

50th Anniversary
Since 1963

2013 ANNUAL REPORT

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A New Era :

Towards a new accredited professionalism in banking

專業認證新時代



香港銀行學會
The Hong Kong Institute of Bankers

香港銀行學會 2013 年周年報告

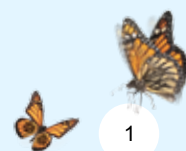
The Hong Kong Institute of Bankers Annual Report 2013

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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 2014 年 5 月 31 日)
(Up to 31 May 2014)

會長 President



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

榮譽會長 Honorary President



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

副會長 Vice Presidents



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



陳愛平
中國工商銀行(亞洲)有限公司
董事長兼行政總裁
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
大中華地區行政總裁
Mr. Benjamin P C Hung, JP FHKIB
Regional Chief Executive Officer
Greater China
Standard Chartered Bank
(Hong Kong) Limited



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



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



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



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



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



劉曉春
中國農業銀行香港分行
行長
Mr. Liu Xiaochun
Chief Executive Officer
Agricultural Bank of China Limited
Hong Kong Branch



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



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



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

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



理事會 Executive Committee

(截至2014年5月31日)
(Up to 31 May 2014)

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



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



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



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



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



梅月嫻
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：渣打銀行(香港)有限公司陳嘉玲女士及中國工商銀行(亞洲)有限公司馮兆明先生分別於2013年6月及2014年4月辭任學會之理事會職務。

Note: Mrs. Miranda Holland, Standard Chartered Bank (Hong Kong) Limited and Mr. Philip Fung, Industrial and Commercial Bank of China (Asia) Limited resigned from the Executive Committee in June 2013 and April 2014 respectively.

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

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主席獻辭
Chairman's Message

我很高興跟大家分享香港銀行學會在2013年的動態與發展。

學會在2013年在多方面取得成就，並舉辦了一連串精彩活動。當中最令人欣喜的是，我們與業界一同慶祝學會成立50周年。學會於2013年10月7日在香港會議展覽中心舉行盛大及意義深遠的50周年慶祝晚宴，近700位賓客出席。我們十分榮幸邀請香港特別行政區財政司司長曾俊華先生為是次盛會的主禮嘉賓。此外，業界踴躍參與晚宴的各環節，包括多間銀行及監管機構的高層參與精彩表演，把現場氣氛推向高潮。學會亦特意印製《50周年紀念特刊》，讓各界人士了解學會在過去50年的發展，及香港晉身國際金融中心所走過的路。

藉此機會，我謹代表學會感謝各議會銀行為50周年慶祝活動和學會品牌提升項目提供慷慨贊助。在其支持下，學會全面翻新了其在上環會址內的培訓中心。翻新後的培訓中心展示現代化設計概念，讓會員置身於和諧、舒適及自在的學習環境，而其設施水平也大大提高，功能不單靈活，更能提升使用效率。新培訓中心將帶領學會走進充滿發展機遇的「新時代」。與此同時，學會品牌提升計劃將在2014年進一步深化，使更能滿足機構和個人會員不斷演變的服務需求。

學會的專業資格課程，即「銀行業資歷認證」（ABP）、「專業財富管理師」（CFMP）、「銀行業專業認證」（CP）及「香港銀行學會會士」（AHKIB）四個專業資格課程，已獲學術及職業資歷評審局認證為香港資歷架構下的第四至第六級別。認證後的課程為會員及業界提供更高水平的培訓階梯，該認證亦肯定了學會一直堅持舉辦具質素保證的專業課程的精神和努力。對此，學會與有榮焉。2013年，來自香港，澳門及中國內地超過200位會員獲頒學會專業稱銜，其中「專業財富管理師」持有人的數目在數年間顯著增加。與此同時，學會培訓

I am delighted to present this report highlighting the dynamic developments of HKIB in 2013.

Without a doubt, 2013 was a highly active year for the Institute. In addition to an array of success, we took the greatest pleasure in celebrating the 50th anniversary of HKIB with the banking community. The 50th Anniversary Gala Dinner was held at the Hong Kong Convention and Exhibition Centre on 7 October 2013 with the attendance of close to 700 guests. We were honoured to have Mr. John Tsang, Financial Secretary of the Hong Kong SAR Government, as the guest-of-honour. The event was highly enjoyable with vast industry participation including splendid performances staged by the staff and senior executives of various banks and regulators. What's more, a 50th Anniversary Commemorative Publication was launched, walking the reader through the Institute's half-a-century development as well as Hong Kong's advancement to become an international financial centre.

On behalf of the Institute, I would like to thank the Council Banks for their generous sponsorship and active participation in the anniversary celebration and rebranding exercise. With their donation, the Institute was able to renovate its training centre. The centre now features a modern, dynamic yet warm and inviting design with upgraded training facilities, increased efficiency and versatility, and expanded capacity. It is well-equipped to support HKIB's reaching out to the "new era" of exciting developments. In addition, the second phase of the HKIB branding exercise will be scheduled to roll out in late 2014 for the betterment of serving the evolving needs of our corporate and individual members.

The accreditation of the four HKIB professional banking qualifications - Accredited Banking Practitioner (ABP), Certified Professional (CP), Associate of HKIB (AHKIB) and Certified Financial Management Planner (CFMP) respectively to Levels 4 to 6 under the Hong Kong Qualifications Framework (QF) by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) is a testament to our dedication to upholding the



highest professional standards and our ongoing commitment to the banking practitioners we serve. In 2013, over 200 HKIB members from Hong Kong, Macau and the Mainland were conferred with HKIB's professional titles, in which there was a notable increase in CFMP holders. Through its ever-improving diverse, progressive roadmap of training programmes, HKIB is consolidating its role as a training and certification hub for the industry, staying true to its slogan, "Be educated, qualified, informed and connected". Looking forward, we will seek to increase both local and cross-regional recognition, especially in Greater China, of HKIB qualifications.

Supporting the development of professional industry standards of practice is part of HKIB's mission. In 2013, HKIB was appointed again by the Education Bureau of HKSAR Government, this time as the Professional Writer to develop Private Banking's Specification of Competency Standards (SCSs), after the successful launch of SCSs for Retail Banking as well as Corporate and Commercial Banking.

2013 also saw the expansion of our membership services to Macau and the Mainland. The launch of our public Continuing Professional Development (CPD) programmes with the Macau Institute of Financial Services aims at supporting the talent development and professional mobility of Macau's banking industry. Further, a significant development was attained for our CFMP (Mainland version) public programme. Its blended mode of learning was launched nationwide. The programme now combines online learning and face-to-face classes, allowing participants to engage in learning anytime, anywhere. A flagship programme of HKIB, CFMP can offer qualification portability and professional mobility for participants in Greater China.

HKIB is ready for more successes in the "new era". The Institute will continue to grow, sharpen its competitive edge and extend its training and certification role. We will deliver our mission to create value for our members and the banking industry. Along this path to the even brighter future, your support is vital.

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

活動不斷進步，為會員提供更多樣化，銜接及進階途徑更理想的培訓課程，這均進一步鞏固學會作為業界培訓和認證的樞紐地位，且與我們為會員提供「教育、認證、信息、聯繫」的使命同步一致。展望將來，學會的專業資格課程定能在香港和其他地區獲得更廣泛的認可。

支援業界制定行業能力標準亦是學會的重要工作。2013年，憑著學會在業界的網絡，我們再度榮獲香港特別行政區教育局任命為專業撰寫機構，負責撰寫私人銀行業務的《能力標準說明》。這是繼學會撰寫零售，企業和商業銀行《能力標準說明》後，再次獲得委任。

此外，我們在2013年擴展了澳門及內地的會員服務及培訓項目。學會與澳門金融學會合辦專業發展課程，以促進澳門銀行業的人才發展和跨地區交流。同年，「專業財富管理師」（CFMP）的混合學習模式課程在內地推出，結合在線學習及面授班，讓學習更靈活。作為學會旗艦課程，「專業財富管理師」（CFMP）專業資格為持有人提供不同持續進修途徑，甚或跨境事業發展機遇。

邁進「新時代」，學會將繼續成長，提升競爭力，同時增強培訓和認證實力，實踐使命，為會員和銀行業創造更高價值。期待您繼續支持學會，一起締造更美好的未來。

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！我很榮幸在2013年擔任香港銀行學會榮譽秘書。去年，在50周年誌慶委員會、銀行業、監管機構及所有會員的鼎力支持下，學會舉辦了一連串精彩且極具意義的金禧慶祝活動，以紀念學會成立半世紀，總結過去50年的成就，同時開展未來新的一頁。為此，我謹代表學會感謝議會及理事會各成員給予的支持。學會有賴他們豐富的行業知識、專業網絡和經驗，成功制定和落實發展策略，並取得豐碩成果。

議會和理事會的成員架構在2013年期間的變動包括：

1. 議會方面，共四位新成員加入成為副會長，包括創興銀行常務董事兼行政總裁劉惠民先生、中國農業銀行香港分行行長劉曉春先生、交通銀行香港分行行政總裁壽福鋼先生及中信銀行（國際）行長兼行政總裁張小衛先生。
2. 理事會方面，新加入的成員包括：香港金融管理局銀行監理部助理總裁鄭發先生、交通銀行香港分行副行政總裁鄭文宏先生、中國工商銀行（亞洲）執行董事、副行政總裁兼風險總監葉冠東先生、渣打銀行（香港）人才發展部主管梁文貞小姐及中國建設銀行（亞洲）副行長兼首席財務官馬陳志先生。

去年，議會向中國銀行（香港）副董事長兼總裁和廣北先生、渣打銀行（香港）大中華地區行政總裁洪丕正先生、恒生銀行副董事長兼行政總裁李慧敏女士、香港金融管理局副總裁阮國恒先生、上海商業銀行董事長榮智權先生及永隆銀行常務董事兼行政總裁朱琦先生授予「香港銀行學會資深會士」稱銜，以表揚和肯定他們於銀行及金融業具顯著貢獻和卓越成就。同時，學會亦邀得施德倫先生為榮譽顧問會長，以及陳棋昌先生、陳嘉玲女士、姚寶燦先生、萬少焜先生和伍兆安先生為榮譽顧問。他們於百忙中為學會提供指導、遠見及專業知識，成就學會及銀行業持續發展。在此，我謹向他們致以萬分謝意。

最後，學會亦致誠感謝兩位榮休理事會成員—前專業標準及考試委員會主席萬少焜先生及前行政及財務委員會成員陳嘉玲女士。萬先生帶領學會旗下專業資格課程成功取得香港學術及資歷評審認證，印證學會實力水平。此外，陳女士長久的支持和精明領導，大大促進了各方交流及合作。在此，學會衷心祝願他們身心健康，事事如意。

展望將來，在議會、理事會成員、榮譽顧問團和會員的傾力支持鼓勵下，學會定必劃出更燦爛的新時代，為會員和銀行業的發展作更大貢獻。

郭錫志，FHKIB
榮譽秘書

It is my great pleasure to take the role as Honorary Secretary of HKIB in 2013. Last year was a remarkably exciting and fulfilling one for the Institute with the celebration of our 50 years of establishment in Hong Kong. My thanks here go especially to the Council and the Executive Committee for their acute insights and extensive experiences that help develop the strategic directions for the Institute and facilitate their implementation and results. Further, I would like to thank the 50th Anniversary Steering Committee, the banking community, regulators and our members for their great support with which we were able to have a wonderful Golden Jubilee celebration.

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

1. For the Council, I would like to welcome Mr. Felton Lau, Executive Director & Chief Executive Officer of Chong Hing Bank; Mr. Liu Xiaochun, Chief Executive Officer of Agricultural Bank of China, Hong Kong Branch; Mr. Shou Fugang, Chief Executive of Bank of Communications, Hong Kong Branch; and Mr. Zhang Xiaowei, President & Chief Executive Officer of China CITIC Bank International, who have joined as Vice Presidents.
2. For the Executive Committee, we are grateful that Mr. Henry Cheng, Executive Director of the Banking Supervision Department of the Hong Kong Monetary Authority (HKMA); Mr. Raymond Cheng, Deputy Chief Executive of Bank of Communications, Hong Kong Branch; Mr. Patrick Ip, Executive Director, Deputy Chief Executive cum Chief Risk Officer of Industrial and Commercial Bank of China (Asia); Ms. Candy Leung, Head of Talent Development of Standard Chartered Bank (Hong Kong); and Mr. Ma Chan Chi, Deputy Chief Executive & Chief Financial Officer of China Construction Bank (Asia), who have come on board as members.

In 2013, the Institute has conferred six distinguished individuals, namely Mr. He Guangbei, Vice Chairman & Chief Executive of Bank of China (Hong Kong); Mr. Benjamin Hung, Regional Chief Executive Officer of the Greater China of Standard Chartered Bank (Hong Kong); Ms. Rose Lee, Vice-Chairman & Chief Executive of Hang Seng Bank; Mr. Arthur Yuen, Deputy Chief Executive of the HKMA; Mr. Lincoln Yung, Chairman of the Shanghai Commercial Bank; and Mr. Zhu Qi, Executive Director & Chief Executive of Wing Lung Bank, with the HKIB Fellowship, while appointing Mr. John Strickland as Honorary Advisory President, and Mr. Chan Kay Cheung, Mrs. Miranda Holland, Mr. Eugene Iu, Mr. Nelson Man and Mr. Ng Siu On as Honorary Advisors. We would like to extend our appreciation for their ongoing commitment, expertise, enthusiasm and visionary leadership that are instrumental to sustaining advancement of the Institute and the banking sector.

Finally, we must also thank the Executive Committee members who retired in 2013, including Mr. Nelson Man, also former Chairman of the Professional Standard and Examination Board, who led the accreditation project to success, and Mrs. Miranda Holland, also member of the Administration and Finance Committee, whose valuable guidance and long service were cardinal. We wish them prosperity and bliss in their future pursuits.

With great confidence, HKIB will be an even more vibrant and forward-looking organization acting in the best interest of the banking sector and its members.

David Kwok, FHKIB
Honorary Secretary



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行政總裁報告 Chief Executive Officer's Report



I have the pleasure to present this report as CEO of The Hong Kong Institute of Bankers. 2013 marked a stellar moment in the Institute's development as it proudly celebrated its 50th anniversary with the tremendous support of HKIB Council and Executive Committee, and the 50th Anniversary Celebration Steering Committee that comprised of Ms. Wendy Mui of Nanyang Commercial Bank as convener, and other members including Ms. Hilda Chow of Industrial and Commercial Bank of China (Asia); Mr. Steve P W Lau of the Hong Kong Monetary Authority; Mr. Tong Hon Shing of the Bank of East Asia, as well as our Honorary Advisors, Mr. Patrick Ho, Ms. Rose Luk, Ms. Christina Ng and Mr. Stanley Wong. I would like to express my greatest gratitude to them for facilitating the Institute's progress with their expert advice and connections. On behalf of the Institute, I also take this opportunity to send our heartfelt appreciation to its members and the banking community for their support of its programmes and activities.

There were many other attainments alongside the 50th anniversary celebrations. Our Regulators Dialogue programmes provided, and continues to provide, a direct interactive platform between banks and regulators for the facilitation of regulatory policy implementation and sharing of best practices in compliance. A promising development, HKIB extended its professional development portfolio to include training for directors of Authorised Institutions. In 2013, a respective Corporate Governance & Compliance Programme with strong support from the HKMA to further enhance the quality of governance at the board level in banks was organised with an overwhelmingly high level of participation. This Institute's focus on fostering a stronger compliance culture and strengthening corporate governance among banks is fully supported by the local regulators, and we feel grateful to be able to facilitate the all-level implementation of regulatory requirements and policies.

作為香港銀行學會行政總裁，本人欣然提呈此報告。2013年標誌著學會半世紀的光輝發展時刻，在學會議會、理事會及50周年誌慶委員會的鼎力支持下，學會熱烈慶祝成立50周年誌慶。50周年誌慶委員會由南洋商業銀行梅月嫦女士擔任召集人，領導眾委員包括中國工商銀行（亞洲）周燕珠女士、香港金融管理局（金管局）劉寶運先生、東亞銀行唐漢城先生，以及學會榮譽顧問何柏泰先生、陸小雯女士、吳淑英女士及黃遠輝先生，為50周年誌慶出謀獻策。各委員以專業建議和人際網絡推動學會昂首向前，本人謹此致以深厚謝意。學會亦藉此機會衷心感謝一眾會員和業界對學會課程和活動大力支持。

不止50周年誌慶圓滿成功，過去一年，學會亦取得多項成就。學會的“Regulators Dialogue”為銀行及監管機構代表提供互動平台，促使監管政策的全面貫徹落實，亦讓業界分享合規操作的最佳實踐經驗。此外，學會亦擴闊了專業發展計劃範圍，加入認可註冊機構董事培訓課程，計劃的發展前景現在可謂大有可為。2013年，在金管局的大力支持下，學會籌辦了企業管治和合規課程，以進一步提升董事層的管治質素。令人欣喜的是，會員反應熱烈，踴躍參與。學會著重在各銀行間培育穩健的合規文化，加強企業管理之舉，實有賴本地監管機構充份支持；而對能夠推動監管規定及政策的全方位執行，我們深感榮幸。

跨地域活動方面，學會於2013年5月在河北省廊坊市為本港業界高層舉辦了《第二屆香港銀行家內地經濟金融高層研修班》。有鑒第一屆空前成功，研修班推出後便廣受業界與內地機構歡迎。此外，學會亦於去年在廈門市舉行了《第二屆兩岸四地銀行業財富管理論壇》。活動反應非常熱烈，隨即成為大中華區財富管理專才聚首一堂、互相啟發的特別活動。

本人欣然彙報，學會多個課程及活動皆已獲編入銀行業行業培訓諮詢委員會的資歷名冊，成為資歷架構（QF）獎勵計劃下的合資格課程，其中包括《香港銀行學會傑出財富管理師評選》、《香港銀行家峰會》、《香港銀行家內地經濟金融高層研修班》，以及《兩岸四地銀行業財富管理論壇》。QF獎勵計劃下的合資格課程為申請成功者提供費用津貼，旨在鼓勵業界從業員積極參與持續進修發展的相關課程，使他們保持專業水平，助銀行業健康發展。

踏入新時代，滿足會員需要和促進專業發展這兩大目標仍是學會工作的核心，絲毫未變。在不久將來，學會將全面檢討會員結構，以進一步提高學會在不同層面的參與，從而提供更佳的會員服務、活動及福利。如此同時，透過大力發展學生會籍，學會將能培育新一代專才，為業界擴大人才庫。為讓旗下專業資格課程的水平與時並進，學會將全面審視「專業財富管理師」及「銀行業資歷認證」課程內容，務求令其範疇更豐富和深化。此外，學會將繼續提供以合規為主的課程，並積極向銀行業中、高層行政人員推廣內地經濟金融研修班，此舉將有助加強跨地域與業界間的相互聯繫。然而，您的支持和參與是學會得以持續發展的成功關鍵。

梁嘉麗
行政總裁

With respect to cross-regional activities, in May 2013, we organised the 2nd Mainland Economics and Finance Elite Seminar for Senior Hong Kong Banking Executives in Langfang, Hebei Province. The programme received positive support both from the industry and the Mainland authorities following its inaugural success. 2013 also saw the holding of the 2nd Cross Strait Four Regions Wealth Management Forum in Xiamen. The event was exceedingly well attended and it is fast becoming an essential event for wealth management professionals in the Greater China region to meet and be inspired.

I am happy to report that a number of HKIB education programmes and activities have been endorsed by the Banking Industry Training Advisory Committee (ITAC) for the Qualifications Framework (QF) as eligible learning activities for the QF Award Scheme, including HKIB Outstanding Financial Management Planner Awards, HKIB Annual Banking Conference, Mainland Economics and Finance Elite Seminar for Senior Hong Kong Banking Executives and Cross Strait Four Regions Wealth Management Forum. The scheme, which provides financial incentives for successful applicants, aims to encourage banking practitioners to engage in continuous learning and development programmes to maintain their competency levels in the profession and promote healthy development within the industry.

Stepping into a new era, our focus on meeting members' needs and facilitating their professional development will remain core to our work. A holistic review of our membership structure will be conducted to further enhance our engagement at different levels and provide better membership services, activities and benefits. In addition, through developing our student membership, we will bolster the pipeline of young talent. Regarding our certification programmes, we will carry out a major syllabus review for CFMP and ABP in order to further enrich the industry's financial knowledge capital. Further, we will continue to offer compliance-focused programmes and extend the Mainland Economics and Finance Elite Seminar to middle-level banking executives, which will contribute to even stronger cross-regional industry connections. Above all, your support is vital to our continuous success.

Carrie Leung
Chief Executive Officer



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建基五十載 邁進新紀元 Opening a New Era on Half a Century's Foundation

Overview:

2013 was a very special year for HKIB as it marked the Institute's 50th anniversary, and to commemorate the milestone, the Institute launched a series of celebratory activities as well as re-branding endeavours. The joyous year was kicked off with an Appreciation and Networking Cocktail event held specially for HKIB's Council, Executive Committee and sub-committee members, programme trainers and examiners, and friends and guests to give thanks for their commitment and support. The event was the official opening for a year full of exciting celebrations and accomplishments to share with members and the banking community; the highlights included the grand HKIB 50th Anniversary Gala Dinner, the release of a commemorative publication, the unveiling of a newly renovated training centre and many more.

HKIB 50th Anniversary Gala Dinner

HKIB held its 50th Anniversary Gala Dinner on 7 October 2013 at the Hong Kong Convention and Exhibition Centre. It was a glamorous evening with a guest list comprised of approximately 700 prominent banking executives from 99 financial institutions and peer organisations; principal officials of the Government of the Hong Kong SAR, including Mr. John Tsang, Financial Secretary and the guest-of-honour; Prof. K. C. Chan, Secretary for Financial Services and the Treasury; Ms Au King-chi, Permanent Secretary for Financial Services and the Treasury (Financial Services); Ms. Florence Hui, Under Secretary for Home Affairs; VIPs such as Dr. Liu Mingkang, former Chairman of the China Banking Regulatory Commission; Mr. Antonio Jose Felix Pontes, Executive Director of Monetary Authority of Macao; HKIB Council and Executive Committee Members. The evening was a memorable occasion, signifying a proud conclusion to HKIB's half-a-century contribution to the advancement of Hong Kong's banking industry and a promising prelude to the future. Since 1963, HKIB has been a dedicated partner of the banking industry that has facilitated the industry's development and Hong Kong's transformation into an international financial centre through nurturing banking talent and fostering inter-industry, cross-sectorial and cross-regional cooperation.

概要：

2013年對香港銀行學會來說是別具意義的一年。這一年標誌著學會踏入成立50周年的里程碑。去年，學會舉辦一連串慶祝活動，更重塑品牌，重新為學會定位，進一步提高服務質素，為未來更高成就奠定基礎。年初舉行的酬謝及交流酒會為這滿載歡欣和回憶的一年揭開序幕。學會有幸邀請議會、理事會和各小組委員會成員、一眾導師、考官，以及各界友好蒞臨出席，答謝他們一直以來的支持與貢獻。此外，學會的年內觸目盛事還包括舉行50周年紀念晚宴、推出周年紀念特刊，及翻新上環會址內的培訓中心等。

香港銀行學會 50周年紀念晚宴

2013年10月7日，學會於香港會議展覽中心舉行隆重的50周年紀念晚宴。學會很榮幸邀請到香港特別行政區財政司司長曾俊華先生主禮晚宴，同時，亦邀得財經事務及庫務局局長陳家強教授、財經事務及庫務局常任秘書長區璟智女士、民政事務局副局長許曉暉女士等主要政府官員出席此盛宴。此外，中國銀行業監督管理委員會前主席劉明康博士及澳門金融管理局行政委員潘志輝先生亦蒞臨赴會，學會有幸榮焉。主禮嘉賓、學會議會和理事會成員與近700位來自99間銀行及金融機構的專業人士歡度了難忘的一夜。席上，學會總結過去半世紀對香港銀行業發展的貢獻，展望學會將昂首步向更光輝的未來。自1963年以來，學會一直是銀行業的忠誠合作夥伴，藉著培育人才促進行業間、跨界別及跨地域合作，推動行業進步，使香港蛻變成爲國際金融中心。



當晚的節目多姿多采。晚宴前先有雞尾酒會，讓賓客把酒言歡。大會特設「香港銀行學會 50 周年回顧展覽」，展示學會與香港銀行業的歷史及發展。同場設有以香港銀行學會雙月刊（Banking Today）封面作構圖的特色拍照區，當晚賓客踴躍拍照留念，爭相成為封面主角，現場瀰漫著一片歡樂氣氛。接著由 70 位成員組成的中國銀行（香港）合唱團傾力獻唱，為晚宴揭開序幕；緊接由東亞銀行呈獻的精彩魔術表演為觀眾帶來無限驚喜。之後，由交通銀行香港分行、東亞銀行、富邦銀行、恒生銀行、滙豐銀行、南洋商業銀行及上海商業銀行七間銀行員工演出的「銀行櫃員時裝展」將現場氣氛推至高峰。壓軸出場的樂隊 HKMC Band & Friends 演唱多首懷舊金曲，令賓客聽得如痴如醉。

學會衷心感謝業界踴躍參與，讓此盛會圓滿結束，出席的賓客度過難忘的一夜。

周年紀念特刊：

《砥礪同行·孕育賢能》

為紀念成立 50 周年，學會出版題為《砥礪同行·孕育賢能》的周年紀念特刊。除了展示學會與銀行業 50 年的歷史剪影和各項發展大事概要，紀念特刊亦記載業界的資訊科技及人力資源專家、監管機構代表及業務拓展專員對銀行業未來發展的睿識洞見，見解甚具前瞻性，而且包含多角度剖析。同時，紀念特刊藉此向業界及各學會創會成員致敬；並透過珍貴的歷史照片和回憶點滴，讓讀者深入了解學會的歷史，加強彼此連繫。

上環總部全新面貌

去年，學會位於上環會址內的培訓中心完成大規模裝修，展現全新面貌。翻新後的培訓中心設備全面升格，新設備包括資源中心、歷史剪影展示區，多功能會議室，和三間可容納 60 至 100 人的課室，課室更可合併成為一間容納 200 人以上的演講室。培訓中心展示現代化設計，凸顯學會邁步向前的主題，加上舒適輕鬆的學習環境、完善先進的教學設備，可配合會員在新紀元的需求。

The evening had an exciting, fun-filled programme consisting of a cocktail reception where guests mingled and networked. A “time tunnel” displaying the histories and developments of HKIB and the local banking industry was featured. In addition, many guests happily made a Banking Today-cover pose at specially arranged Fun Photo Booths. The dinner began with a splendid performance by the Bank of China (Hong Kong) Choir, which was formed by 70 members of staff from the bank, and a spectacular magic show by the Bank of East Asia. The climax of the night was a Bank Teller Uniform Catwalk showcasing their former and current uniforms, modelled by staff from Bank of Communications Hong Kong Branch, the Bank of East Asia, Fubon Bank, Hang Seng Bank, HSBC, Nanyang Commercial Bank and Shanghai Commercial Bank. The final performance was a golden rock & roll show by the HKMC Band & Friends.

HKIB highly appreciated such broad industry participation. The dinner was a grand affair and will be fondly remembered by all.

Commemorative Publication:

“50 Years of Heritage, Knowledge, Insights and Breakthrough”

The Institute’s 50th anniversary was also underscored by the publication that encloses its legacy of achievements, titled “50 Years of Heritage, Knowledge, Insights and Breakthrough”. It features a thorough timeline of signature developments of HKIB and the local banking industry from 1963 to 2013, and forward-looking, multi-angled insights from information technology and human resources experts, regulators and business developers in the banking sector. Moreover, it incorporates dedications to all the concerned parties, including the founding members. Showcasing historic photos and memories that leap out to reach the reader’s heart, the book is able to forge a strong bond between its readers and HKIB.

Unveiling of the Newly Renovated Sheung Wan Training Centre

The Institute’s training headquarter in Sheung Wan, Hong Kong has been given a facelift with greater room capacity and versatility, cutting-edge teaching and learning technologies, and an independent resource corner. It features a modern design that is aligned with the theme of moving forward. The upgraded training centre is well equipped with a comfortable resource corner, a time tunnel, a fully-equipped multi-purpose conference room and three connectable training rooms with individual seating capacities ranging from 60 to 100 persons and a combined seating capacity of over 200 persons. It is ready to serve the increasing and highly sophisticated needs of HKIB members in the new era.



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踏入銀行業認可專業資格的新時代 A New Era of Accredited Professionalism in Banking

Overview:

HKIB is dedicated to providing a professional environment that supports and encourages the personal development of banking practitioners. In Hong Kong and around the globe, banking customers have high expectations of bankers' levels of competence, ethics and professionalism, and the industry is entering a new era focusing on accredited professionalism. The Institute, based on its twin pillars of "training" and "certification", offers an extensive suite of accredited training programmes at every stage from the introductory to professional-status levels.

Accredited Professional Qualification-granting Programmes under Qualifications Framework

The 4 HKIB professional qualification programmes, "Accredited Banking Practitioner" (ABP), "Certified Financial Management Planner" (CFMP), "Certified Professional" (CP) and "Associate of HKIB" (AHKIB), are accredited at Levels 4 to 6 by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) under the Qualifications Framework (QF). Significantly, HKIB was the first and only non-academic institution able to offer a QF Level 6 HKCAAVQ-accredited programme, which is comparable to a master's degree level. The accreditation status reflects HKIB's strengths in administering professional banking education programmes and provides a sound foundation for international benchmarking and academic articulation on HKIB professional qualifications. All the 4 accredited professional qualification programmes were launched starting from the second quarter of 2013 in Hong Kong. HKIB will continue to strive for related recognition from the industry as well as academia in the Greater China region.

The QF-accredited HKIB qualification roadmap provides a clear progressive path for new and experienced banking practitioners alike to receive the most appropriate training to develop their work skills and attain professional status. The multi-entry, multi-exit curriculums allow banking practitioners to flexibly plan for their short and long-term studies. The Institute is pleased that

概要：

香港銀行學會致力為銀行從業員締造優質的個人專業發展環境。時至今日，香港以至世界各地的銀行客戶均要求銀行從業員擁有高水平的專業能力和道德操守，而業界亦正邁向認可專業資格的新時代。「培訓」和「認證」一直都是學會秉持的兩大支柱，學會進修階梯內的課程不論是入門還是專業水平，質素均已獲得廣泛認可。

學會專業資格課程獲資歷架構認證自2013年第二季起，學會的4個專業資格課程——「銀行業資歷認證」（ABP）、「專業財富管理師」（CFMP）、「銀行業專業認證」（CP）及「香港銀行學會會士」（AHKIB）已通過香港學術及職業資歷評審局（評審局）的資歷評審，獲認證為香港資歷架構下的第4至6級別，讓學會成為首間以及唯一一間非大專院校提供第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。認證除了反映學會課程符合國際級水準，其認受性進一步提高外，更為會員提供更多銜接本地或海外課程的機會。展望將來，學會會積極爭取更多大中華區業界及學界的認可。

此外，學會的專業進修藍圖為新入行以至資深從業員提供清晰的資歷提升途徑，讓他們接受最合適的培訓，提高工作技巧與能力，獲得專業資格。學會的專業進修階梯極具彈性，從業員可因應自己的程度和經驗，選修不同水平的課程，切合短期或長遠的專業發展需要。最令我們鼓舞的是，愈來愈多銀行將學會的資格納入員工評核制度。去年，學會專業資格考試的選修人次較2012年上升10%。更令我們欣喜的是，超過210位香港、澳門及中國內地會員獲授學會專業稱銜，其中「專業財富管理師」（CFMP）持有入人數顯著增加。此外，結合網上及面授學習模式的「專



業財富管理師」(CFMP)內地先導課程合共吸引了70位從業員報讀。學員分別來自上海、四川、廣西和江蘇合共25間內地及外資金融機構。

支持行業標準發展

行業能力標準專業撰寫機構

學會由業界翹楚組成，以服務業界為使命，因此是最適合負責制定行業能力標準的機構。自2007年起，學會獲香港政府委任為專業撰寫機構，撰寫零售、企業和商業銀行的《能力標準說明》，並在2011年及2013年分別推出。2013年中旬，學會再獲委任制定私人銀行業務的《能力標準說明》。該項目的首階段工作已於同年完成，內容包含政治、經濟、社會及技術等多角度專業分析。展望將來，私人銀行業務《能力標準說明》初稿將於2014年第三季展開業界諮詢。

制定優化專業能力架構(「優化架構」)學會全力支持香港金融管理局(金管局)，從為局方制定私人財富管理業的制定優化專業能力架構(「優化架構」)可見一斑。「優化架構」旨在提高私人財富管理從業員的誠信及專業能力水平，以促進行業健康發展。「優化架構」涵蓋能力基準與專業操守，且強調持續專業培訓的重要性。金管局於去年12月完成業界諮詢，業界反應正面，過程中學會亦擔當關鍵角色，稍後亦將推出「優化架構」相關課程及專業考試。身為行業培訓和認證中心，學會一直竭力協助監管機構制定及執行監管規定與政策，務求不斷提升銀行業的專業水平。

HKIB qualifications are increasingly being adopted by banks for developing and benchmarking their staff's competence. In 2013, the entries into HKIB professional qualification examinations, in terms of subject enrollment, increased by 10% comparing to the previous year. In the Mainland, the pilot CFMP blended learning programme attracted over 70 participants from 25 local and foreign financial institutions, covering Shanghai, Sichuan, Guangxi and Jiangsu. Over 210 HKIB members from Hong Kong, Macau and the Mainland were conferred with HKIB's professional titles, with a notable increase in CFMP holders.

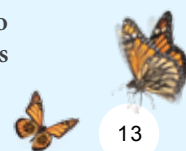
Supporting the Development of Industry Standards

Professional Writer of the Specification of Competency Standards

HKIB, a recognised representative body formed by and for the banking industry, is in the best position to develop industry-wide competency standards. Since 2007, HKIB has been appointed by the Hong Kong SAR Government as the Professional Writer of the Specification of Competency Standards (SCS) for Retail Banking as well as Corporate and Commercial Banking, which were launched in 2011 and 2013 respectively. In mid-2013, the Institute was again appointed by the Government to be the Professional Writer for developing SCSs for Private Banking (PB). Industry stakeholders are engaged in the five-stage development of the PB SCSs. The first stage, which involved a relevant political, economic, social and technological analysis, was completed in 2013. The draft SCSs for PB is expected to be provided for industry consultation in the third quarter of 2014.

Enhanced Competency Framework (ECF)

HKIB's close ties with the regulators is reaffirmed as it supported the Hong Kong Monetary Authority's (HKMA) initiative to develop the Enhanced Competency Framework (ECF) for Private Wealth Management (PWM) in 2013. The aims are to encourage the healthy development of the local private banking industry and promote proper conduct, integrity and professional competency among PWM practitioners. The ECF covers competence benchmarks and ethics, and emphasises the importance of continuous professional training. HKIB was significantly involved in the corresponding industry consultation, which was completed in December 2013 by the HKMA. The consultation received supportive feedback. Going forward, relevant programmes in support of the implementation of the ECF will be rolled out. HKIB is committed to supporting regulators' initiatives to uphold banking professionalism, underscoring its role as the industry's training and certification hub.



6

香港銀行學會 - 銀行從業員的專業發展夥伴 HKIB as Professional Development Partner of Banking Practitioners

Overview:

HKIB is proud to be the training hub for the banking industry, providing whole-of-career learning opportunities in diverse modes and topics, including regular and theme-based learning events and corporate training for banking practitioners of all levels in order to keep their skills and knowledge on the cutting edge as they move forward in their careers. It is also a close professional development partner of financial institutions. It helps banks develop corporate-specific training and certification programmes, tailored to the needs of their employees. Further, HKIB has directed more effort into providing compliance-centred programmes in view of increasing demand that is being driven by the promotion of best practices and corporate governance according to the regulators' requirements as well as a vision to sustain industry progress.

概要：

作為香港銀行業界的培訓樞紐，香港銀行學會對此深感自豪。學會提供多元化模式和課題的學習機會，如常規或專題學習活動、企業培訓，配合銀行從業員職業生涯中不同階段的需要，讓他們在事業發展過程中時刻緊貼最新技能和知識，確保掌握競爭優勢。一直以來，學會亦是與金融機構關係緊密的專業發展夥伴，會為個別機構提供度身訂造且內容全面的培訓及認證課程。此外，學會亦不遺餘力推出法規重點課程。在監管部門要求及行業持續發展下，最佳實踐推廣和企業管理的需求大增，這些課程正好滿足有關需求。

Corporate Governance Programme for Directors of Authorised Institutions

In 2013, HKIB launched the first training series for directors of financial institutions. Over 70 directors, chief executives and senior management from more than 30 banks joined a two-module Corporate Governance Programme for Directors of Authorised Institutions (AIs) organised in September 2013. This was another initiative in which HKIB supported the compliance effort of financial institutions, after the highly-praised Regulators Dialogue was launched in 2011. The programme aimed to provide a platform for sharing and discussing corporate governance issues faced by the directors of banks. It was part of a wider effort to develop the quality of governance at the board level in the Hong Kong banking sector. The programme was strongly supported by the Hong Kong Monetary Authority (HKMA) where the programme was housed and, with Mr. Norman Chan and Mr. Arthur Yuen, Chief Executive and Deputy Chief Executive of the HKMA respectively attending, shedded light on the importance of corporate governance and shared insights on how directors can discharge their duties effectively from a regulator's perspective. The programme was the first in a series of director development initiatives by HKIB that will be organised regularly in future.

認可機構董事企業管治課程

2013年，學會為金融機構董事推出首批培訓課程。來自30多間銀行的70多名董事、行政總裁及高級管理層參與學會於9月舉辦、由兩個單元組成的「認可機構董事企業管治課程」。這是自2011年推出備受推崇的“Regulators Dialogue”後，學會支持金融機構合規工作的另一貢獻。該課程旨在提供針對企業管治相關議題的討論平台，提升香港銀行業董事層面的管治質素。該課程得到香港金融管理局（金管局）的大力支持。其總裁陳德霖先生和副總裁阮國恒先生在課程中強調企業管治的重要性，並從監管機構角度與董事分享如何有效履行職責。這是學會首個專為董事設計的專業發展課程，今後也會定期舉辦。



Regulators Dialogue

自 2011 年推出以來，學會的“Regulators Dialogue”便深受業界歡迎。活動為銀行從業員（尤其是從事法規工作的人員）與監管機構提供互動平台。從業員更能詳細瞭解不斷變化的香港及國際監管框架。活動著重互動，讓參與者與金管局及其他重要部門的高層代表直接交流，分享最佳實踐經驗。

2013 年，學會共舉行了四場“Regulators Dialogue”，所選取的題目不單與法規事宜息息相關，更是當時最受關注的議題，包括「金管局對投資產品銷售的監管規定」、「巴塞爾協議 III 及金管局對流動資金要求之最新資訊」、「銀行業誠信管理」及「金管局對銷售投連壽險產品的監管規定」。對於金管局和廉政公署（廉署）的不懈支持，學會謹此深表感謝。

傑出講者系列

「業界及監管機構如何加強銀行業風險管治及文化」

去年，學會繼續舉辦 2012 年推出的「傑出講者系列」。2013 年 3 月，在《香港銀行學會資深會士頒授典禮》上，金管局副總裁阮國恒先生以「如何加強銀行業風險管治及文化」為題發表演說。阮國恒先生強調銀行董事會及高級管理層除了肩負監察本身機構風險管治狀況的最終責任，亦應當培育適當的風險承擔及規避文化。同年 10 月，阮國恒先生在「企業管治課程」中進一步闡釋董事會監督的實際問題。

「與金融業息息相關的盛衰關鍵 把握黃金五年的最後機會」

2013 年 11 月，學會舉行「與金融業息息相關的盛衰關鍵 把握黃金五年的最後機會」研討會。該活動由「香港黃金五十」創辦人、香港特區行政會議前任非官守成員林奮強先生主持。會上，林奮強先生發表的觀點不單富有見地，而且極具前瞻性。他探討了香港金融業如何利用目前的商業局面鞏固其企業融資及客戶發展的基礎，推動以國際金融

Regulators Dialogue

Providing a platform where banking practitioners, especially those engaged in compliance functions, can interact directly with regulators for the clarification and elaboration of changing local and international regulatory frameworks, HKIB's Regulators Dialogue has been extremely popular since its launch in 2011. The sessions boast a range of interactive activities, including discussions, best practice sharing and the exchange of views between participants and senior representatives from the HKMA and other key agencies. Participants can get answers to their specific questions directly from the speakers.

In 2013, 4 Regulators Dialogue events were held. All the topics chosen were relevant and holistic, addressing the most topical compliance issues at the time, including “HKMA's Regulatory Requirements on Selling of Investment Products”, “Updates on Basel III and HKMA Liquidity Requirements”, “Bank on Integrity – Integrity Management for Banking Industry” and “HKMA's Regulatory Requirements on Selling of Investment-linked Assurance Scheme Products”. The Institute is grateful for the unfailing support of the HKMA and the Independent Commission Against Corruption (ICAC).

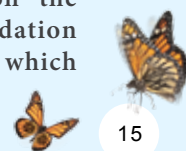
Distinguished Speaker Series

“Enhancement of Risk Governance and Culture in the Banking Industry”

2013 saw the continuation of the Distinguished Speaker Series that was launched in 2012. Mr. Arthur Yuen, Deputy Chief Executive of the HKMA gave a talk on the “Enhancement of Risk Governance and Culture in the Banking Industry” at HKIB Fellowship Conferment Ceremony in March 2013. Mr. Yuen emphasised that the Board of Directors and senior management members of banks have the ultimate responsibility to oversee the risk governance of their institutions, and they should instil an appropriate culture in respect of risk taking and risk avoidance. In the speech he delivered in the Corporate Governance Programme in October 2013, Mr. Yuen further elaborated on the practical aspects of board supervision.

“The Golden Five Years of the Banking Industry and the Decline That May Follow”

In November 2013, HKIB held “The Golden Five Years of the Banking Industry and the Decline That May Follow” seminar. The event was hosted by Mr. Franklin Lam, founder of the “HKGolden50” and former non-official member of the Executive Council of the Hong Kong SAR. Mr. Lam offered insightful and progressive ideas on how Hong Kong's financial sector could capitalise on the present business landscape to consolidate the foundation for corporate financing and customer development, which



would drive Hong Kong to the next level of development as an iconic global financial hub. The event was well attended by members of HKIB and the Securities and Futures Commission.

Continuing Professional Development (CPD/CPT) Programmes

As the banks' training partner, HKIB is renowned for its ability to deliver a wide range of tailored CPD programmes for banking professionals. Supported by a large pool of qualified trainers who are experts of technical banking topics and general soft skills and management know-how, over 30 banks are seeking HKIB's services to conduct in-house CPD/CPT-claimable and other training programmes to help their staff fulfil the licensing requirements. The Institute works closely with the banks' human resources departments and/or business units to develop training contents and strategies with a view to facilitating staff or business development.

Training for Banking Professionals in Macau

Macau has the most CFMP qualification holders after Hong Kong as of 2013. HKIB has been a major training and certification service provider for the Macau banking industry since 2006. An acclaimed professional qualification, CFMP is widely recognised by banks in Macau and the Monetary Authority of Macao (AMCM). In addition, HKIB introduced new public training programmes in Macau to assist CFMP holders there to fulfil the qualification's CPD requirements. The first related programme, entitled "Financial products sales compliance and practice—investment and insurance products sales compliance overview and update" was held in June 2013 in association with the Macau Institute of Financial Services (MIFS) at the AMCM.

QF Award Scheme

In the reporting year, a number of HKIB programmes have been endorsed by the Banking Industry Training Advisory Committee for the Qualifications Framework (QF) as eligible learning activities for the QF Award Scheme, including HKIB Outstanding Financial Management Planner Awards, HKIB Annual Banking Conference, Mainland Economics and Finance Elite Seminar for Senior Hong Kong Banking Executives and Cross Strait Four Regions Wealth Management Forum. The scheme aims at encouraging banking practitioners to engage in local and cross-border learning activities through providing financial incentives for successful applicants. The Institute is happy to report that Mr. Hsu Hung Yeuk of Hang Seng Bank, one of the grand prize winner of the 7th HKIB Outstanding Financial Management Planner Awards who was sponsored by HKIB to attend the Cross Strait Four Regions Wealth Management Forum held in Xiamen in 2013, won the \$30,000 cash award under the QF Award Scheme introduced in the last financial year.

中心蜚聲國際的香港進入下一個發展階段。與會者除學會會員外，證券及期貨事務監察委員會（證監會）成員亦是座上客。

持續專業發展 / 培訓 (CPD/CPT) 課程

學會一直以來都是各大銀行的培訓合作夥伴，並素以提供範圍廣泛、度身定制 CPD 課程而聞名本港。學會得到大量合資格培訓導師支持，他們皆精通銀行業技術課題及一般軟性技巧和管理知識。因此，超過 30 間銀行正邀請學會提供服務，開設獲取 CPD/CPT 時數的內部課程及其他培訓課程，幫助銀行人員符合持證規定。學會與各銀行的人力資源部或業務發展部緊密合作，共同制定培訓內容及策略，以促進員工或業務發展為目標。

澳門銀行專業人員培訓

截至 2013 年，澳門的「專業財富管理師」（CFMP）資格持有人人數僅次於香港。自 2006 年以來，學會已成為澳門銀行業的主要培訓及認證服務提供者。作為備受推崇的專業資格，「專業財富管理師」（CFMP）資格已得到澳門各銀行及澳門金融管理局（澳門金管局）的廣泛認可。此外，學會在澳門引入新的公開培訓課程，協助當地的「專業財富管理師」（CFMP）資格持有人符合該資格的 CPD 規定。2013 年 6 月，學會與澳門金融學會攜手合辦首個相關課程，名為「金融產品銷售合規及實務處理 - 投資及保險產品銷售合規之概述與更新」。

QF 獎勵計劃

本報告年度，學會的若干課程和活動已獲銀行業資歷架構培訓諮詢委員會認可為資歷架構（QF）獎勵計劃的合資格學習活動，其中包括《香港銀行學會傑出財富管理師評選》、《香港銀行家峰會》、《香港銀行家內地經濟金融研修班》，以及《兩岸四地銀行業財富管理論壇》。於 2012-13 財政年度首次引入的 QF 獎勵計劃為成功申請者提供財務獎勵，旨在鼓勵本地銀行從業員積極參與本地及境外學習活動。去年，2013 年度《香港銀行學會傑出財富管理師評選》大獎得獎者 - 恒生銀行許鴻躍先生便獲得 QF 獎勵計劃三萬港元的現金獎勵，並獲學會贊助參加在廈門舉行的《兩岸四地銀行業財富管理論壇》。





業界活動促進最佳實踐和專業標準分享 Industry Events to Drive the Sharing of Best Practices and Professional Standards

概要：

作為培養合資格銀行從業員的搖籃，香港銀行學會深知專業質素是維繫公眾對銀行業的信賴，鞏固銀行從業員與客戶之間的關係的重要元素。學會藉提供跨境分享平台讓業界分享優質實踐和創新意念，同時不斷致力提升銀行業的能力和操守，幫助銀行從業員充分利用新冒起的機遇，加強與大中華地區的貿易關係。

Overview:

As a cradle of qualified bankers, HKIB understands professionalism is significant in sustaining the public's trust in the banking profession and securing the banker-client relationship. Through providing cross-border platforms for sharing good practices and offering innovative ideas, HKIB is committed to driving uplifts in banking competence and ethics and helping banking practitioners make the most of emerging opportunities and strengthening trade ties with the Greater China region.

第五屆香港銀行家峰會

第五屆《香港銀行家峰會 - 探索銀行業新的成功模式》於2013年9月9日於香港會議展覽中心舉行。峰會吸引來自香港及海外143間銀行及金融機構700多名從業員，及內地9個省52名代表，濟濟一堂。自2009年舉辦首屆峰會以來，業界一直大力支持，對此學會深表感謝。

5th HKIB Annual Banking Conference

The 5th HKIB Annual Banking Conference, titled "Finding the New Winning Formula", was held on 9 September 2013 at the Hong Kong Convention and Exhibition Centre, attracting a full house of over 700 Hong Kong participants from 143 banks and financial institutions and close to 52 Mainland delegates from 9 provinces. The event has enjoyed success since it made its debut in 2009. HKIB is thankful for the continued support of the industry.

今屆峰會討論了銀行業應當如何進一步解決反覆出現的難題，包括成本收益比率居高不下；人才短缺；以及監管要求不斷改變等。另外，峰會還探討了銀行在把握新機遇（例如人民幣國際化）時必須採取的行動。

The conference discussed how the banking industry should evolve to tackle recurring challenges, including the high cost-to-income ratio, a lack of suitable talents and evolving regulatory requirements. Moreover, it examined what banks must do to capitalise on new opportunities such as Renminbi internationalisation.

是次峰會共邀請了41位資歷深厚的講者和座談會成員，就不同範疇分享視野廣闊、精闢獨到的個人見解。主題講者一香港特別行政區財政司司長曾俊華先生一探討了香港的競爭優勢。其他主題講者包括香港金融管理局（金管局）副總裁阮國恒先生，以及招商銀行前任行長、現任永隆銀行董事會主席馬蔚華先生。峰會讓銀行從業員互相交流，掌握市場最新情報，將學會的平台作用發揮得淋漓盡致。

The 2013 conference also attracted a total of 41 speakers and panelists with strong credentials offered participants a broad range of perspectives and unique insights. Mr. John Tsang, Financial Secretary of the Hong Kong SAR government, attended as a keynote speaker and discussed Hong Kong's competitive advantages. Other keynote speakers included Mr. Arthur Yuen, Deputy Chief Executive of the Hong Kong Monetary Authority, and Dr. Ma Weihua, former President of China Merchants Bank and current Chairman of Wing Lung Bank. The conference is exemplary of HKIB's role as a platform where bankers connect and get informed.

同日上午還舉行了行政總裁座談會。主持人東亞銀行的陳子政先生與四位現任銀行管理要職的傑出成員一滙豐銀行馮婉眉女士、中國銀行（香港）高迎欣先生、香港和澳門花旗集團盧韋柏先生及星展銀行（香港）龐華毅先生，一同分享了對於銀行業未來出路的意見。

A CEO panel discussion, moderated by Mr. T. C. Chan of the Bank of East Asia, was also held in the morning to share views on the way forward for the banking industry. It was comprised of 4 distinguished panelists who are at the top management levels of their respective banks: Ms Anita Fung of HSBC; Mr. Gao Yingxin of Bank of China (Hong Kong); Mr. Weber Lo of Citibank in Hong Kong and Macau; and Mr. Sebastian Paredes of DBS (Hong Kong).



Three breakout streams, which respectively focused on retail banking; commercial and private banking; along with risk management compliance and operation, were staged in the afternoon and hosted by experts in their fields. The core plenary session cum subsequent specialised streams were tailored to provide participants with macro views and actionable ideas.

The 52 Mainland delegates who attended the Banking Conference were on a 4-day-3-night study tour arranged by HKIB. Alongside the conference, another highlight of the tour was an interactive seminar led by Mr. Eddie Wang, former President of the China Minsheng Banking Corporation and former CEO of HSBC (China). He was delighted to share his profound banking leadership experience, offering the delegates heuristic know-how of policy formulation and implementation, which helped improve their strategy-execution capability.

7th HKIB Outstanding Financial Management Planner Awards
HKIB Outstanding Financial Management Planner Awards is one of the remarkable industry endeavours masterminded and held by HKIB since 2006. The event aims to promote best practices and enhance professionalism in the wealth management sector amid the inevitable challenges. It also aspires to raise public awareness of the importance of financial planning.

Widely acknowledged as the “Oscars of wealth management”, the Awards is an unmissable event in the industry calendar. In 2013, its 7th edition was held with sustained success and enhancement, having earned extensive recognition in the market for its high relevance and support in meeting professional development needs and business trends. The 3 competition categories covered the profession in a well-rounded context, ranging from junior planners to more experienced counterparts. The participants demonstrated exceptional knowledge and skills, as well as commitment to both service excellence and ethical selling.

The judging panel was comprised of a list of prestigious figures in the banking industry, including regulators, senior management personnel from leading banks and financial institutions and representatives from renowned academic institutes.

2nd Cross Strait Four Regions Wealth Management Forum cum 5th China Outstanding Financial Management Planner Awards

HKIB organised the 2nd Cross Strait Four Regions Wealth Management Forum on 6 December 2013, with the China Banking Association (CBA) and Financial News and the participation of the Macau Institute of Financial Services and Taiwan Academy of Banking and Finance. Xiamen, where the forum was held, is one of the five special economic zones in the Mainland and features a comprehensive and outward-oriented banking system.

當天下午，大會開設了三個專題講座，主題分別是零售銀行服務、商業及私人銀行服務，以及風險管理規管與運作，並由各自範疇的專家主持。綜合而言，當日焦點所在的全體大會及緊接的專題講座均為與會者悉心設計，提供宏觀觀點及可以付諸實行的理念。

出席銀行家峰會的52位內地代表更參加了學會安排的四日三夜觀摩團。觀摩團的另一個焦點是參與由中國民生銀行前任行長、滙豐銀行（中國）前任行政總裁王滄世先生主持的互動研討會。他在會上大方分享了他的豐富銀行業領導經驗，並啟發內地同業政策制定和實施的訣竅，提高他們的執行策略能力。

第七屆香港銀行學會傑出財富管理師評選

2006年精心策劃推出的《香港銀行學會傑出財富管理師評選》是學會促進業界發展的又一證明。學會深明財富管理行業未來將面對無可避免的挑戰，評選旨在推動最佳實踐，提升專業質素，同時加強公眾的理財意識。

經過多年來的努力經營，這項評選活動已被譽為「財富管理的奧斯卡」，絕對是不容錯過的年度盛事。去年第七屆評選不單一如既往地取得圓滿成功，更精益求精。三個競選類別全面涵蓋各類專業人士，從初級管理師到資深管理師都顧及到。由於評選切合專業發展需求和業務趨勢，時至今日，評選已經獲得業界廣泛認可。與歷屆一樣，參賽者在評選過程中充分展現出非凡的知識與技能，及致力追求卓越服務和合乎銷售道德的決心。

評委會由銀行業界享負盛名的佼佼者組成，當中包括監管機構代表、頂尖銀行及金融機構的高層和著名院校代表。

第二屆兩岸四地銀行業財富管理論壇暨第五屆全國傑出財富管理師評選活動

2013年12月6日，學會與中國銀行業協會（中銀協）和《金融時報》於中國廈門攜手主辦《第二屆兩岸四地財富管理論壇》，協辦機構包括澳門金融學會、台灣金融研訓院及中國工商銀行。論壇選擇在廈門舉辦，全因廈門是中國內地五個經濟特區之一，擁有完善的外向型銀行體系。



今屆主題為「財富管理與發展轉型」。論壇成功為本地高層主管提供了與中國內地代表討論的平台，加深了香港與內地銀行業界的交流。論壇上，19位主講嘉賓就論壇主題探討了財富管理在內地經濟改革和演變下的新趨勢和業務模式。

論壇吸引來自香港金管局、中國銀行業監督管理委員會（銀監會）和廈門市政府的高層官員及200位銀行業者、專家、學者及媒體代表參加。

與此同時，同場亦舉行了《第五屆全國傑出財富管理師評選頒獎典禮》。評選目的與香港一樣貫切學會培育最佳實踐，提高行業專業基準這兩大價值理念。

相比去年，2013年參賽者和機構數量有明顯增長，學會共收到來自20多個省及自治區共45間商業、外資及農村商業銀行的500多份報名。結果來自中國銀行、中國建設（亞洲）和中國工商銀行的參加者榮獲2013年年度金獎。

第二屆香港銀行家內地經濟金融高層研修班

2013年5月9日至11日，香港銀行學會、中國銀行業監督管理委員會（銀監會）黨校和中國銀行業協會（中銀協）在河北省廊坊市聯合主辦《第二屆香港銀行家內地經濟金融高層研修班》。一連三日的研討會再次得到業界熱烈響應和支持，28間銀行共派出42位代表出席。

本屆研修班旨在剖析內地最新經濟政策、監管架構和銀行業管理及相關發展，涵蓋的議題包括：「當前宏觀經濟形勢與貨幣政策」、「十八大及2013年政府工作報告解讀」、「系統思想與領導創新能力」、「巴塞爾新資本協議的實施及相關政策指引」。研討會亦為兩地銀行及金融業高層主管、監管機構成員及經濟研究機構代表提供分享經驗的平台，促進互惠合作和跨境金融整合。

研修班上，中共中央黨校、中國人民銀行貨幣政策司和銀監會國際部代表等知名講者提供的資訊不單意見獨到，更富有啟發性。

The event's theme was "Wealth Management and Its Development Transformation". It was highly successful as it deepened the exchange between the banking industry in Hong Kong and the Mainland by providing a platform for local senior executives to hold discussions with Mainland representatives. 19 guest speakers explored new trends in wealth management and business models amid the Mainland economy's reform and transformation.

The forum attracted senior officials of the Hong Kong Monetary Authority (HKMA), the China Banking Regulatory Commission (CBRC) and Xiamen's municipal government, along with 200 bankers, experts and scholars, and representatives of the media.

The event also saw the holding of the nation-wide 5th China Outstanding Financial Management Planner Awards Presentation Ceremony. Promoting the same values as its Hong Kong version, the event has fostered best practices and raised professional benchmarks.

Compared to the previous year, the number of entries and institutional coverage in the 2013 contest attained apparent growth. There were over 500 contestants from 45 commercial, foreign and rural commercial banks in more than 20 provinces and autonomous regions. Contestants from Bank of China, China Construction Bank (Asia), Industrial and Commercial Bank of China were crowned with Gold Awards in 2013.

2nd Mainland Economics and Finance Elite Seminar for Senior Hong Kong Banking Executives

HKIB, the China Banking Regulatory Commission (CBRC) Party School and the China Banking Association (CBA) jointly organised the 2nd Mainland Economics and Finance Elite Seminar for Hong Kong Banking Executives on 9 to 11 May, 2013 at Langfang, Hebei. It again received overwhelming support from the industry with the participation of 42 representatives from 28 banks.

The programme aimed to decode the latest issues and developments in economic policies, regulatory framework as well as banking management in the Mainland covering topics of "Macroeconomics Situation and Monetary Policy of Mainland China", "Interpretation of Government Work Project: Reform of the Economic and Financial Policy", "Unique Systematic Thinking and Innovation", and "Implementation of Basel III and its Relevant Guidelines". Moreover, it provided a platform for senior banking and financial executives, regulators and representatives of economic research institutions of the two regions to share experiences, assisting the progress of cooperation for mutual benefits and cross-border financial integration.

Renowned speakers including representatives from the Party School of the Central Committee of the Communist Party of China, the People's Bank of China's Monetary Policy Department and the CBRC International Department offered illuminating information.





頒授資深會士資格 認可傑出領袖的成就 Fellowship to Recognise Achievement of Distinguished Leaders

Overview:

HKIB Fellows are role models elected by the Executive Committee who have consistently demonstrated the highest quality of leadership, profession and a commitment to surpassing excellence. Through the affinity with these role models, HKIB can strive for the common good of the banking industry and help the next generation see bright possibilities for their future.

HKIB Fellowship Conferment Ceremony

Mr. Peter Wong, President of the HKIB Council, represented the Institute to confer the prestigious honorary title of HKIB Fellowship to the following 6 distinguished individuals on 26 March 2013 at the Four Seasons Hotel. The ceremony was witnessed by over 300 senior representatives of banking and financial institutions and regulators from Hong Kong and Macau:

- Mr. He Guangbei, JP, FHKIB, Vice Chairman and Chief Executive of Bank of China (Hong Kong)
- Mr. Benjamin Hung, JP, FHKIB, Regional Chief Executive Officer of Greater China of Standard Chartered Bank (Hong Kong)
- Ms. Rose Lee, FHKIB, Vice-Chairman and Chief Executive of Hang Seng Bank
- Mr. Arthur Yuen, JP, FHKIB, Deputy Chief Executive of the Hong Kong Monetary Authority
- Mr. Lincoln Yung, JP, FHKIB, Chairman of the Shanghai Commercial Bank
- Mr. Zhu Qi, FHKIB, Executive Director and Chief Executive of Wing Lung Bank

The HKIB Fellows possess extraordinary personal attributes and have attained outstanding career successes. Their personal profiles are extracted as follows:

Mr. He Guangbei, JP, FHKIB, has successfully steered Bank of China (Hong Kong) to become a leading banking group with high recognition in Hong Kong. Through actively participating in various advisory committees, he contributes valuable insights and extensive experience to promote the financial stability and development of the industry.

概要：

香港銀行學會資深會士是由理事會選出的銀行界模範，他們不斷展現最優秀的領導能力及專業表現，並致力尋求突破。透過接觸這些模範，香港銀行學會得以推動整體銀行業發展，為下一代展現光明未來。

頒授香港銀行學會資深會士資格

2013年3月26日，學會會長王冬勝先生於四季酒店代表本會向以下6名傑出人士頒授「香港銀行學會資深會士」的榮譽，並在逾300位香港及澳門的銀行、金融機構及監管機構高級代表見證下進行有關儀式：

- 和廣北先生，中國銀行（香港）副董事長兼總裁
- 洪丕正先生，渣打銀行（香港）大中華地區行政總裁
- 李慧敏女士，恒生銀行副董事長兼行政總裁
- 阮國恒先生，香港金融管理局副總裁
- 榮智權先生，上海商業銀行董事長
- 朱琦先生，永隆銀行常務董事兼行政總裁

「香港銀行學會資深會士」擁有非凡個人及事業成就。他們的個人背景摘錄如下：

和廣北先生成功領導中國銀行（香港），令其成為香港聲譽極佳的領先銀行集團。通過積極參與各顧問委員會，他為促進金融穩定及行業發展帶來了很多寶貴卓見及豐富經驗。



洪丕正先生致力提倡政策行動，以促進行業增長，在這方面貢獻良多。他亦非常重視社會責任，開拓福利及社區活動的重要資源渠道。

李慧敏女士憑藉其廣泛的中國銀行業知識及業務網絡，為鞏固跨境貿易連繫及支援香港發展為領先的離岸人民幣金融服務中心帶來莫大貢獻。她亦經常為大專院校及慈善機構提供支援。

阮國恒先生於 1996 年加入香港金融管理局（金管局），現時負責銀行政策、銀行操守及監管事務。在其領導下，金管局繼續致力確保銀行體系保持穩健。金管局加強監管流動資金及信貸風險管理、融資策略、按揭貸款、人民幣業務及遵守打擊洗黑錢方面的規管。在優化巴塞爾標準的實施方面成效顯著。因此，儘管近年存在不利的外圍因素，香港銀行業仍持續打好基礎。

榮智權先生於 70 年代初開展銀行職業生涯。他是跨境貿易方面的銀行顧問，經驗豐富。他在建立三行平台（台灣上海商業儲蓄銀行、上海市上海銀行及香港上海商業銀行）方面擔當舉足輕重的角色。榮先生致力回饋社群，曾參與眾多社區及政府服務。

朱琦先生不斷協助中資銀行把握國際機遇，並為香港的經濟發展帶來莫大貢獻。他任職銀行業接近 20 年，憑藉他於大規模併購方面的寶貴經驗及創新意念，在朱先生領導下的永隆銀行獲享穩定的增長及利潤。

以上 6 位兼備最高水平的領導目光及道德承擔。他們的專業觀點及寶貴意見，推動學會進一步向前邁進，亦提高香港作為全球銀行中心的地位。

Mr. Benjamin Hung, JP, FHKIB, has been supportive in raising policy initiatives to facilitate the sector's growth. He also attaches great importance to social responsibility through channeling significant resources for welfare and community activities.

Ms. Rose Lee, FHKIB, has made significant contribution to strengthen cross-border trade ties and support Hong Kong's development as a leading centre for offshore renminbi financial services through applying her extensive knowledge of China banking and business network. She also regularly renders her support to tertiary education institutions and charitable organizations.

Mr. Arthur Yuen, JP, FHKIB, joined the HKMA in 1996 and is now in charge of the full range of banking policy, conduct and supervisory issues at the HKMA. Under his leadership, the HKMA has continued its efforts in ensuring that Hong Kong's banking sector remains resilient. The HKMA has strengthened its supervision on the management of liquidity and credit risks, funding strategy, mortgage lending, renminbi businesses and compliance with anti-money laundering regulations. Notable progress has been made in the implementation of the strengthened Basel standards. As a result, despite unfavourable external factors, the Hong Kong banking sector continues to grow healthily in recent years.

Mr. Lincoln Yung, JP, FHKIB, started his banking career in the early 70s. He is a seasoned banker in cross-border trade. He played a remarkable role in the tri-bank alliance with the Shanghai Commercial & Savings Bank in Taiwan, Bank of Shanghai in Shanghai and Shanghai Commercial Bank in Hong Kong. Mr. Yung is committed to giving back to the community, and has been involved in a wide range of community and government services.

Mr. Zhu Qi, FHKIB, has persistently assisted Chinese banks to seize international opportunities and made contributions to the economic development of Hong Kong. Having worked in the industry for nearly two decades, he applies his valuable experience and innovative ideas in large-scale mergers and acquisitions, leading Wing Lung Bank to benefit from steady growth and profits.

The 6 individuals epitomise visionary leadership and ethical commitment of the highest standards. Their expert perspectives and invaluable advice have facilitated further advancement of HKIB and Hong Kong's status as a global banking centre.



9

及早培訓人才 維持行業增長 Developing the Student Talent Pipeline to Sustain Industry Growth

Overview:

It is HKIB's privilege to be a talent developer for the banking industry, a role contributing to the Institute's 50-year legacy. Since 2011, the Institute has been striving to build and maintain a student talent pipeline to drive the industry's sustainable development in line with the concept of "seed sowing". Partnering with the education sector to implement diverse programmes that aim to attract students and graduates to join the industry is, and will remain, focal points of HKIB. This effective architecture of talent pipeline adds value to overcoming talent bottleneck and helps the industry become a talent magnet.

概要：

香港銀行學會有幸為銀行業人才發展作出貢獻，這個重任讓學會屹立不倒五十載。自2011年，學會一直秉承「栽培」理念，努力及早培訓人才，以推動業界可持續發展為己任。展望未來，學會將與教育界合作推出更多活動與項目，務求吸引學生及畢業生投身銀行業。

Creating Awareness Among Younger Generations

Peer-to-Peer Workshops with YDC

In 2013, aiming to nurture the entrepreneurial spirit of upper secondary students (Forms 4 to 6) in the early stages of their career planning, HKIB supported the Young Entrepreneurs Development Council (YDC) in organising company visits and inviting senior executives to join peer-to-peer workshops. The students were captivated by the speakers' lively recounts of their career ups and downs and intrigued by highlights of meaningful encounters.

加強年輕一代的教育

與青年企業家發展局合辦分享工作坊

去年，學會協助青年企業家發展局（YDC）舉辦公司考察，並邀請高層主管參與分享工作坊，目標是讓中四至中六學生在職業路向規劃的初期培養出創業精神。工作坊上，講者分享了各自的事業高低潮和印象難忘的活生生經驗，讓在場學生聽得津津有味。

Career Talks

HKIB's career talks allow tertiary students to explore career options in banking and be aware of the entry requirements, such as the sought-after qualifications and necessary attributes. Students have been eager to attend these talks as they were offered advice from insiders on how one can be professionally and psychologically prepared when applying for related positions. In 2013, the Institute conducted a total of 11 career talks at venues, including the City University of Hong Kong, Hang Seng Management College, Hong Kong Institute of Vocational Education (IVE) (Chai Wan, Haking Wong and Shatin), The Hong Kong Polytechnic University, Hong Kong Shue Yan University, HKU Space, Lingnan University and the University of Hong Kong, etc.

職業講座

為了讓大專學生了解銀行業的事業發展路向，學會舉辦職業講座，向他們講解銀行業的職業選擇和入職要求，例如需要哪些資歷和特質，學生在申請相關職位時應該如何做好專業與心理準備等。去年，學會共舉辦了11場職業講座，走遍香港城市大學、恒生管理學院、香港專業教育學院（IVE）（柴灣、黃克競及沙田分校）、香港理工大學、香港樹仁大學、香港大學專業進修學院、嶺南大學和香港大學等。各大院校的學生皆積極參與，聽取業內人士提供的寶貴意見。

招募學生會員

一直以來，學會重視學生的價值，並視之為行業可持續發展的關鍵持份者。學會提供充裕機會，加強學生與業界之間的互動，鞏固雙方的緊密聯繫，並以發展青年人才為終極目標。學會招募學生大使在重大活動中擔當不同角色，例如在周年大會擔任司儀和銀行家峰會或其他旗艦活動接待貴賓，讓學生有機會與銀行界知名人士近距離接觸。

此外，學會還設立了「畢業生及實習生推薦計劃」，協助銀行招募合資格的優秀學生。申請者必須於大學二年級或三年級時成為學會學生會員，方符合資格，若已通過學會任何一個專業科目則更佳。另一方面，實習生亦能夠為銀行帶來幹勁活力及創新思維，這些都是銀行適應市場急速變化的要素。去年，永隆銀行便為這計劃提供多個實習職位，為此學會深表感謝。

Student Membership Development

HKIB values students as key stakeholders for the industry to develop sustainably. HKIB provides ample opportunities to foster a strong bond among students, thereby facilitating student-industry interaction and eventually contributing towards the development of young talent. Examples include the recruitment of student ambassadors to take up roles in being the master of ceremonies in the Annual General Meeting or greeting guests in the Banking Conference or other flagship events, through which students can meet renowned bankers.

HKIB also offers a “Graduate Referral and Internship Scheme” to help banks recruit talented, qualified and young students. To be eligible, a youngster must be an HKIB Student Member in his or her second or third year of university study and preferably has passed one HKIB professional subject. The Institute is thankful to Wing Lung Bank for rendering internship places in 2013. The Scheme is an effective way to build a pipeline of college-educated, qualified young professionals, and interns can bring to banks new energy and innovative ideas that fit in to the rapidly changing market.



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活動花絮 Features of Activities

香港銀行學會 50 周年紀念

HKIB 50th Anniversary Celebration



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周年晚宴 Gala Dinner

1 主禮嘉賓、議會、理事會成員及學會行政總裁於 50 周年晚宴上向一眾來賓祝酒。

VIP Guests, members of Council, Executive Committee and CEO of HKIB made a toast to participating guests.

2 接近 700 位來自銀行金融業界的嘉賓出席是次盛會，並度過一個愉快難忘的晚上。

Close to 700 Banking practitioners joined together at the HKIB Gala Dinner for lots of laughs and a fabulous night of entertainment.

合唱團、魔術組合及樂隊專業演出 Performances by choir, magician and music band

3 to 6 中國銀行（香港）有限公司合唱團、東亞銀行有限公司的魔術組合 Nikki & Henry，及 HKMC Band & Friends 的專業演出為現場賓客帶來無限驚喜。

The Bank of China (Hong Kong) Limited Choir, The Bank of East Asia, Limited's own magicians Nikki & Henry and the HKMC Band & Friends overwhelmed the audiences with their magnificent performances.

香港銀行學會 50 周年紀念

HKIB 50th Anniversary Celebration



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七所銀行為「銀行櫃員制服50年時裝展」傾力演出 Bank Teller Uniform Catwalk performed by 7 prominent banks

本港七家銀行為「銀行櫃員制服 50 年時裝展」傾力演出，將現場情緒推至高潮。

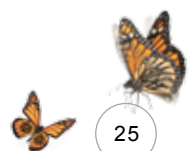
7 prominent banks took part at the Bank Teller Uniform Catwalk and had the audience soaring to great heights.

- | | |
|--|---|
| 7 交通銀行香港分行
Bank of Communications Co. Ltd.,
Hong Kong Branch | 11 香港上海滙豐銀行有限公司
The Hongkong and Shanghai Banking
Corporation Limited |
| 8 東亞銀行有限公司
The Bank of East Asia, Limited | 12 南洋商業銀行有限公司
Nanyang Commercial Bank, Limited |
| 9 富邦銀行(香港)有限公司
Fubon Bank (Hong Kong) Limited | 13 上海商業銀行
Shanghai Commercial Bank Limited |
| 10 恒生銀行有限公司
Hang Seng Bank Limited | |

學會培訓中心全新面貌 Renovation of HKIB Training Centre

14 翻新後的學會培訓中心展示現代化設計概念，讓會員置身於和諧、舒適及自在的學習環境，而其設施水平也大大提高，功能不單靈活，更能提升使用效率。

The HKIB Training Centre underwent major renovation and was transformed into an ingenious modern, dynamic yet warm and inviting outlook.



香港銀行學會【資深會士】榮銜頒授典禮

HKIB Fellowship Conferment Ceremony



香港銀行學會【資深會士】榮銜頒授典禮 HKIB Fellowship Conferment Ceremony

- 1 學會會長王冬勝先生頒授【資深會士】榮銜予 6 位本地銀行業翹楚。
HKIB President Mr. Peter Wong presented the Fellowship Scroll to 6 distinguished individuals in the local banking community.
- 2 超過 300 位來自 37 個金融機構代表出席於香港四季酒店舉行的香港銀行學會【資深會士】榮銜頒授典禮。
Over 300 top bankers from 37 financial institutions attended the HKIB Fellowship Conferment Ceremony 2013 held in the Four Seasons Hotel.
- 3 中國銀行（香港）副董事長兼總裁和廣北先生
Mr. He Guangbei, JP, FHKIB, Vice Chairman and Chief Executive of Bank of China (HK) Limited
- 4 恒生銀行副董事長兼行政總裁李慧敏女士
Ms. Rose Lee, FHKIB, Vice-Chairman and Chief Executive of Hang Seng Bank Limited
- 5 香港金融管理局副總裁阮國恒先生
Mr. Arthur Yuen, JP, FHKIB, Deputy Chief Executive of Hong Kong Monetary Authority
- 6 上海商業銀行董事長榮智權先生
Mr. Lincoln Yung, JP, FHKIB, Chairman of Shanghai Commercial Bank Limited
- 7 永隆銀行常務董事兼行政總裁朱琦先生
Mr. Zhu Qi, FHKIB, Executive Director and Chief Executive of Wing Lung Bank Limited

信息和教育

Be Informed and Educated



傑出講者、午餐座談會系列及論壇 Distinguished Speakers, Luncheon Talk Series and Forum

- 1 香港金融管理局副總裁阮國恒先生就「業界及監管機構如何加強銀行業風險管治及文化」為題發表演說。
Mr. Arthur Yuen, JP, FHKIB, Deputy Chief Executive of Hong Kong Monetary Authority (HKMA) delivered a speech on "Enhancement of Risk Governance and Culture in the Banking Industry".
- 2 前香港特區政府行政會議成員林奮強先生應邀為香港銀行學會 50 周年傑出講者系列擔任主講嘉賓，並以「與金融業息息相關的盛衰關鍵 把握黃金五年的最後機會」為題發表演說。
Mr. Franklin Lam, former non-official member of the Executive Council of the HKSAR Government spoke at the HKIB 50th Anniversary Distinguished Speakers Series, and shared his insights on "The Golden five years of the Banking Industry and the decline that may follow".
- 3 來自東亞銀行、花旗銀行及學術界之講者嘉賓剖析銀行及金融機構如何有效運用既有和嶄新的數碼平台推動業務發展。
- 4 Speakers from The Bank of East Asia, Limited, Citibank N.A. and academic sector discussed how financial institutions could effectively utilise emerging digital platforms to achieve different objectives.

Regulators Dialogues

- 6 業界對 Regulators Dialogues 反應非常熱烈，能藉此平台與監管機構代表互相分享意見。
- 7 Regulators Dialogues are well received by our members. Participants can engage in direct communication with regulators from different perspectives.

- | | |
|------------------|---|
| 1 月
January | - 「金管局對投資產品銷售的監管規定」
- HKMA's Regulatory Requirements on Selling of Investment Products |
| 6 月
June | - 「巴塞爾協議 III 及金管局流動資金要求之最新資訊」
- Updates on Basel III and HKMA Liquidity Requirements |
| 9 月
September | - 「銀行業誠信管理」
- Bank on Integrity - Integrity Management for Banking Industry |
| 12 月
December | - 「金管局對銷售投連壽險產品的監管規定」
- HKMA's Regulatory Requirements on Selling of Investment-linked Assurance Scheme Products |



信息和教育

Be Informed and Educated



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「2013年兩岸四地銀行業財富管理論壇」 Cross Strait Four Regions Wealth Management Forum 2013

- 8 交通銀行香港分行私人銀行中心總經理韋文欣女士（右一）及中國工銀亞洲私人銀行部主管梁忠（右二）等於廈門參加「財富管理與發展轉型」小組座談。
Ms. Wai Man Yan (1st from right), General Manager of Private Banking, Bank of Communications Hong Kong branch, and Mr. Leung Chong, Director of Private Banking, ICBC (Asia) (2nd from right) joined the panel discussion on the "Wealth Management and Its Development Transformation".
- 9 中國銀行業監督管理委員會業務創新部楊曉軍副主任在論壇上發言。
Mr. Yang Xiao Jun, Deputy Director of Business Innovation, China Banking Regulatory Commission delivered a speech at the Forum.

擴展澳門的會員服務及培訓項目 Expanding membership service to Macau

- 10 首度為澳門業界推出持續進修公開班。
First Continue Professional Development public programme was organised in Macau.

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

- 11 香港金融管理局總裁陳德霖先生分享他對香港銀行業董事發展的看法。
Mr. Norman Chan, Chief Executive of Hong Kong Monetary Authority shared his insight on director development in the Hong Kong banking sector.
- 12 來自銀行的董事、行政總裁及高級管理人員踴躍參加銀行業董事企業管治研討會。
- 14 Directors, chief executives and senior management from banks attended the programme.

第二屆香港銀行家內地經濟金融高層研修班 2nd Mainland Economics and Finance Elite Seminar for Senior Hong Kong Banking Executives

- 13 中國銀行業監督管理委員會主席尚福林先生在結業禮上與參加者合照留念。
Mr. Shang Fulin, Chairman of the China Banking Regulatory Commission (CBRC), photoed with the participants at the graduation ceremony.
- 15 研修班參加者於故宮博物館內之漱芳齋前合照留念。
Elite Seminar participants joined a Cultural visit to Shu Fang Zhai of The Palace Museum.
- 16 香港銀行學會理事會主席暨永亨銀行有限公司董事長兼行政總裁馮鈺斌博士向尚福林先生致送紀念品。
On behalf of HKIB, Chairman of Executive Committee and Chief Executive of Wing Hang Bank, Dr. Patrick Fung presented a souvenir to Mr. Shang Fulin.

聯繫

Be Connected



香港銀行家峰會 - “探索銀行業新的成功模式” Banking Conference - “Finding the New Winning Formula”

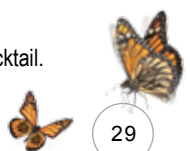
- 1 香港特別行政區財政司司長曾俊華先生擔任 2013 香港銀行家峰會主禮嘉賓。
Keynote speaker Mr. Tsang Chun-Wah, John, Financial Secretary, The Government of the Hong Kong Special Administrative Region kick-started the 2013 Annual Banking Conference.
- 2 中國招商銀行原行長、香港永隆銀行董事長馬蔚華博士於峰會上發言。
Mr. Ma Weihua, former President of China Merchants Bank, current Chairman of Wing Lung Bank delivered speech at the 2013 Annual Banking Conference.
- 3 CEO 講壇：（左起）東亞銀行高級顧問陳子政先生（主持）；香港上海滙豐銀行集團總經理暨香港區總裁馮婉眉女士、中國銀行（香港）執行董事兼副總裁高迎欣先生、花旗集團香港及澳門區行長暨行政總裁盧韋柏先生，及星展銀行（香港）行政總裁龐華毅先生。
CEO Panel: (from left) Mr. T C Chan, Senior Adviser, The Bank of East Asia (moderator); Ms. Anita Fung, Group General Manager, Chief Executive Officer, HSBC, Mr. Gao Yingxin, Executive Director and Deputy Chief Executive, Bank of China (Hong Kong), Mr. Weber Lo, Citi Country Officer & Chief Executive Officer, Hong Kong and Macau, Citibank N. A., Mr. Sebastian Paredes, Chief Executive Officer, DBS (Hong Kong).
- 4 是次香港銀行家峰會吸引 143 間銀行和金融機構超過 700 位行政人員，以及 52 位來自內地 9 個省市的代表參加。
The Annual Banking Conference 2013 attracted a full house of over 700 Hong Kong participants from 143 banks and financial institutions and 52 Mainland delegates from 9 provinces.

加強與澳門銀行公會的合作 Closer Ties with The Macau Association of Banks

- 5 香港銀行學會拜訪澳門銀行公會，透過資訊互換，加強港澳兩地金融人才的發展。
HKIB visited The Macau Association of Banks (ABM) to facilitate information exchange and talent development in both Hong Kong and Macau.

致謝暨交流酒會 Appreciation and Networking Cocktail

- 6 議會、理事會及學會行政總裁於酒會上向蒞臨賓客祝酒，並為學會 50 周年慶祝活動揭開序幕。
Members of Council, Executive Committee and CEO of HKIB toasted with participants at the Appreciation and Networking Cocktail 2013 to kick off HKIB's 50th Anniversary Celebration.
- 7 近 200 位嘉賓出席酒會。
Nearly 200 guests attended the cocktail.



認證

Be Qualified



周年大會 Annual General Meeting

- 1 & 2 周年大會通過主席及財務報告。The Chairman's Report and Financial Report were adopted at the Annual General Meeting.
- 3 於 2013 年考試中取得優異成績的會員獲頒考試獎項，並與議會和理事會成員合照留念。Top Candidates and Freshman Prize Winners were presented with certificate scrolls and were invited to join the photo with the Council and Executive Committee members to capture the glorious moment.

「第七屆香港銀行學會傑出財富管理師評選」 7th HKIB Outstanding Financial Management Planner Awards

- 4 主禮嘉賓與香港銀行學會議會、理事會成員向「第七屆香港銀行學會傑出財富管理師評選」得獎者及頒獎典禮暨晚宴參加者舉杯祝賀。Honourable guests and members of the HKIB Council and Executive Committee proposed a toast to all the winners and participants of the 7th HKIB Outstanding Financial Management Planner Awards at the Presentation Ceremony and Dinner.
- 5 財經事務及庫務局局長陳家強教授（右五）跟「第七屆香港銀行學會傑出財富管理師評選」得獎者合照。Professor KC Chan, Secretary for Financial Services and the Treasury, HKSAR (5th from right) with winners of the HKIB Outstanding Financial Management Planner Awards.

「全國傑出財富管理師評選活動」 China Outstanding Financial Management Planner Awards

- 6 主辦方、評選委員會代表及金獎得獎者合照留念。Representatives of hosting organisations, judging panel posed for photos with Gold Awards Winners.

附錄 I：學會委員會

Appendix I: Institute's Committees

(截至2014年5月31日 Up to 31 May 2014)

Administration and Finance Committee

Chairman:

Mr. David S C KWOK, FHKIB, Shanghai Commercial Bank Limited

- Mr. Stephen CHAN, AHKIB, Bank of China (Hong Kong) Limited
- Mr. Raymond M W CHENG, Bank of Communications Co, Ltd Hong Kong Branch
- Mr. TONG Hon Shing, AHKIB, The Bank of East Asia, Limited
- Mr. Thomas TSUI, AHKIB, Hang Seng Bank Limited

行政及財務委員會

主席：

郭錫志先生，上海商業銀行

- 陳文先生，中國銀行（香港）有限公司
- 鄭文宏先生，交通銀行香港分行
- 唐漢城先生，東亞銀行有限公司
- 徐振文先生，恒生銀行有限公司

China Development Committee

Chairman:

Mr. Arthur K H YUEN, FHKIB, Hong Kong Monetary Authority

- Mr. Justin S C CHAN, The Hongkong and Shanghai Banking Corporation Limited
- Mr. K K CHENG, Nanyang Commercial Bank
- Mr. Steve P W LAU, Hong Kong Monetary Authority
- Mr. Peter P K LAW, AHKIB, Hang Seng Bank Limited
- Mr. Derek H H WONG, AHKIB, Dah Sing Bank, Limited
- Ms. Mable K B WONG, Wing Hang Bank Limited
- Ms. Wendy W P WONG, The Bank of East Asia, Limited

內地發展委員會

主席：

阮國恒先生，香港金融管理局

- 陳紹宗先生，香港上海滙豐銀行有限公司
- 鄭建崗先生，南洋商業銀行
- 劉寶運先生，香港金融管理局
- 羅柏基先生，恒生銀行有限公司
- 黃漢興先生，大新銀行
- 王嘉寶女士，永亨銀行有限公司
- 王煥萍女士，東亞銀行有限公司

Membership and Professional Development Committee

Chairman:

Mr. Derek H H WONG, AHKIB, Dah Sing Bank, Limited

- Ms. Beryl K H CHAN, Wing Lung Bank Limited
- Professor L C KOO, Beijing Normal University at Zhuhai
- Ms. Janice LI, AHKIB, Hang Seng Bank Limited
- Ms. Wendy Y S MUI, Nanyang Commercial Bank, Limited
- Mr. Lewis S C SUN, The Bank of Tokyo-Mitsubishi UFJ, Limited
- Mr. WANG Liancheng, Industrial and Commercial Bank of China (Asia) Limited
- Ms. Amy WONG, The Bank of East Asia, Limited

會籍及專業發展委員會

主席：

黃漢興先生，大新銀行

- 陳繼紅女士，永隆銀行
- 顧良智教授，北京師範大學珠海分校
- 李娥君女士，恒生銀行有限公司
- 梅月嫦女士，南洋商業銀行
- 辛樹川先生，三菱東京UFJ銀行
- 王連成先生，中國工商銀行（亞洲）有限公司
- 黃麗華女士，東亞銀行有限公司

HKIB 50th Anniversary Steering Committee

Convener:

Ms. Wendy Y S MUI, Nanyang Commercial Bank, Limited

- Ms. Hilda CHOW, Industrial and Commercial Bank of China (Asia) Limited
- Mr. Patrick HO, FHKIB, HKIB Honorary Advisor
- Mr. Steve P W LAU, Hong Kong Monetary Authority
- Ms. Rose LUK, FHKIB, HKIB Honorary Advisor
- Ms. Christina NG, FHKIB, HKIB Honorary Advisor
- Mr. TONG Hon Shing, AHKIB, The Bank of East Asia, Limited
- Mr. Stanley WONG, FHKIB, HKIB Honorary Advisor

香港銀行學會50周年誌慶委員會

召集人：

梅月嫦女士，南洋商業銀行

- 周燕珠女士，中國工商銀行（亞洲）股份有限公司
- 何柏泰先生，香港銀行學會榮譽顧問
- 劉寶運先生，香港金融管理局
- 陸小雯女士，香港銀行學會榮譽顧問
- 吳淑英女士，香港銀行學會榮譽顧問
- 唐漢城先生，東亞銀行有限公司
- 黃遠輝先生，香港銀行學會榮譽顧問

Publications and Banking Today Sub-Committee

- Mr. Wilson CHAN, HKIB Senior Consultant
- Mr. Patrick LAM, Hang Seng Bank Limited
- Mr. Timothy LAM, Community College of City University
- Mr. MOHAN Joseph Bernard, Community College of City University
- Ms. Liza YUEN, Wing Hang Bank, Limited

出版事務及 Banking Today 委員會

- 陳鳳翔先生，香港銀行學會高級顧問
- 林文河先生，恒生銀行有限公司
- 林志仁先生，香港城市大學專上學院
- 鍾慕珩先生，香港城市大學專上學院
- 袁麗麗女士，永亨銀行有限公司

Professional Standard and Examination Board

Chairman:

Mr. Henry F CHENG, Hong Kong Monetary Authority

- Mr. Amos CHAN, AHKIB, Hang Seng Bank Limited
- Mr. Wilson CHEUK, Bank Julius Baer & Co Limited
- Ms. Venus CHIU, China CITIC Bank International Limited
- Mr. Eugene IU, FHKIB, HKIB Honorary Advisor
- Mr. Michael K M LEUNG, China CITIC Bank International Limited
- Mrs. Rachel Y W WEI, The Hongkong and Shanghai Banking Corporation Limited

專業標準及考試委員會

主席：

鄭發先生，香港金融管理局

- 陳紹業先生，恒生銀行有限公司
- 卓耀明先生，瑞士寶盛銀行有限公司
- 趙慧玲女士，中信銀行（國際）有限公司
- 姚寶燦先生，香港銀行學會榮譽顧問
- 梁建文先生，中信銀行（國際）有限公司
- 宋若蘊女士，香港上海滙豐銀行有限公司



Examination Moderating Committee

考試評審委員會

Chairman:

Mr. Eugene Po-Chan IU, FHKIB, HKIB Honorary Advisor

主席：

姚寶燦先生，香港銀行學會榮譽顧問

Deputy Chairmen:

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

副主席：

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:

- Mr. Frederick AU, Risk Partner 區泳圖先生，峰顯管理服務公司
- Dr. Michael KC CHAN, UBS AG 陳啓昌博士，瑞士銀行
- Mr. Simon CHAN, AHKIB, Barrister-at-Law 陳步青大律師
- Mr. Wilson CHEUK, Bank Julius Baer & Co Limited 卓耀明先生，瑞士寶盛銀行有限公司
- 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 Hongkong 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, Office of The Hon. Ng Leung Sing 羅文華博士，立法會吳亮星議員辦事處
- Mr. Simon LI, BOC International Holdings Limited 李兆棠先生，中銀國際控股有限公司
- 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, University of Sydney 林國洲博士，悉尼大學
- 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. Kwai Wing LUK, AHKIB, Community College of City University 陸桂榮博士，香港城市大學專上學院
- 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 worked 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. Aaron TANG, AHKIB 鄧展堂博士
- Mr. Alexander TANG, AHKIB, DBS Bank (Hong Kong) Limited 鄧志強先生，星展銀行
- 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
- Mr. Patrick WONG, Barrister-at-Law 黃樹林大律師
- 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
- Ms. Vivian YANG, China Banking Regulatory Commission 楊元元女士，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
- Mr. Jondy YIU, Hang Seng Bank Limited 姚壯迪先生，恒生銀行有限公司

註1：鄧志強先生及黃樹林大律師於2014年2月加入學會考試評審委員會，鄧展堂博士則於2014年3月加入該委員會。

Note¹ : Mr. Alexander Tang and Mr. Patrick Wong joined the Examination Moderating Committee in February 2014. Dr. Aaron Tang joined the Committee in March 2014.

註2：陸桂榮博士於2013年11月辭任學會考試評審委員會之職務。林志仁先生及林耀就博士則於2014年2月辭任該委員會之職務。

Note² : Dr. Kwai Wing Luk resigned from the Examination Moderating Committee in November 2013. Mr. Timothy Lam and Dr. David Lam resigned from the Committee in February 2014.

附錄 II：機構會員 (2013/2014)

Appendix II : Corporate Members (2013/2014)

(截至2014年5月31日 Up to 31 May 2014)

Agricultural Bank of China Ltd., Hong Kong Branch	中國農業銀行香港分行
Australia and New Zealand Banking Group Limited	澳新銀行
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 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
China Minsheng Banking Corporation Limited	中國民生銀行股份有限公司
Chiyu Banking Corporation Limited	集友銀行
Chong Hing Bank Limited	創興銀行有限公司
Citibank NA	花旗集團
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 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
PT. 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
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
UCO Bank	
Union Bank of India	印度聯合銀行
United Overseas Bank Ltd	大華銀行有限公司
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 : 銀行業資歷認證 / 會士考試獲獎名單

Appendix III : Accredited Banking Practitioner / Associateship Examination Prize List

銀行業資歷認證考試優異生

Top Candidates for Accredited Banking Practitioner (ABP) Examination

Subject	Prize Donor	Top Candidate	Organisation
April 2013			
Financial Systems and Risk Management	Industrial and Commercial Bank of China (Asia) Limited	Mr. Leung Gee Hin Matthew Robyn	Dah Sing Bank, Limited
Fundamentals of Accounting and Law in Banking	China Construction Bank (Asia) Corporation Limited	Ms. Jenny Chun	China Construction Bank (Asia) Corporation Ltd
May / June 2013			
Banking Services and Professional Ethics	Bank of Communications Co., Ltd Hong Kong Branch	Ms. Yu Dingyi	China Construction Bank (Asia) Corporation Ltd
Fundamentals of Accounting and Law in Banking	China Construction Bank (Asia) Corporation Limited	Ms. Valentina Peng	China Construction Bank (Asia) Corporation Ltd
August 2013			
Banking Services and Professional Ethics	Bank of Communications Co., Ltd Hong Kong Branch	Mr. Chan Chun Chung	The Hongkong and Shanghai Banking Corporation Limited
Financial Systems and Risk Management	Industrial and Commercial Bank of China (Asia) Limited	Mr. Weng Ketong	China Construction Bank (Asia) Corporation Ltd
November 2013			
Banking Services and Professional Ethics	Bank of Communications Co., Ltd Hong Kong Branch	Mr. Tay Nan Xing Leslie	DBS Bank (Hong Kong) Limited
Financial Systems and Risk Management	Industrial and Commercial Bank of China (Asia) Limited	Mr. Xu Junyang	China Construction Bank (Asia) Corporation Ltd
Financial Systems and Risk Management	Industrial and Commercial Bank of China (Asia) Limited	Ms. Lucia Hu	Industrial and Commercial Bank of China (Asia) Limited
Fundamentals of Accounting and Law in Banking	China Construction Bank (Asia) Corporation Limited	Mr. Tay Nan Xing Leslie	DBS Bank (Hong Kong) Limited

會士考試優異生

Top Candidates for Associateship Examination

Subject	Prize Donor	Top Candidate	Organisation
Advanced Subject			
Corporate Finance Services	Wing Lung Bank Ltd.	Mr. Chow Kin On	Hong Kong Monetary Authority
Specialist Subjects			
OPERATIONS MANAGEMENT			
Banking Law and Practice	The Hongkong and Shanghai Banking Corporation Limited	Mr. Farokh Keki Adarian	ICICI Bank Limited
TREASURY MANAGEMENT			
Treasury Markets and Operations	Wing Lung Bank Ltd.	Mr. Leung Sze Moon	Huawei Tech. Investment Co.

會士考試新生獎

Freshman Prize for Associateship Examination

Prize	Prize Donor	Diet	Freshman	Organisation
Advanced Subject				
Freshman Prize	Nanyang Commercial Bank, Ltd.	Spring	Mr. Lam Sze Hang	PT. Bank Negara Indonesia (Persero) Tbk. Hong Kong Branch
		Autumn	Mr. Tay Nan Xing Leslie	DBS Bank (Hong Kong) Limited



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

2013年新「專業財富管理師」名單 New Certified Financial Management Planners (CFMPs) in 2013

Ao leong Pui San	Choi Mei Leng	lun Meng Hou	Lei Man U	Mui Wing Hing	Wang Mila
Cai Qiang	Choi Sut Kan	Ji Chen	Lei On Teng	Ng Fung Lan	Wang Tingyan
Chan Chan Wai	Chong Kiu Chik John	Jiang Jiayi	Lei Un I	Ng Ka Ka	Wong Chan Chan
Chan Cheng I	Chong Mei Peng	Jiang Jingnan	Lei Un Mei	Ng Ka Wai	Wong Hiu Tung
Chan Chon Im	Chu Chong Cheong	Kam Hao In	Lei Weng Kao	Ng Man Koi	Wong Kuan Lam
Chan Chong	Chu Lai Seong	Kam Ut Ian	Lei Weng Lok	Ng Sin Ieng	Wong Lai In
Chan Fong Sio	Du Yunyan	Kou Kam Sim	Leong Fong Meng	Ng Teng Fong	Wong Mei Leng
Chan Ka Man	Feng Dandan	Ku Iao Mei	Leong Ka Man	Ngan Hio Peng	Wong Oi Sio
Chan Ka Man	Gao Liwei	Kuan Cheok In	Leong Man I	Ngan Iek Hang	Wong Tsz Ming
Chan Wai Iong	Guo Xiaoran	Kuan Wa Lam	Leong Sio Peng	Pan Chengzhi	Wong Wai Peng
Chan Wan Sinn Christina	Ho Chi Hou	Kwan Man Tsun	Leong Wai Fing	Sam Teng Ut	Wong Wing Lam Kate
Chan Yiu Fai	Ho Chi Wa	Lai Hou Sang	Leung Ho Ching Crystal	Shen Yang	Wu Jing
Chao Hou In	Ho Choi San	Lam Cheong Kam	Li Bing Qiang	Si Pek Fong	Xiang Heng
Chao Sio Fong	Ho Ka Man	Lam Chi Fong	Li Hai Wei	Siu Chun Pui	Yang Yun
Che Kim Pan	Ho Kuan Leng	Lam Lai Man	Li Zhi Lin	Song Jia	Yeung Wai Sze
Cheang Kim Ieng	Ho Kwok Kong	Lam Lai Teng	Liang Jianhua	Sou Ka Kit	Yiu Fung Ping
Cheang Wai Cheong	Hoi Sio Hong	Lam Mui Iok	Lin Xiuling	Tan Xiaolong	Yiu On Pui Patrick
Cheang Wai Lei	Hsu Hung Yeuk Fuse	Lao Chi Hou	Lin Yi Fang	Tang Chun Pong	Zeng Jing
Chen Qiu Shi	Hung Oi Ping	Lao Chi U	Lio Sio Wai	Tang Wai Lap	Zeng Xing
Chen Xingquan	Iao Sut Fan	Lau Ut Meng	Lo Hang U	Tang Wei Yan	Zhang Jing
Cheong Hoi Man	Ieong Iat Seng	Lau Wai Kee	Lo Pou Chan	Tsang Kit Man	Zhang Mingqian
Cheong Si Lei	Ieong Kam Peng	Law Wai Kwan	Luo Lingqiong	Vong Chi Kuong	Zhu Xinwei
Chio Hou Fai	Ip Chi Ian	Lei Choi Wa	Mak Choi Fong	Vong Kan Hoc Jacinta	Zou Wenxia
Chio Mei Fong	Ip Ka Kei	Lei Long Kin	Mok Man Pio	Vong Tak Veng	

2013年新「銀行業資歷認證」名單 New Accredited Banking Practitioners (ABPs) in 2013

Au Cheuk Wai	Kuan Io Chun	Luo Xianxian	Wong King Peng
Au Yeung Ka Ling	Kwok Oi Ting	Mak Yim Hung	Wong Kwan Long
Chan Ching Ho	Kwok Wing Sheung	Mok Yuk Man	Wong Lai Sang Adonis
Chan Chun Chung	Lai Pui Lam Pearl	Ng Ching Leung	Wong Man Yin
Chan Chun Long	Lau Shan	Ng Chung Yin Tracy	Wong Ping Ching
Chan Wan Ching	Lau Siu Wan	Ng Karl Wing Rainbow	Wong Wai Kit Lawrence
Chao Lot Chun	Lau Yue Shek	Ng Wing Lun	Wong Yue Cheong
Chau Ka Wun Kathy	Law Kwok Tai	Ngan Wing Kei	Wong Yuen Ying
Cheng Chung Kit	Lee Chi Chung	Pun King Hei	Wong Yung Fun
Cheng Wai Sum	Lee Kwai Fong	Shek Lai Ho Jacky	Yam Man Wai
Cheung Tsz Ho	Lee Lai Kit	Siu Ho Sing	Yao Kai
Chun Ching	Lee Suet Wah Marine	Tai Suet Ying	Yip Ho Long
Donnan James Carson	Leung Nicholas Shun-ho	To Wing Man	Yip Ping Yiu
Duan Xin	Li Cheuk On	Tong Sai Cheong	Yuen Man Ho
Fong Ka Shun	Li Chui Yee	Wan Ka Wing	Yuen Man Hoi
Guo Yang	Li Ka Po	Wan Lok Lok	Zhang Yige
Ho Kwong Keung	Lo Yee Pui	Wong Chi Yan	Zheng Kai
Ho Sha Lung	Lui Pui Chun	Wong Chung Man	

2013年新「香港銀行學會會士」名單 New Associates of the Hong Kong Institute of Bankers (AHKIBs) in 2013

信貸管理會士 Associate (Credit Management)

Lo Chung Yan Gladys

營運管理會士 Associates (Operations Management)

Mui Yuk Kwan

Wong Po Lun

Yu Yu Kwan Stephanie

財資管理會士 Associate (Treasury Management)

Law Kwok Tai

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"> - Anti-Money Laundering and Counter-Terrorist Financing Annual Update Workshop - Internal Audit in Financial Institutions - Overview of Licensing Requirements of Regulated Activities under the Securities and Futures Ordinance (SFO) - Regulators Dialogue - HKMA's Regulatory Requirements on Selling of Investment Products - Treasury Operations and Management - Updates on Basel III Framework - Workshop on New Legislation - The Personal Data (Privacy) (Amendment) Ordinance
二月 February	<ul style="list-style-type: none"> - Introduction to Financial Statement Analysis - Portfolio Management: Theory vs Practice - Workshop on Regulatory Overview of RMB Clearing and Trade Account Services Outside the PRC
三月 March	<ul style="list-style-type: none"> - Commercial Real Estate Finance - Counter-Party Credit Risk Management for Financial Institutions - Key Credit Risk Management Principles - Risk Concentration, Connected Lending and Problem Credit Management - Regulatory Requirements Relating to Structured Products - Wealth Management - Review of Significant Concepts under Mortgage of Properties for Bank Lending Transactions - Review of Significant Concepts under Companies Ordinance for Banking Applications - Understanding and Applying Structured Products - Certificate in Bank Lending - Certificate in Finance of International Trade
四月 April	<ul style="list-style-type: none"> - Account Opening Documentation Requirements from Legal and Regulatory Perspectives - Quantitative Analysis for Financial Institutions - Treasury Markets and Operations - Workshop on Regulatory Overview of RMB Clearing and Trade Account Services Outside the PRC - 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 - Examination Preparatory Programme: Banking Services and Professional Ethics (Tutorial Programme) - Examination Preparatory Programme: Financial Systems and Risk Management (Tutorial Programme) - Examination Preparatory Programme: Fundamentals of Accounting and Law in Banking (Tutorial Programme)
五月 May	<ul style="list-style-type: none"> - Bankruptcy Laws and Its Significance in Bank Financing - Complaint Management - Turning Complaints into Business Opportunities - Debt Capital Markets Fundamentals - Further Update on the New Legislation - Part VIA of The Personal Data (Privacy) (Amendment) Ordinance - Key Credit Risk Management Framework from Regulatory Perspectives - Operational Risk, Internal Control Process and Corporate Governance - Overview of Licensing Requirements of Regulated Activities under the Securities and Futures Ordinance (SFO) - Practical and Regulatory Issues on PRC External Security for Financing in Comparison with Hong Kong
六月 June	<ul style="list-style-type: none"> - Regulators Dialogue - Updates on Basel III and HKMA Liquidity Requirements - The Basics of Loan Syndication - Trade Finance for Credit and Marketing Officers - 金融產品銷售合規及實務處理 - 投資產品銷售合規之概述與更新
七月 July	<ul style="list-style-type: none"> - HKIB Train-the-Line Trainer Programme - Regulatory Driven Evolution of Risk Management Practices in Banking Industry - Past, Present and Future - Review of Major Provisions under the Banking Ordinance for Bank Application - The Foreign Exchange Regime for PRC Cross-Border RMB / Foreign Currency Financing - Workshop on Bi-Lateral Credit Documentation - Workshop on Regulatory Overview of RMB Clearing and Trade Account Services Outside the PRC - 中國經濟及金融業務課程 - 環球財富保障 - 金融產品銷售合規及實務處理 - 合規投資及保險產品銷售流程的實務處理 - Examination Preparatory Programme: Financial Systems and Risk Management - Examination Preparatory Programme: Banking Services and Professional Ethics (Tutorial Programme) - Examination Preparatory Programme: Fundamentals of Accounting and Law in Banking (Tutorial Programme)



日期 Date	項目 Event
八月 August	<ul style="list-style-type: none"> - Account Opening Documentation Requirements from Legal and Regulatory Perspectives - Annual Update on Anti-Money Laundering Workshop - Essential Risk Management for Financial Service Executives - Innovative Management for Mindset & Financial Services Transformation - Introduction to Fixed Income Securities - Overview on Reputational Risk Management - Understanding Asset Valuation - Updates on Basel III Framework - Free Seminar: Central Banks: Their old and new roles in the economy - Free Seminar: Six Sigma - Winning Solutions to Quality Financial Services
九月 September	<ul style="list-style-type: none"> - Introduction to Initial Public Offering Origination and Execution - Key Credit Risk Management Principles - Collateral and Guarantee - Operational Risk, Internal Control Process and Corporate Governance - Red Flags for Corporate Failure & Lender's Protective Measures - Case Study Workshop - Regulators Dialogue: Bank on Integrity - Integrity Management for Banking Industry - Review of Major Provisions under the Securities and Futures Ordinance (SFO) and Guidelines Issued by the SFC for Application to Licensed Corporations/ Registered Institutions - Workshop on "Guarantees - A Form of Security to Bank Financing" - 「巴塞爾 III」在中國的實施情況介紹 - Certificate in Bank Lending - Certificate in Corporate Finance Services - Certificate in Finance of International Trade - Certificate in Treasury Markets and Operations
十月 October	<ul style="list-style-type: none"> - Counter - Party Credit Risk Management for Financial Institutions - Introduction to Financial Statement Analysis - Profit Manipulation and Company Warning Signals Program - Structuring Risk Management Functions - Workshop on Basel Requirement on Managing Risks Associated with the Settlement of Foreign Exchange Transactions - Workshop on Corporate Governance and Internal Control Mechanism of Financial Institutions - Workshop on Regulatory Overview of RMB Clearing and Trade Account Services Outside the PRC - Certificate in Banking Law and Practice - 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 - Examination Preparatory Programme: Banking Services and Professional Ethics (Tutorial Programme) - Examination Preparatory Programme: Financial Systems and Risk Management (Tutorial Programme) - Examination Preparatory Programme: Fundamentals of Accounting and Law in Banking (Tutorial Programme)
十一月 November	<ul style="list-style-type: none"> - Bank Asset and Liability Management - Corporate Credit Decision Making Workshop - A Cash Flow Based Lending Approach - How to Apply "Trade Descriptions Ordinance" (商品說明條例) on Banking Industry - How to Pragmatically Implement FATCA - Internal Audit in Financial Institutions - Practical Understanding of International Trade Finance - Understanding of Qualitative and Quantitative Aspects of Mergers & Acquisitions - Free Seminar: 與金融業息息相關的盛衰關鍵 把握黃金五年的最後機會
十二月 December	<ul style="list-style-type: none"> - Corporate Credit Analysis - Refresher of Ethic and Code of Conduct for Bankers - Regulators Dialogue - HKMA's Regulatory Requirements on Selling of Investment-linked Assurance Scheme Products - Understanding on Portfolio Management - Free Seminar: Revolutionise Customer Engagement

附錄 VI：內地及澳門培訓課程

Appendix VI : Mainland China and Macau Programmes

日期 Date	課程 Programme
一月 January	- 銀行優質服務管理培訓班
三月 March	- IT 管理者領導力提升培訓班 - 銀行優質服務管理培訓班 - 國際業務培訓班 - 專業財富管理師 - 第一階段 (澳門)
四月 April	- 綜合管理雙百人才赴香港培訓班 - 信訪維穩工作管理培訓班 - 養老金託管業務培訓班 - 專業財富管理師 - 第一階段 (澳門)
五月 May	- 銀行優質服務管理培訓班 - 網點業務拓展與管理培訓班 - 電子銀行業務發展中的法律問題及相關智慧財產權保護培訓班 - 優秀業務骨幹培訓班 - 香港處理金融爭議機制之法規架構及辦理情形研討會 (台灣) - 專業財富管理師 - 第一階段 (澳門)
六月 June	- 銷售及轉介技巧 - 客戶服務員工培訓班 (澳門) - 全面風險管理高級研修班 - 金融產品銷售合規及實務處理 - 投資及保險產品培訓班 (澳門) - 專業財富管理師 - 第一階段 (澳門) - 銀行信貸管理培訓班
七月 July	- 產品經理培訓班 - 網點業務拓展與管理培訓班 - 專業財富管理師 - 第一階段 (澳門) - 財富管理主任培訓班 (澳門) - 銀行服務及管理培訓班
八月 August	- 國際業務培訓班 - 商業銀行零售業務培訓班 - 網點轉型及中小企業拓展培訓班 - 銀行專業操守講座 (澳門) - 產品創新專題研修班 - 專業財富管理師 - 第二階段 (澳門)
九月 September	- 產品創新專題研修班 - 採購技能實務培訓班 - 交易員中級培訓班 - 商業銀行零售業務培訓班 - 商業銀行運營管理培訓班 - 專業財富管理師 - 第二階段 (澳門)
十月 October	- 財務管理培訓班 - 專業財富管理師 - 第二階段 (澳門)
十一月 November	- 銀行服務及管理培訓班 - 境外銀行應對利率市場化經驗借鑒和最佳實踐講座 - 風險加權資產管理培訓班 - 投訴管理 - 將投訴意見轉化為商機培訓班 (澳門) - 網點負責人骨幹培訓班 - 「香港《2013 年信託法律 (修訂) 條例草案》」條例分析及信託業務之市場趨勢與商機展望研討會 (台灣) - 專業財富管理師 - 第二階段 (澳門)
十二月 December	- 分行經營業務培訓班 - 專業財富管理師 - 第二階段 (澳門) - 內部審計 IT 實效工作坊 (澳門)



附錄 VII：香港銀行學會傑出財富管理師評選活動得獎者 Appendix VII: HKIB Outstanding Financial Management Planner Awards Winners

Hong Kong

Awards	Name	Organisation
Group A : Financial Management Planners with up to 3 years of experience General Wealth Management Customer		
Grand	Mr. Hsu Hung Yeuk Fuse	Hang Seng Bank Limited
Gold	Ms. Chan Nga Yin	Bank of China (Hong Kong) Limited
	Mrs. Yeung Leung Yuen Fun Monica	Convoy Financial Services Limited
Best Presentation Award	Ms. Chan Nga Yin	Bank of China (Hong Kong) Limited
Best Financial Planning Proposal Award	Mr. Chan Lif Sing	The Hongkong and Shanghai Banking Corporation Limited
Group B : Financial Management Planners with over 3 years of experience General Wealth Management Customer		
Grand	Ms. Yuen Pak Sha Sally	The Hongkong and Shanghai Banking Corporation Limited
Gold	Mr. So Chin Pui	Bank of China (Hong Kong) Limited
	Mr. Tang Ho Wai	China CITIC Bank International Limited
Best Presentation Award	Mr. So Chin Pui	Bank of China (Hong Kong) Limited
Best Financial Planning Proposal Award	Mr. Yiu Wing Hong Andy	Citibank (Hong Kong) Limited
Group C : Financial Management Planners High Net Worth Customer		
Grand	Mr. Cheung Tin Shing Michael	Citibank (Hong Kong) Limited
Gold	Ms. Choi Wing Ki	Hang Seng Bank Limited
	Ms. Lu Yiwen	Hang Seng Bank Limited
Best Presentation Award	Ms. Lu Yiwen	Hang Seng Bank Limited
Best Financial Planning Proposal Award	Mr. Fu Wai Yin	Convoy Financial Services Limited

內地

獎項	姓名	銀行分行支行名稱
甲組：一般財富管理組別 - 具備兩年以下之財富管理工作經驗		
金獎	孔淘女士	中國建設銀行股份有限公司內蒙古分行
銀獎	郭大朝先生	齊魯銀行股份有限公司濟南無影潭支行
銅獎	王虎先生	中國建設銀行股份有限公司北京市分行
	艾芬女士	中國工商銀行股份有限公司河南分行
	郭方成先生	齊魯銀行股份有限公司濟南朝山街支行
乙組：一般財富管理組別 - 具備兩年或以上之財富管理工作經驗		
金獎	徐銀朋先生	中國銀行股份有限公司遼寧省分行
銀獎	陳露女士	中國銀行股份有限公司北京分行
銅獎	李韜先生	富滇銀行股份有限公司昆明官渡支行
	陳輝女士	上海浦東發展銀行股份有限公司上海分行
	高遠女士	杭州銀行股份有限公司天水支行
丙組：高端客戶財富管理組別 (客戶流動資產值一百萬美元或以上)		
金獎	董瑩瑩女士	中國工商銀行股份有限公司深圳分部
銀獎	吳江女士	北京銀行股份有限公司中關村私人銀行中心
銅獎	馬平女士	中國建設銀行股份有限公司山東省分行
	劉宗陽先生	中國建設銀行股份有限公司山西省分行
	隋傑升先生	渤海銀行股份有限公司濟南分行

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