporate Members (2012/2013)

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

Hang Seng Management College	恒生管理學院
HBZ Finance Limited	
Hong Kong Institute of Vocational Education (Sha Tin & Chai Wan)	香港專業教育學院（沙田及柴灣）
Hong Kong Monetary Authority	香港金融管理局
Indian Overseas Bank	印度海外銀行
Industrial and Commercial Bank of China (Asia) Limited	中國工商銀行（亞洲）有限公司
Industrial and Commercial Bank of China (Macau) Limited	中國工商銀行（澳門）股份有限公司
Institute of Professional Education And Knowledge	高峰進修學院
Jiangsu Banking Association	江蘇省銀行業協會
LGT Bank in Liechtenstein AG, Hong Kong Branch	LGT 皇家銀行香港分行
Liaoning Banking Association	遼寧省銀行業協會
Luso International Banking Ltd	澳門國際銀行
Malayan Banking Berhad (Maybank Hong Kong)	馬來亞銀行有限公司香港分行
Monetary Authority of Macao	澳門金融管理局
Nanyang Commercial Bank, Ltd.	南洋商業銀行有限公司
Octopus Cards Limited	八達通卡有限公司
Oversea - Chinese Banking Corporation Ltd	華僑銀行
Ping An Bank Company Limited	平安銀行
P T Bank Negara Indonesia (Persero) Tbk, Hong Kong Branch	印尼國家銀行香港分行
Public Bank (Hong Kong) Limited	大眾銀行（香港）有限公司
Punjab National Bank	
Rabobank International Hong Kong Branch	荷蘭合作銀行香港分行
Schroder and Co Bank AG Hong Kong Representative Office	
Shanghai Commercial Bank Ltd.	上海商業銀行有限公司
Shanghai Pudong Development Bank Co. Ltd., Hong Kong Branch	上海浦東發展銀行有限公司香港分行
Shinhan Bank, Hong Kong Branch	新韓銀行香港分行
Societe Generale Bank & Trust Hong Kong Branch	法國興業銀行與信託香港分行
Standard Chartered Bank (Hong Kong) Ltd	渣打銀行（香港）有限公司
State Bank of India	印度國家銀行
State Street Bank and Trust Company, Hong Kong Branch	美國道富銀行香港分行
Tai Yau Bank Ltd	大有銀行有限公司
Taishin International Bank Co., Ltd.	台新國際商業銀行股份有限公司
The Bank of East Asia, Limited	東亞銀行有限公司
The Hongkong and Shanghai Banking Corporation Limited	香港上海滙豐銀行有限公司
Toronto-Dominion Bank	多倫多道明銀行
Union Bank of India	印度聯合銀行
United Overseas Bank Ltd	大華銀行有限公司
Westpac Banking Corporation, Hong Kong Branch	西太平洋銀行香港分行
Wing Hang Bank, Limited	永亨銀行有限公司
Wing Lung Bank Ltd	永隆銀行有限公司



附錄 III : 會士考試獲獎名單 Appendix III : Associateship Examination Prize List

會士考試優異生 Top Candidates for Associateship Examinations

Spring 2012

Subject	Donor	Name	Organisation
Advanced Subjects			
Business and People Management	Standard Chartered Bank (Hong Kong) Limited	Mr. Tang Chung Wai	The Hongkong and Shanghai Banking Corporation Limited
Corporate Finance Services	Wing Lung Bank Ltd.	Mr. Ma Hiu Fung	Bank of China (Hong Kong) Limited
Specialist Subjects			
OPERATIONS MANAGEMENT			
Operational Risk and Quality Management	Shanghai Commercial Bank Ltd.	Mr. Wong Po Lun	Bank of Communications Co., Ltd. Hong Kong Branch
TREASURY MANAGEMENT			
Bank Asset and Liability Management	DBS Bank (Hong Kong) Limited	Ms. Tang Chi Yun Rebecca	Standard Chartered Bank (Hong Kong) Limited

Autumn 2012

Subject	Donor	Name	Organisation
Advanced Subjects			
Business and People Management	Standard Chartered Bank (Hong Kong) Limited	Mr. Li Yat Fai	Sumitomo Mitsui Banking Corporation
Corporate Finance Services	Wing Lung Bank Ltd.	Mr. Tsang Heung Chun	Hong Kong Monetary Authority
Management of Information Systems in Banking	Bank of China (Hong Kong) Limited	Mr. Wong Chiu Kwai	Baker Tilly Hong Kong CPA

會士考試新生獎 Freshman Prize for Associateship Examinations

Donor	Diet	Name	Organisation
Nanyang Commercial Bank, Ltd.	Spring	Mr. Fung Kin Hang	Bank of China (Hong Kong) Limited
	Autumn	Miss Luo Xianxian	Bank of China (Hong Kong) Limited

附錄 IV : 完成考試會員名單 Appendix IV : Examinations Completion List

截至2012年12月31日之新專業財富管理師名單 New Certified Financial Management Planners (CFMPs) as at 31 December 2012

Au Kit Ching Fannie	Ho Chi Keong	Lei Ka Hang	Tam Antonio
Chan Chi Man	Ho Shi Fan	Leong Mei Pou	Tam Ion Cho
Chan Choi Iok	Hui Ying Chun	Leung Hon Fung	Tam Kam Cheng
Chan Hung Tat	Hung Wing Yee	Li Soo Mai	Tam Kuok Keong
Chan Kam Kun	Ian Chi Pang	Li Yan	Tsui Siu Yin
Chan Lin Fung	leong Ka Wai	Li Yuk King Avon	Wang Lifeng
Chan Maria Rosalina	leong Lai I	Lin Kam So	Wong Lai I
Che Son Ho	Ip Hin Yeung	Lin Kim Fung	Wong Lok Man
Cheng Bo Chu Carmen	Ko Kaven	Liu Jun	Wong Ming Yiu Andrew
Cheng Ka Chun	Kong Sio Lai	Lo Chung Kit	Wong Pik Shan
Cheng Lap Ying	Lai Ting Yan	Lo Kuai lu	Wong Wing Yin
Cheng Ying Ying	Lai Yu Ming	Lum Tsui Han	Wong Yuen Shan
Cheung Kai Hung	Lam Fong Lin	Ma Sok Kei	Wu Kut On
Cheung Koon Wing	Lam Kit Vai	Ng Chao Ha	Wu Xuhui
Cheung Ngai Yi	Lam Weng Leong	Ng Pou Pou	Xiao Ronghuo
Chiu Ka Chai	Lao Wan Wai	Ng Un I	Yan Kwok Chi
Choi Hoi Lun Kelvin	Lau Chi Leung	Ng Weng Koi	Yan Lin
Chu Ieng Ieng	Lau Man Ling	Ngan Po Lan	Yang Yi
Chung Man Wai	Lau Sok Wai	Ni Juhua	Yeung Wai Chin
Chung Sai Cheong	Lee Chun Pong James	Si San Ho	Yip Man Lung
Dang Xintao	Lee Ka Shu	Sun Wing Kei	Yiu Sze Man
Fan Danyang	Lee Kam Fai	Sun Ximei	Yu Sin Chau Christine
Feng Zhirong	Lee Man Chun	Szeto Wai Shing	Zhang Lin
Gong Yucheng	Lei Fong Ian	Tai Sok Kuan	Zhang Shilei

截至2012年12月31日之新銀行業資歷認證名單 New Accredited Banking Practitioners (ABPs) as at 31 December 2012

Au Yeung Kin Nam	Chung Wai Lun William	Lung Kwok Wai	Wang Qiang
Chan Chui Yi	Ho Fai	Ma Hiu Fung	Wong Chiu Kwai
Chan Michael Wai Kit	Ho Ho Lam	So Man Ying	Wong Ngai Wai
Chan Shuk Yan	Hui Lai Ling	Tam Lam Chi	Wong Po Lun
Chan Shuk Yee	Ip Wing Chung	Tam Man Sang	Wong Yeuk Hei Esther
Chan Wai Ting	Ip Wing Sum	Tam Wai Ying	Wu Kit Yee
Chan Wing Sum	Kwok Fung Kuen Brenda	Tang Chi Yun Rebecca	Wu Wei
Chan Yuk Lin Casy	Lee Chun Yin	Tang Yin Wah	Yau Fung
Cheung Man Ki	Lee Sai Wah	Tsang Heung Chun	Yau Kam Shui
Chow Kin On	Li Kin Ho	Tsang Hon Kin	Yu Yu Kwan Stephanie
Chow Pak Wang	Lo Hing Leung Roger	Tse Tsui Yee Cherrie	Yuen Siu Nga Agnes
Chui Tsz Kwan	Lo Ho Yi	Tsoi Shuk Yi	

2012年度之新香港銀行學會會士名單 New Associates of the Hong Kong Institute of Bankers in 2012

春季 Spring

營運管理會士 Associates (Operations Management)

Au Yeung Ka Ling	Lau Chung Man	Lau On Yee Fanny	Tam Man Sang
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信貸管理會士 Associates (Credit Management)

Cheng Ka Ying Helen	Lam Shang King	Lin Kit	Wong Yuen Ying
Fung Ka Chun	Lam Yee Man	Tang Chun Man	

財資管理會士 Associates (Treasury Management)

Au Yeung Kin Nam	Cheng Yuen Yu	Tam Lam Chi	Tang Chi Yun Rebecca
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秋季 Autumn

營運管理會士 Associates (Operations Management)

Au Cheuk Wai	Ip Wan Fung
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財資管理會士 Associates (Treasury Management)

Lee Chun Yin	Leung Chun Ming	Tang Wai Sang
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附錄 V : 學會提供之課程及研討會

Appendix V : List of Public Programmes and Seminars

日期 Date	項目 Event
一月 January	<ul style="list-style-type: none"> - Bankruptcy Laws and Its Significance in Bank Financing - Corporate Valuation Workshop - Trade Finance for Credit & Marketing Officers - Update on Anti-Money Laundering: Best Practice in Protecting Your Organisation
二月 February	<ul style="list-style-type: none"> - Branch Banking - Operations and Practices - Internal Audit in Financial Institutions - Mergers & Acquisition Workshop - Sovereign Credit Risk and Global Economy: 2012 Crystal Ball - The Foreign Exchange Regime for PRC Cross-Border Financing - Training Programme for FDRC Mediators and Arbitrators - Part II: Financial Products & their Selling Process - Free Seminar: Liquidity Risk Management - Challenge by LM2 Implementation - Free Seminar: HKIB Luncheon Series 2012 - Updating the Eurozone Outlook
三月 March	<ul style="list-style-type: none"> - New Legislation on Anti-Money Laundering and Counter-Terrorist Financing Workshop - Red Flags for Corporate Failure & Lender's Protective Measures - Case Study Workshop - Regulators Dialogue - Updates on Basel III Framework and Regulatory Standards - Training Programme for FDRC Mediators and Arbitrators - Part II: Financial Products & their Selling Process - Workshop on HK Regulatory Requirements & Updates - Distribution & Marketing of Structured Products - Certificate in Bank Asset and Liability Management - Certificate in Bank Lending - Certificate in Treasury Markets and Operations - Examination Preparatory Programme: Banking Services and Professional Ethics (Self Learning Programme) - Examination Preparatory Programme: Financial Systems and Risk Management (Self Learning Programme) - Examination Preparatory Programme: Fundamentals of Accounting and Law in Banking (Self Learning Programme) - Free Seminar: AHKIB - Chartered Banker Information Session - Free Seminar: CCBP Information Session
四月 April	<ul style="list-style-type: none"> - Interpretation of Financial Statements and Writing Credit Proposals - Practical and Regulatory Issues on PRC External Security for Financing in Comparison with Hong Kong - Certificate in Bank Asset and Liability Management (Self Learning Programme) - Certificate in Business and People Management (Self Learning Programme) - Certificate in Operational Risk and Quality Management (Self Learning Programme) - Examination Preparatory Programme: Banking Services and Professional Ethics - Examination Preparatory Programme: Financial Systems and Risk Management - Examination Preparatory Programme: Fundamentals of Accounting and Law in Banking - Free Seminar: Liquidity Risk Management - Challenge by LM2 Implementation - Free Seminar: 近看內地銀行 (從領導與管理角度分析內地銀行與香港銀行的分別)
五月 May	<ul style="list-style-type: none"> - Regulators Dialogue - Updates on Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance (AMLO) - Technology & Operations Forum - Treasury Operations and Management - Certificate in Corporate Finance Services (Self Learning Programme) - Certificate in Finance of International Trade (Self Learning Programme) - Free Seminar: HKIB Luncheon Series 2012 - Rethinking Risk Management
六月 June	<ul style="list-style-type: none"> - Market Risk Measurement & Management - New Legislation on Anti-Money Laundering and Counter-Terrorist Financing Workshop - Review of Significant Concepts under Companies Ordinance for Banking Applications - Review of Significant Concepts under Mortgage of Properties for Bank Lending Transactions - Understanding and Applying Structured Products

日期 Date	項目 Event
七月 July	<ul style="list-style-type: none"> - Bank Asset and Liability Management - Capturing Business Opportunities in Foreign Exchange and Money Markets - Internal Audit in Financial Institutions - Investment Psychology: The Irrational Mind of the Market - The Basics of Loan Syndication - France's Economic Performance and its Place in Europe - 投資產品銷售合規之概述與更新 - 保險產品銷售合規之概述與更新 - Examination Preparatory Programme: Banking Services and Professional Ethics
八月 August	<ul style="list-style-type: none"> - Account Opening Documentation Requirements from Legal and Regulatory Perspectives - Branch Banking - Operation & Practice - Corporate Credit Analysis - Key Credit Risk Management Framework from Regulatory Perspectives - Trade Finance for Credit & Marketing Officers - Updates on Basel III Framework - Workshop on "Guarantees - A Form of Security to Bank Financing" - Free Information Session: CCBP Information Session
九月 September	<ul style="list-style-type: none"> - Corporate Finance Loan Structuring - Key Credit Risk Management Principles - Collateral and Guarantee - New Legislation on Anti-Money Laundering and Counter-Terrorist Financing Workshop - Overview on China's Securities Market for Foreign Investments - Overview on Operational Risk and Process Management - Regulatory Requirements Relating to Structured Products - Wealth Management - Training Programme for FDRC Mediators and Arbitrators - Part II: Financial Products & their Selling Process - Understanding Bank Risk Management - Certificate in Bank Asset and Liability Management - Certificate in Bank Lending - Certificate in Corporate Finance Services - Certificate in Credit Risk Management - Certificate in Finance of International Trade - Certificate in Operational Risk and Quality Management - Certificate in Treasury Markets and Operations - Free Seminar: AHKIB - Chartered Banker Information Session - Free Seminar: Liquidity Risk Management - Challenge by LM2 Implementation - Free Seminar: 7th HKIB Outstanding Financial Management Planner Awards - Information Session
十月 October	<ul style="list-style-type: none"> - Key Credit Risk Management Principles - Large Exposure and Risk Concentration - Regulators Dialogue - Property Mortgage Lending - Regulatory Requirements Relating to Structured Products - Wealth Management - Workshop on New Legislation - The Personal Data (Privacy)(Amendment) Ordinance - Certificate in Bank Asset and Liability Management (Self Learning Programme) - Certificate in Bank Lending (Self Learning Programme) - Certificate in Business and People Management (Self Learning Programme) - Certificate in Corporate Finance Services (Self Learning Programme) - Certificate in Finance of International Trade (Self Learning Programme) - Examination Preparatory Programme: Financial Systems and Risk Management - Examination Preparatory Programme: Fundamentals of Accounting and Law in Banking
十一月 November	<ul style="list-style-type: none"> - Account Opening Documentation Requirements from Legal and Regulatory Perspectives - Bankruptcy Laws and Its Significance in Bank Financing - Corporate Credit Decision Making Workshop - A Cash Flow Based Lending Approach - Red Flags for Corporate Failure & Lender's Protective Measures - Case Study Workshop - The Foreign Exchange Regime for PRC Cross-Border Financing - The Latest FATCA Guidance - What Are Hong Kong & China Banks Are Doing? - Trade Finance for Credit and Marketing Officers - Free Seminar: What can a banker do when a borrower is in Financial Difficulties?
十二月 December	<ul style="list-style-type: none"> - FI Counterparty Risk Analysis - Examination Preparatory Programme: Banking Services and Professional Ethics (Self Learning Programme) - Examination Preparatory Programme: Financial Systems and Risk Management (Self Learning Programme) - Examination Preparatory Programme: Fundamentals of Accounting and Law in Banking (Self Learning Programme)



附錄 VI：內地及澳門培訓課程

Appendix VI : China and Macau Programmes

日期 Date	課程 Programme	日期 Date	課程 Programme		
二月 February	財務會計專題培訓班 香港銀行及金融業體系培訓班 電子銀行業務培訓班 風險管理培訓班 專業財富管理師 - 第一階段 專業財富管理師 - 第一階段 (澳門) 財富管理文憑課程 (澳門) 信貸管理文憑課程 (澳門)	六月 June	採購技能實務培訓班 中小企業信貸人員培訓班 電子商務及電子銀行培訓班 優秀業務骨幹培訓班 專業團隊培訓班 - 國際化團隊 產品經理運作機制培訓班 優秀大堂經理、理財經理及個人貸款客戶經理培訓班 專業財富管理師 - 第一階段 (澳門) 財富管理文憑課程 (澳門) 內控及風險管理培訓班 (澳門) 信貸管理文憑課程 (澳門)		
	三月 March		七月 July	中後台服務與效率提升培訓班 財務會計專題培訓班 商業銀行經營管理培訓班 專業團隊培訓班 - 國際化團隊 專業團隊培訓班 - 資金業務團隊 網點經理培訓班 金融危機時代的銀行監管及香港銀行內控體系培訓班 客戶投訴類信訪受理與問題解決培訓班 財富顧問海外投資管理能力提升培訓班 專業財富管理師 - 第一階段 專業財富管理師 - 第一階段 (澳門) 私人銀行優質服務培訓班 (澳門) 銀行風險管理培訓班 (澳門) 財富管理文憑課程 (澳門) 信貸管理文憑課程 (澳門)	網點轉型培訓班 商業銀行經營管理培訓班 財務管理培訓班 優秀大堂經理、理財經理及個人貸款客戶經理培訓班 網點管理業務交流會 行部級一把手業務交流會 網點業務拓展與管理培訓班 網點轉型培訓班 專業財富管理師 - 第二階段 (澳門) 銀行資產負債管理培訓班 (澳門)
四月 April		八月 August		財富顧問海外投資管理能力提升培訓班 銀行優質服務管理培訓班 專業團隊培訓班 - 產品研發團隊 銀行優質服務及銀行卡管理培訓班 網點業務拓展與管理培訓班 銀行業從業人員赴港研討會 專業財富管理師 - 第一階段 專業財富管理師 - 第一階段 (澳門) 財富管理文憑課程 (澳門) 信貸管理文憑課程 (澳門)	網點轉型培訓班 銀行優質服務文化與管理培訓班 優秀大堂經理、理財經理及個人貸款客戶經理培訓班 零售銀行的經營與實踐培訓班 公司金融板塊優秀客戶經理培訓班 優秀業務骨幹培訓班 養老金業務培訓班 專業財富管理師 - 第二階段 (澳門)
				五月 May	九月 September
十月 October		十一月 November			
	十二月 December		商業銀行經營管理培訓班 專業財富管理師 - 第二階段 (澳門)		

香港銀行學會

香港上環干諾道中148號粵海投資大廈3樓

電話 (852) 2815 1552

傳真 (852) 2544 9946

電郵 hkib@hkib.org

北京代表處

中國北京市西城區金融大街7號
英藍國際金融中心207-209

郵編 100033

電話 (86) 10-6657 5550

傳真 (86) 10-6657 4966

電郵 hkib-beijing@hkib.org

The Hong Kong Institute of Bankers

3/F Guangdong Investment Tower
148 Connaught Road Central, Hong Kong

Tel (852) 2815 1552

Fax (852) 2544 9946

E-mail hkib@hkib.org

Beijing Representative Office :

207-209, Winland International Finance Centre
No. 7, Financial Street, Xicheng District, Beijing, China

Post code 100033

Tel (86) 10-6657 5550

Fax (86) 10-6657 4966

E-mail hkib-beijing@hkib.org