

## Professional Banking Qualification Programmes for Attaining

# Certified Banker

▲  
Postgraduate Diploma in GBA and Cross-boundary  
Banking Management  
for Certified Banker (CB Stage)

Postgraduate Diploma in Fintech Management  
for Certified Banker (CB Stage)

Postgraduate Diploma in Credit Management  
for Certified Banker (CB Stage)

Postgraduate Diploma in Treasury Management  
for Certified Banker (CB Stage)

Postgraduate Diploma in Operations Management  
for Certified Banker (CB Stage)

▲  
**Certified Banker (Stage II)**  
Professional Diploma for Certified Banker

▲  
**Certified Banker (Stage I)**  
Advanced Diploma for Certified Banker

# C B



提升人才培訓先導計劃  
Pilot Programme to Enhance Talent Training

資產財富管理業  
Asset and Wealth  
Management Sector



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The Professional Qualification of CB Stage is recognised under the QF at Level 6. (QR Registration No.: 20/000543/L6)

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CB-P-003

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## Pursuing a Professional Banking Qualification

For those wishing to pursue a successful banking career in Hong Kong, attaining HKIB accredited Professional Qualifications is a sign of commitment to reaching the highest standards. With the banking industry increasing in complexity and evolving at a fast rate, individuals with a badge of excellence will stand out. The depth and ongoing development of the HKIB qualifications ensures clear credentials for high achievers.

## Recognition of HKIB Professional Banking Qualifications

Certified Banker (CB), the Professional Qualification is widely recognised including Hong Kong Monetary Authority (HKMA) by referring to its Supervisory Policy Manual CG-6 Competence and Ethical Behaviour (V2 – 8.12.2017). The CB qualification is the enhancement and replacement of the Associate of The Hong Kong Institute of Bankers (AHKIB™) qualification, which was launched over two decades ago.

## Overview of the Hong Kong Institute of Bankers

Since 2012, all HKIB's Professional Qualification Programmes (PQPs) have been accredited through Learning Programme Accreditation (LPA) exercises conducted by the statutory accrediting body, the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) which are pitched at QF Levels 4 to 6 under the Hong Kong Qualifications Framework (HKQF). In 2020, the HKIB stepped forward being appointed as an Assessment Agency for Professional Qualifications (AAPQ) by the Secretary for Education (SED) for HKIB's nine Professional Qualifications which are recognised under the Hong Kong Qualifications Framework (HKQF) and registered in the Qualifications Register (QR). The appointment of AAPQ by SED demonstrates HKIB's capability of delivering outstanding standard of professional qualification assessment in the Banking industry in Hong Kong.

### Qualifications Framework

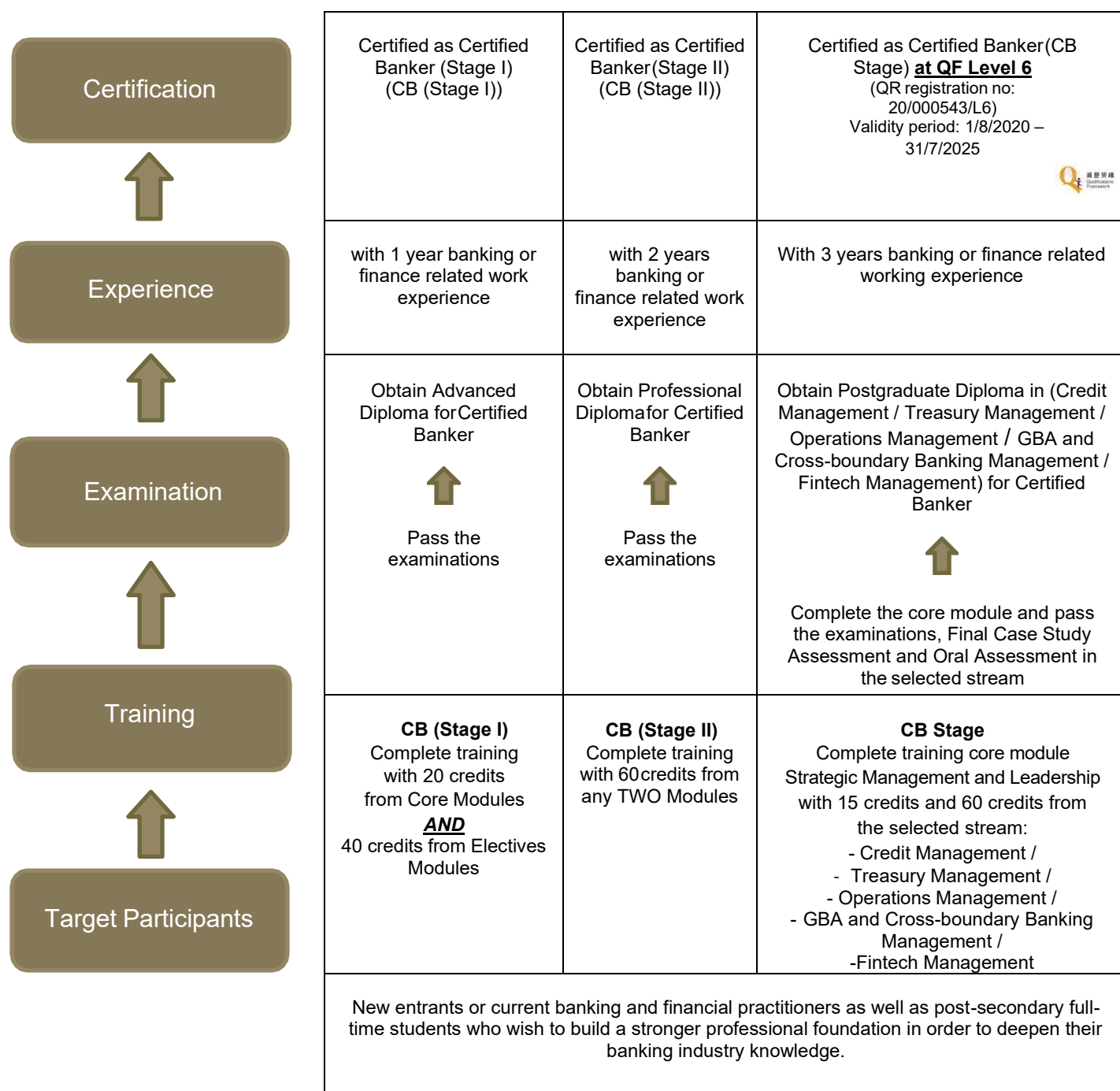
Certified Banker contains three programmes in progressive levels. Learners should attempt the programme progressively according to their academic background and related work experience. The Postgraduate Diploma for Certified Banker been quality assured by the Hong Kong Council for Accreditation of Academic and Vocational Qualification (HKCAAVQ) and are recognised under the Qualifications Framework (QF). Their learning contents are encompassing all relevant Units of Competency (UoCs) drawn from the SCS of banking industry.

Programme	Award	Professional Qualifications
Certified Banker (CB Stage)	Postgraduate Diploma for Certified Banker	CB (QF Level 6) (QR Registration No.: 20/000543/L6)
Certified Banker (Stage II)	Professional Diploma for Certified Banker	CB (Stage II)
Certified Banker (Stage I)	Advanced Diploma for Certified Banker	CB (Stage I)

### Enhanced Competency Framework (ECF) Subjects Integrated

The programmes of CB cover both generic and specialist topics and integrates subjects from the Hong Kong Monetary Authority's Enhanced Competency Framework (ECF). The ECF programmes, which are the building blocks of CB, are administered by the HKIB.

## Becoming a Certified Banker (CB)



### Certified Individual (CI)

The CB (Stage I)/ CB (Stage II)/ CB Stage holders are registered as CI after they are successfully elected during the certification process. The CI Register published on the HKIB website enables the public recognition of CB (Stage I)/ CB (Stage II)/ CB Stage holders. To ensure your Professional Qualification reflected in the CI Register, you are required to maintain a valid membership status with HKIB and comply with the CPD requirements.

### Continuing Professional Development (CPD)

CB (Stage I)/ CB (Stage II)/ CB Stage holders are required to comply with the following annual Continuing Professional Development (CPD) requirements in order to maintain the Professional Qualifications.

1. For CB (Stage I), a minimum of **5** CPD hours is required for each calendar year
2. For CB (Stage II), a minimum of **15** CPD hours is required for each calendar year
3. For CB Stage, a minimum of **15** CPD hours is required for each calendar year

For more details, please refer to Continuing Professional Development (CPD) Scheme on HKIB Website.

(Home > Membership > Individual Members > HKIB CPD Requirements)

# Entry Requirements

## CB (Stage I)

Candidates of CB (Stage I) need to fulfil ONE of the following entry requirements:

- Associate degree (AD) / Higher diploma (HD) students in any disciplines; OR
- Equivalent qualifications or above; OR
- Mature applicants\* with 3 years of relevant banking experience with recommendations from employer.

## CB (Stage II)

Candidates of CB (Stage II) need to fulfil ONE of the following entry requirements:

- Certified Banker (Stage I) holders\*\*; OR
- Holders of bachelor's degree in banking or finance related discipline (QF L5); OR
- Holders of bachelor's degree in any disciplines with 3 years of relevant banking experience (QF L5); OR
- Holders of associate degree / higher diploma in banking or finance (QF L4) with 3 years of relevant banking experience; OR
- Equivalent qualifications or above; OR
- Mature applicants\* with 6 years of relevant banking experience (2 years at supervisory level) with recommendations from employer.

## CB Stage

Candidates of CB Stage need to fulfil ONE of the following entry requirements:

- Certified Banker (Stage II) holders\*\*\*; OR
- Two ECF Certificates (QF L5) and fulfilled entry requirement for Certified Banker (Stage II); OR
- Holders of bachelor's degree in banking or finance related disciplines (QF L5) with 6 years of relevant banking experience (2 years at managerial grade); OR`
- Equivalent qualifications or above; OR
- Mature applicants\* with 10 years of relevant banking experience (3 years at managerial grade) with recommendations from employer.

**Remark: Learners with direct entry to Certified Banker (Stage II) or Certified Banker (CB Stage) would be required to complete two CORE modules, namely, Future Banking and ESG (FBESG), and Professional Ethics and Compliance (no exemption would be granted for this module) and pass the examination.**

**\*Mature applicants (aged 21 or above) who do not possess the above academic qualifications but with relevant banking experience and recommendation from their employers will be considered on individual merit.**

**\*\*Certified Banker (Stage I) holders: refer to candidates who have already been awarded "Advanced Diploma for Certified Banker" or certified as a CB (Stage I) professional qualification holder.**

**\*\*\*Certified Banker (Stage II) holders: refer to candidates who have already been awarded "Professional Diploma for Certified Banker" or certified as a CB (Stage II) professional qualification holder.**

# Programme Content

## CB Pathway

### CB Stage CORE+ ELECTIVE SPECIALIST STREAM

**CB**  
Certified Banker (CB Stage)  
<QF Level 6>\*

With 3 years banking or finance related working experience

Postgraduate Diploma for Certified Banker (Stream-Specific)

Final Case Study Assessment and Oral Assessment

Core Module: Strategic Management and Leadership (Credit: 15)

Credit Management	Treasury Management	Operations Management	GBA and Cross-boundary Banking Management	Fintech Management
<ul style="list-style-type: none"> <li>✧ ECF-CRM (ProfessionalLevel) – Commercial Lending<sup>7</sup> (Credit: 30)</li> <li>✧ ECF-CRM (ProfessionalLevel) – Credit Portfolio Management<sup>7</sup> (Credit: 30)</li> </ul>	<ul style="list-style-type: none"> <li>✧ Bank Asset and Liability Management (Credit: 30)</li> <li>✧ Treasury Markets and Operations (Credit: 30)</li> </ul>	<ul style="list-style-type: none"> <li>✧ Banking Law and Practice (Credit: 30)</li> <li>✧ Operational Risk Management (Credit:30)</li> </ul>	<ul style="list-style-type: none"> <li>✧ GBA Banking Compliance and Cross-boundary Wealth Management (Credit: 30)</li> <li>✧ Cross-boundary Banking Strategy and Management (Credit: 30)</li> </ul>	<ul style="list-style-type: none"> <li>✧ ECF-Fintech (Professional Level)<sup>14</sup> (Credit: 60)</li> </ul>

### CB (Stage II)

(with 2 years banking or finance related working experience)

Professional Diploma for Certified Banker CB (Stage II)

Obtain 60 credits from any TWO modules

<ul style="list-style-type: none"> <li>✧ Green Finance and Sustainability (Credit: 30)</li> <li>✧ Corporate Finance Services(Credit: 30)</li> <li>✧ Finance of International Trade(Credit: 30)</li> <li>✧ Essential Fintech in Next-gen Banking (Credit:30)</li> </ul>	<ul style="list-style-type: none"> <li>✧ ECF-RWM (Professional Level)<sup>1</sup> (Credit: 30)</li> <li>✧ ECF-AML/CFT (Professional Level)<sup>2</sup>(Credit: 30)</li> <li>✧ ECF-CRM (Core Level)<sup>6</sup> (Credit: 30)</li> <li>✧ ECF-ORM (Professional Level)<sup>9</sup> (Credit: 30)</li> <li>✧ ECF-Fintech (Core Level)<sup>11</sup> (Credit: 30)</li> <li>✧ ECF-Compliance (Professional Level)<sup>12</sup> (Credit: 30)</li> </ul>
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### CB (Stage I) CORE + ELECTIVE

(with 1 year banking or finance related working experience)

Advanced Diploma for Certified Banker CB (Stage I)

Obtain 20 credits from Core and 40 credits from Elective modules

Core Module	Elective Module
<ul style="list-style-type: none"> <li>✧ Future Banking and ESG (FBESG) (Credit: 10)</li> <li>✧ Professional Ethics andCompliance (Credit: 10)</li> </ul>	<ul style="list-style-type: none"> <li>✧ Fundamentals of Accounting (Credit: 10)</li> <li>✧ Introduction to Banking Law (Credit: 10)</li> <li>✧ Introduction to People Management Skills (Credit: 10)</li> <li>✧ Risk Management (Credit: 10)</li> <li>✧ Qualification Certificate of Banking Professional (QCBP)<sup>8</sup> (Credit 10)</li> <li>✧ ECF-Treasury Management (Core Level)<sup>3</sup> (Credit: 10)</li> <li>✧ ECF-AML/CFT (Core Level)<sup>4</sup> (Credit: 20)</li> <li>✧ ECF-Cybersecurity (Core Level)<sup>5</sup> (Credit: 20)</li> <li>✧ ECF-ORM (Core Level)<sup>10</sup> (Credit 20)</li> <li>✧ ECF-Compliance (Core Level)<sup>13</sup> (Credit: 20)</li> </ul>

## Notes:

1. For exemption only. Holders of the Professional Certificate for ECF on Retail Wealth Management (RWM) offered by HKIB are eligible to apply for "ECF-RWM (Professional Level)" modular exemption. Please refer to "**ECF-RWM**" for details.
2. For exemption only. Holders of the Professional Certificate for ECF-AML/CFT or respective grandfathered certificate are eligible to apply for ECF-AML/CFT (Professional Level) modular exemption. Please refer to "**ECF-AML/CFT**" for details.
3. For exemption only. Holders of the Professional Certificate in ECF-Treasury Management (Core Level) (i.e., ECF-Treasury Management (Core Level)) offered by LiPACE of HKMU are eligible to apply for modular exemption.
4. For exemption only. Holders of the Advanced Certificate for ECF-AML/CFT or respective grandfathered certificate (plus submission of the form – Recognising Prior Learning Assessment Criteria for ECF-AML/CFT (Core Level) are eligible to apply for modular exemption. Please refer to "**ECF-AML/CFT**" for details.
5. For exemption only. Holders of the Advanced Certificate for ECF on Cybersecurity offered by HKIB are eligible to apply for "ECF on Cybersecurity" modular exemption. Please refer to "**ECF-Cybersecurity**" for details.
6. For exemption only. Holders of the Core Level Training Certificate for ECF-CRM or respective grandfathered certificate are eligible to apply for ECF-CRM (Core Level) – Fundamentals of Bank Lending (M3) modular exemption. Please refer to "**ECF-CRM**" for details.
7. For exemption only. Holders of the Postgraduate Certificate for ECF-CRM or respective grandfathered certificate are eligible to apply for ECF-CRM (Professional Level) – Advanced Commercial Lending (M4) and/or ECF-CRM (Professional Level) Advanced Credit Risk Management and Regulatory Requirements (M5) modular exemption. Please refer to "ECF-CRM" for details.
8. Holders of Qualification Certificate of Banking Professional (QCBP) who have passed the QCBP exam are eligible to apply for "QCBP" modular exemption.
9. For exemption only. Holders of the Professional Certificate for ECF-ORM or respective grandfathered certificate are eligible to apply for ECF-ORM (Professional Level) modular exemption. Please refer to "**ECF-ORM**" for details.
10. For exemption only. Holders of the Advanced Certificate for ECF-ORM or respective grandfathered certificate are eligible to apply for ECF-ORM (Core Level) modular exemption. Please refer to "**ECF-ORM**" for details.
11. For exemption only. Holders of the Professional Certificate for ECF-Fintech or respective grandfathered certificate are eligible to apply for ECF on Fintech (Core Level) modular exemption. Please refer to "**ECF-Fintech**" for details.
12. For exemption only. Holders of the Professional Certificate for ECF on Compliance or respective grandfathered certificate are eligible to apply for ECF- Compliance (Professional Level) modular exemption. Please refer to "ECF-Compliance" for details.
13. For exemption only. Holders of the Advanced Certificate for ECF on Compliance or respective grandfathered certificate are eligible to apply for ECF- Compliance (Core Level) modular exemption. Please refer to "**ECF-Compliance**" for details.
14. For exemption only. Holders of the Advanced Certificate for ECF on Fintech or respective grandfathered certificate are eligible to apply for ECF-Fintech (Professional Level) modular exemption. Please refer to "**ECF- Fintech**" for details.

\* For CB, the Professional Qualification of CB Stage is recognised under the QF at Level 6. (QR Registration No.: 20/000543/L6) Validity period: 1/8/2020 – 31/7/2025

# Programme Content

## Advanced Diploma for Certified Banker (CB Stage I)

### Core Module 1 – Future Banking & ESG

#### ***Modules Intended Outcomes***

- Distinguish the functions of the financial markets and systems and interpret their implications to the development of the banking business and operations;
- Describe the regulatory framework and requirements to banking services and operations;
- Identify relevant banking services and products to satisfy customers' needs;
- Recognise the latest developments and emerging trend of financial technology in banking industry; and
- Understand the framework and future development of ESG and sustainable finance in banking industry.

#### ***Module Outline***

- Financial Systems and Markets
  - Introduction to Financial Institutions
  - The Global Financial System
  - Hong Kong's Financial System and Markets
- Banking Systems and Regulations
  - Banking Systems
  - Banking Regulations
- Banking Products, Services and Operations
  - Retail Banking Products, Services & Operations
  - Institutional Banking Products, Services and Operations
  - Private Banking / Private Wealth Management (PWM)
  - Investment Banking
  - Virtual Banking
- Financial Technology (Fintech)
  - Emergence of Fintech
  - Value propositions of Fintech
  - Contemporary Fintech Applications in Banking
  - Emerging Technologies for Fintech
  - Emerging Risks of Fintech
  - Future Development and Challenges of Fintech in Banking Industry
- Environmental, Social, and Governance (ESG) and Sustainable Finance
  - Introduction to ESG
  - Emerging ESG Risks and its Mitigation and Control
  - ESG Engagement, Application and Stewardship
  - ESG Reporting
  - ESG Regulations
  - Overview of the framework of Sustainable Finance
  - Future Development of ESG and Sustainable Finance in Banking Industry

# Programme Content

## Advanced Diploma for Certified Banker (CB Stage I)

### Core Module 2 - Professional Ethics and Compliance

#### ***Modules Intended Outcomes***

- Understand and apply principles of ethics and codes of ethics relating to the day-to-day work in the banking industry
- Identify and exercise the requirements of professional ethics in various roles during job execution
- Perform compliance monitoring and the practical application of legal and regulatory requirements in their daily work

#### ***Module Outline***

- Ethics and the Individual
  - Introduction
  - Ethics and the Individual
- Ethics and the Corporation
- Regulatory Framework and Regulatory Requirements
  - Regulatory Framework
  - Regulatory Requirements
- Corporate Governance and Internal Control
  - Corporate Governance
  - Internal Controls



# Programme Content

## Advanced Diploma for Certified Banker (CB Stage I)

### Elective Module 1 - Fundamentals of Accounting

#### ***Modules Intended Outcomes***

- Employ the concepts and accounting principles in financial reporting which relate to different areas of work
- Apply the concepts in financial accounting which are relevant to commercial lending
- Employ the wide range of key accounting concepts and principles essential to the world of banking in an appropriate manner
- Understand and apply budgeting principles to evaluate business performance

#### ***Module Outline***

- Financial Reporting
  - Basics of Bookkeeping
  - Understanding Financial Statements
  - Regulatory Environment for Financial Reporting in Hong Kong
- Interpretation of Financial Statements
  - Use of Financial Statements in Commercial Lending
  - Financial Statement Analysis
  - Comparison of Financial Statements of a Bank to Non-bank Entities
- Investment Decisions and Valuation
  - Fundamental Analysis of Investment Decisions
  - Capital Expenditure Analysis
  - Value of a Firm
- Budgeting & Performance Measurement in Banking
  - Planning Decisions
  - Budgeting and Evaluating Performance

### Elective Module 2 - Introduction to Banking Law

#### ***Modules Intended Outcomes***

- Apply relevant laws and regulations, and comply with internal policies relating to the banking industry when executing tasks, tackling business issues, and handling requests from law enforcement agencies and regulatory bodies
- Develop a fair and cordial banker-customer relationship through the application of relevant laws, regulations and codes of conduct
- Understand the rights and liabilities of the bank and its customers when dealing with negotiable instruments in order to comply with the legal requirements

#### ***Module Outline***

- Basic Legal Principles
  - Sources of Laws Applicable to the Banking Industry
  - Law of Contract in Banking
  - Other Relevant Banking Laws
- Regulatory Framework in Banking and Financial Markets
  - Regulatory Framework
  - Major Statutory and Regulatory Requirements
- Negotiable Instruments
  - Introduction
  - Cheques

# Programme Content

## Advanced Diploma for Certified Banker (CB Stage I)

### Elective Module 3 - Introduction to People Management Skills

#### ***Modules Intended Outcomes***

- Articulate the key concepts, facts, principles, and theories of people management and their application, particularly in financial institutions;
- Select essential management tools and methods at planning, controlling and organising stage under management process;
- Apply the fundamental people management tools and techniques to lead the team at workplace; and
- Outline effective leadership techniques for managing the “contemporary” business environment.

#### ***Module Outline***

- Management Overview
  - The Management Process
  - Management Approaches
  - Ethical Behaviour in Management
- Planning and Controlling
  - Introduction
  - Management Planning Approaches and Tools
  - Problem Solving and Decision Making
  - How Managers Control
- Organizing
  - Alignment to Organizational Structure and Development
  - Managing Change
  - Human Resources Management
- Leading
  - Introduction to Leadership
  - Leading Teams
  - Effective Communication
  - Coaching for Performance
- People Management under Contemporary Era
  - The Emergence of the “New Normal” Culture at Contemporary Workplace
  - Health and Wellbeing at Work

### Elective Module 4 - Risk Management

#### ***Modules Intended Outcomes***

- Apply and follow the principles of sound governance, and environmental and social responsibilities that apply to risk management at work
- Analyse the risk issues faced by the banking industry nowadays
- Apply risk management techniques to alleviate different types of risks encountered at work
- Execute and monitor measures according to legal, regulatory and compliance requirements in a business context relating to risk

#### ***Module Outline***

- Introduction & Process of Risk Management
  - Introduction to Risk Management
  - Process of Risk Management
- Regulatory Requirements in Risk Management
  - Regulations of Financial Institutions
  - Basel
  - Case Sharing on the Consequences of Violating Regulatory Requirements in Risk Management
- Structuring Risk Management Functions
  - Organisation of Risk Management Functions in a Bank
  - Risk Management Tools and Measures

## Programme Content

### Advanced Diploma for Certified Banker (CB Stage I)

#### Elective Module 5 - Qualification Certificate of Banking Professional (QCBP)

Holders of Qualification Certificate of Banking Professional (QCBP) who have passed the QCBP exam are eligible to apply for “QCBP” modular exemption.

For detail, please refer to: <https://www.hkib.org/page/96>

#### Elective Module 6 – ECF-Treasury Management (Core Level)

For exemption only. Holders of the Professional Certificate in ECF on Treasury Management (Core Level) (i.e., ECF on Treasury Management (Core Level)) offered by LiPACE of HKMU are eligible to apply for “Fundamentals of Treasury Markets” modular exemption.

## Programme Content

### Advanced Diploma for Certified Banker (CB Stage I)

#### **Elective Module 7 - ECF on Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) (Core Level)**

For exemption only. Holders of the Advanced Certificate for ECF-AML/CFT or respective grandfathered certificate (plus submission of the form – Recognising Prior Learning Assessment Criteria for ECF-AML/CFT (Core Level) are eligible to apply for modular exemption.

For details, please refer to "**ECF-AML/CFT**": <https://www.hkib.org/page/83>

#### **Elective Module 8 - ECF on Cybersecurity (Core Level)**

For exemption only. Holders of the Advanced Certificate for ECF on Cybersecurity offered by HKIB are eligible to apply for “ECF on Cybersecurity” modular exemption.

For details, please refer to “**ECF-Cybersecurity**”:  
<https://www.hkib.org/page/84>

## Programme Content

### Advanced Diploma for Certified Banker (CB Stage I)

#### Elective Module 9 - ECF on Operational Risk Management (ORM) (Core Level)

For exemption only. Holders of the Advanced Certificate for ECF-ORM or respective grandfathered certificate are eligible to apply for ECF-ORM (Core Level) modular exemption.

For details, please refer to "**ECF-ORM**": <https://www.hkib.org/page/87>

#### Elective Module 10 - ECF on Compliance (Core Level)

For exemption only. Holders of the Advanced Certificate for ECF-Compliance or respective grandfathered certificate are eligible to apply for ECF-Compliance (Core Level) modular exemption.

For details, please refer to "**ECF-Compliance**": <https://www.hkib.org/page/204>

# Programme Content

## Professional Diploma for Certified Banker (CB Stage II)

### Elective Module 1 – Green Finance and Sustainability

#### ***Modules Intended Outcomes***

- Assess the latest development, governance factors, good practices and market trends in Green Finance and Sustainability to meet the transformation and changing needs in the banks and financial institutions
- Analyse the major green debt financing instruments
- Evaluate different factors relevant in ESG investing, the application of ESG valuation in equity and bonds, and the ESG consideration in the investment process
- Apply the major green finance certifications and ESG ratings being used in the market to different development and operational processes

#### ***Module Outline***

- Overview of Green Finance and ESG
  - Introduction to ESG
  - Climate Transition Finance
  - Introduction Green Loans and Green Bonds
- Green Finance Instruments
  - Green Debts
  - Green Securitisation
- ESG Investing Consideration
  - ESG Analysis
  - ESG Valuation
  - ESG Investment Decision Process
- Green Finance Certification and ESG Rating
  - Overview of Green Finance Certification and ESG Rating Global Practice
  - HKQAA Green Finance Certification
  - MSCI ESG Rating

### Elective Module 2 - Corporate Finance Services

#### ***Modules Intended Outcomes***

- Plan and design an appropriate package of credit solutions and capital-raising strategies to meet the domestic or international financing needs of customers in different markets
- Identify and assess the risks involved in corporate financing transactions to both the borrower and the financier
- Consolidate the risk issues in corporate finance and construct strategies to deal with the issues for discussion with peers of all levels

#### ***Module Outline***

- Sources and Types of Finance for Corporations
  - Corporate Lending
  - Debt Financing
  - Equity Financing
  - Financing special transactions or projects
- Sources and Types of Risks for Financial Management in Banks
  - Cross-Boundary Risks
  - Corporate Treasury Management
  - Credit Risk Management in Bank Lending

# Programme Content

## Professional Diploma for Certified Banker (CB Stage II)

### Elective Module 3 - Finance of International Trade

#### ***Modules Intended Outcomes***

- Attain enhancement of specialised knowledge in international trade terms and internationally accepted code of practice which serve as a solid ground of communications with a range of audiences including international trade finance customers, peers and internal operation units within banks
- Analyse critically the financing needs of trade borrowers and design tailored-made financing solutions to meet clients' needs
- Diagnose the key risk issues in trade financing transactions and mitigate the risks involved

#### ***Module Outline***

- Introduction to International Trade Finance
  - What is International Trade Finance?
- International Trading Practice
  - Methods of Payment in International Trade
  - International Payment, Settlement and Clearing Systems
  - Commercial and Shipping Terms Used in International Trade
  - Documents Used in International Trade
- Documentary Collections & Documentary Credits
  - Documentary Collections
  - Documentary Credits
- Trade Finance Services and Trade Related Risk
  - Import and Export Finance
  - Trade Promotion and Supporting Services
  - Trade Fraud
  - Risk and Risk Management in International Trade

# Programme Content

## Professional Diploma for Certified Banker (CB Stage II)

### Elective Module 4 - Essential Fintech in Next-gen Banking

#### **Modules Intended Outcomes**

- Assess and analyse the latest development and market trends of IT systems and financial technology and associate their implications to identify the technology needs of the banks or financial institutions
- Evaluate different kinds of financial technology, IT and security infrastructure to enhance and optimise the effectiveness and efficiency of IT platforms and services
- Plan, design and implement data analytics based on risks level, technology regulatory requirements and the effectiveness of the security measures
- Manage and monitor the system development projects in according to system development standards and requirement
- Monitor the IT operations and services and identify the potential risks for taking actions to ensure smooth operations and risk mitigation

#### **Module Outline**

- Overview of Information Systems and Technology Management
  - Transformation of the Banking Industry
  - Impacts of Disintermediation & the Shared Economy
  - Open up Banking
  - Banking on the Cloud
  - Case Sharing on Facing the Challenges and Seizing the Opportunities Arising from the Banking Transformation
- Cyber Security and Data Privacy
  - Regulatory framework and related regulations for technology management and cybersecurity e.g., HKMA SMP Technology risk management and risk management in E-Banking
  - Cyber Security Threats
  - Information System Security Management
  - Cyber Security Regime
  - Cyber Security Technologies, Defence and Mitigations
  - Data Privacy Considerations
- Data Management, Analytics and Artificial Intelligence
  - Big Data Analytics for Financial Services
  - Big Data and Deep Learning Technologies
  - Applications of Artificial Intelligence in Financial Services
  - Credit Investigation Services
- FinTech for Digital Banking and Service Channels
  - Payment
  - Remittance
  - Chatbots
  - Robot Advisory
  - Digital Branch
  - Digital Currency
  - Distributed Ledger Technology
  - Mobile First and Mobile Only
- Compliance with Information Technology
  - Overview of regulatory technology (RegTech)
  - Transaction surveillance and AML
  - Know-your-client (KYC) and onboarding technologies
  - International efforts
- Business Analytics, System Projects, and IT Operations
  - Overview of system application development and project management methodologies
  - Enterprise architecture
  - Vendor and service outsourcing management
  - Professional development



## Programme Content

### Professional Diploma for Certified Banker (CB Stage II)

#### Elective Module 5 – ECF on Retail Wealth Management (RWM) (Professional Level)

For exemption only. Holders of the Professional Certificate for ECF on Retail Wealth Management (RWM) offered by HKIB are eligible to apply for “ECF-RWM (Professional Level)” modular exemption.

For details, please refer to “**ECF-RWM**”: <https://www.hkib.org/page/85>

#### Elective Module 6 - ECF on Anti-Money Laundering and Counter-Financing of Terrorism (AML/CFT) (Professional Level)

For exemption only. Holders of the Professional Certificate for ECF-AML/CFT or respective grandfathered certificate are eligible to apply for ECF-AML/CFT (Professional Level) modular exemption.

For details, please refer to “**ECF-AML/CFT**”: <https://www.hkib.org/page/83>

# Programme Content

## Professional Diploma for Certified Banker (CB Stage II)

### Elective Module 7 - ECF on Credit Risk Management (Core Level)

For exemption only. Holders of the Core Level Training Certificate for ECF-CRM or respective grandfathered certificate are eligible to apply for ECF-CRM (Core Level) – Fundamentals of Bank Lending (M3) modular exemption.

For details, please refer to “**ECF-CRM**”: <https://www.hkib.org/page/86>

### Elective Module 8 - ECF on Operational Risk Management (ORM) (Professional Level)

For exemption only. Holders of the Professional Certificate for ECF-ORM or respective grandfathered certificate are eligible to apply for ECF-ORM (Professional Level) modular exemption.

For details, please refer to “**ECF-ORM**”: <https://www.hkib.org/page/87>

## Programme Content

### Elective Module 9 - ECF on Fintech (Core Level)

For exemption only. Holders of the Professional Certificate for ECF on Fintech or respective grandfathered certificate are eligible to apply for ECF on Fintech (Core Level) modular exemption.

For details, please refer to “**ECF-Fintech**”: <https://www.hkib.org/page/203>

### Elective Module 10 - ECF on Compliance (Professional Level)

For exemption only. Holders of the Professional Certificate for ECF on Compliance or respective grandfathered certificate are eligible to apply for ECF on Compliance (Professional Level) modular exemption.

For details, please refer to “**ECF-Compliance**”:  
<https://www.hkib.org/page/204>

## Programme Content

### Postgraduate Diploma in Credit Management for Certified Banker (CB Stage)

#### Specialist Module 1 – ECF-CRM (Professional Level) – Commercial Lending

For exemption only. Holders of the Postgraduate Certificate for ECF-CRM or respective grandfathered certificate are eligible to apply for ECF-CRM (Professional Level) – Advanced Commercial Lending (M4) and/or ECF-CRM (Professional Level) Advanced Credit Risk Management and Regulatory Requirements (M5) modular exemption. Please refer to “ECF-CRM” for details.

For details, please refer to "ECF-CRM": (<https://www.hkib.org/page/86>)

#### Specialist Module 2 – ECF-CRM (Professional Level) – Credit Portfolio Management

For exemption only. Holders of the Postgraduate Certificate for ECF-CRM or respective grandfathered certificate are eligible to apply for ECF-CRM (Professional Level) – Advanced Commercial Lending (M4) and/or ECF-CRM (Professional Level) Advanced Credit Risk Management and Regulatory Requirements (M5) modular exemption. Please refer to “ECF-CRM” for details.

For details, please refer to "ECF-CRM": (<https://www.hkib.org/page/86>)

# Programme Content

## Postgraduate Diploma for Certified Banker (CB Stage)

### Core Module - Strategic Management and Leadership

#### **Modules Intended Outcomes**

- Evaluate the different strategic management and organisational concepts and their role within a banking context.
- Discuss how strategy is determined and the strategic options available within a banking context
- Analyse how strategy can be implemented, monitored and evaluated within a banking and finance context
- Evaluate how disruptive innovation is changing the banking landscape
- Adopt the good practice of real-life strategic management and planning, in which risk management, compliance and updates from regulator being taken into consideration, demonstrated by top executives in banking

#### **Module Outline**

##### **Part A: Knowledge of Strategic Management and Leadership in a global context**

- The concept and role of strategy
- External drivers for strategic change
- The internal environment
- Introduction to leadership and management strategies
- Identifying strategic options and choices
- Evaluation of strategic options and choices
- Change management
- The challenges of strategy implementation
- Organisational structures
- Monitoring and evaluating the effectiveness of strategy
- The importance of strategic innovation in financial services
- Becoming a data-driven organisation through digital transformation

##### **Part B: Additional tailored and localised contents offered by HKIB**

- Sharing by top bankers (such as C-level bankers or Honorary Certified Bankers)
- Sharing at the Annual Banking Conference

# Programme Content

## Postgraduate Diploma in Treasury Management for Certified Banker (CB Stage)

### Specialist Module 1 - Bank Asset and Liability Management

#### ***Modules Intended Outcomes***

- Identify and critically evaluate how market factors impact the profitability of banks
- Compare and select different approaches of bank asset and liability management from ALCO's perspectives and evaluate the appropriateness of particular strategies in fulfilling the bank's stated objectives
- Demonstrate how market and liquidity risks overlap to exert pressure on banks' capital and identify strategic considerations in capital planning
- Identify how interest rate risks threaten banks' financial stability and evaluate critically the effectiveness of technical strategies in providing immunisation against such risks

#### ***Module Outline***

- Asset and Liability Management
  - Managing Bank Profitability
  - Asset and Liability Management Committee (ALCO)
  - Managing Bank Assets and Liabilities
- Managing Liquidity Risk and Interest Rate Risk
  - Capital and Liquidity Management
  - Managing Interest Rate Risk
  - Asset and Liability Management Strategies in Changing Market Conditions

### Specialist Module 2 - Treasury Markets and Operations

#### ***Modules Intended Outcomes***

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

#### ***Module Outline***

- Treasury Management
  - Treasury Management of Financial Institutions
- Foreign Exchange, Money Market & Derivatives
  - Foreign Exchange Market
  - Money and Capital Markets
  - Derivatives
- Treasury Operation
  - Treasury Operations
  - Market Risk Measures
  - Payment and settlement systems risk Management
- Case Studies

# Programme Content

## Postgraduate Diploma in Operations Management for Certified Banker (CB Stage)

### Specialist Module 1 - Banking Law and Practice

#### ***Modules Intended Outcomes***

- Critically assess the implications of the current law and practice governing banker's roles in banker-customer contractual and non-contractual relationships;
- Analyse critically the bank's duty in different types of accounts and account conduct in banking operations under the framework of banker-customer relationship;
- Evaluate critically the law related to types of security which are commonly accepted by the banks;
- Communicate and assess the consequences of undertaking bankruptcy proceedings to the bank and customer in relation to a bank's bad debt collection procedures.

#### ***Module Outline***

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

### Specialist Module 2 - Operational Risk Management

#### ***Modules Intended Outcomes***

- Critically evaluate the performance of a wide range of functional issues from a risk management perspective;
- Formulate a framework related to risk management & quality control of internal operations;
- Manage unfamiliar problems, operational problems, and exercise the appropriate judgment in matters relating to complex operational functions covering service, product and process management;
- Propose justified solutions and recommendations on operational risk management based on analysis and synthesis of relevant information

#### ***Module Outline***

- Operational Risk in Banking Industry
  - Overview and definition of Operational Risk
  - Operational risk management framework
  - Case studies
- Process of Operational Risk Management
  - Methodologies and tools
  - Risk identification
  - Risk measurement and assessment
  - Risk control and mitigation
  - Risk reporting
  - Other related techniques
- Regulatory Framework and Governance Structure
  - Regulatory requirements
  - Risk governance

# Programme Content

## Postgraduate Diploma in GBA and Cross-boundary Banking Management for Certified Banker (CB Stage)

### Specialist Module 1 - GBA Banking Compliance and Cross-boundary Wealth Management

#### ***Modules Intended Outcomes***

- Analyse critically the structural difference between HK and Mainland China Banking Industry
- Consolidate the difference of laws and compliance between HK and Mainland China and comply with respective regulations when developing banking business strategies
- Evaluate the cultural difference between HK and Mainland China (GBA) customers for the generation of business in GBA wealth management
- Structure or develop justified solutions or strategic planning with parameters outlined for fintech and product development on launching for GBA wealth management markets

#### ***Module Outline***

- Overview of the Greater Bay Area (GBA) Financial Landscape (including non-banking financial institutions)
- Banking Laws in Hong Kong and Mainland China (Qualification Certificate of Banking Professional ("QCBP"))
- Wealth Management Market in HK and Mainland China
- Product Development, Investment Management and Regulations of Product Marketing in the GBA
- Consumer Behaviour, Social and Cultural Difference between HK and Mainland China
- GBA Development, RMB Internationalisation and Cross-Boundary Financial Schemes
- Channels for Business Development in Retail Wealth Management
- Financial and Regulatory Innovation and Technology Adoption in the GBA Financial Industry
- Green, Sustainable Finance and Carbon Market Opportunities in the GBA
- Practical Cases in Mainland Banking and Finance

### Specialist Module 2 - Cross-boundary Banking Strategy and Management

#### ***Modules Intended Outcomes***

- Analyse firm behaviour in Mainland and propose justified solutions and recommendations on organization and management for banks
- Analyse critically the risk factors in both Mainland banking and international banking and consolidate for strategic development
- Apply the knowledge of climate risk and sustainable finance in relation to bank strategy
- Evaluate the feasibility of incorporating international standard into China banking, and consolidate evolving trends on future development of China banking
- Formulate strategic planning for retail and corporate banking and propose solutions on both organisation and people development and management

#### ***Module Outline***

- China Finance
- Capital Raising and Funding Channels in Mainland and Hong Kong
- Sustainable Finance
- Climate-related Risk Management
- Managing Organisation and People
- Risk management in Mainland banking and international banking
- International Bank Capital and AML Standard and Practice
- Strategic Development in Corporate and Investment Banking
- Practical cases in Mainland Banking and Finance



## Programme Content

### Postgraduate Diploma in Fintech Management for Certified Banker (CB Stage)

#### Specialist Module – ECF on Fintech (Professional Level)

For exemption only. Holders of the Professional Certificate for ECF on Fintech or respective grandfathered certificate are eligible to apply for ECF on Fintech (Professional Level) modular exemption.

For details, please refer to “ECF-Fintech”: <https://www.hkib.org/page/234>

## Medium of Instruction

- Training is delivered through classroom in either Cantonese or English supplemented with English materials.
- All the examination questions are set in **English** only.

## Application

Applicants can submit their application via [MyHKIB](#).

## General Enquiries/ Feedback

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