

# ENHANCED COMPETENCY FRAMEWORK on

Green and Sustainable Finance (ECF-GSF)



**Associate Green Finance Professional (Product & Servicing)**

(Recognised under the QF at Level 4, QR Registration No.: 24/000668/L4)  
(Validity Period from 01/08/2024 to 31/07/2030)



**Associate Green Finance Professional (Climate Risk Management)**

(Recognised under the QF at Level 4, QR Registration No.: 24/000669/L4)  
(Validity Period from 01/08/2024 to 31/07/2030)



**Associate Green Finance Professional (Sustainability Disclosures and Reporting)**

(Recognised under the QF at Level 4, QR Registration No.: 24/000670/L4)  
(Validity Period from 01/08/2024 to 31/07/2030)



**Associate Green Finance Professional (Sustainability Strategy, Compliance and Control)**

(Recognised under the QF at Level 4, QR Registration No.: 24/000671/L4)  
(Validity Period from 01/08/2024 to 31/07/2030)



**Certified Green Finance Professional (Green and Sustainable Finance Product)**



**Certified Green Finance Professional (Green and Sustainable Finance Investment)**



**Certified Green Finance Professional (Sustainability Risk Management)**



**Certified Green Finance Professional (Sustainability Disclosures and Reporting)**



**Certified Green Finance Professional (Sustainability Strategy, Compliance and Control)**



資歷架構  
Qualifications  
Framework

More Programme Details:



(Core Level)



(Professional Level)

## Enhanced Competency Framework for Banking Practitioners

With the aim of supporting capacity building and talent development for banking professionals, the Hong Kong Monetary Authority (HKMA) has been working together with the banking industry to introduce an industry-wide competency framework – “Enhanced Competency Framework (ECF) for Banking Practitioners” in Hong Kong.

The Hong Kong Institute of Bankers (HKIB) is the programme and qualification provider for the ECF on Green and Sustainable Finance (GSF), with the following objectives:

- To develop a sustainable talent pool of GSF practitioners for the banking industry; AND
- To raise and maintain the professional competence of existing GSF practitioners in the banking industry.

## Overview of The Hong Kong Institute of Bankers (HKIB)

HKIB has been serving the local banking community in the provision of professional training and certification services since 1963. HKIB is the first not-for-profit institution in Hong Kong to issue banking qualifications up to QF Level 6 under the HKQF and was appointed by the Education Bureau as a Professional Qualifications Assessment Agency in August 2020. With an objective to maintain and further develop the territory’s status as an international financial centre, the Institute works with the support of banks, regulators, financial institutions, academic institutions, and various professional bodies to provide local banking practitioners with professional training and development opportunities.

In view of the changing landscape of the banking and financial services industry in Hong Kong and mainland China, as well as on a global scale, the importance of continuing to enhance the standards of professional development has gained increased attention. HKIB endeavours to provide and enhance its training and development products in order to equip its members with essential knowledge and skills that meet the industry’s needs.

Since the implementation of ECF in 2018, various programmes for different job functions in banking industry have been developed and integrated into HKIB’s flagship Certified Banker (CB) Programme which offer generalist, specialist, and strategic topics. The rationale for putting all programmes under one professional banking qualification is to promote an industry-based common qualifications benchmark. While ECF programmes offer “role-based” knowledge and certification to relevant practitioners, CB is offering a vocational qualification pathway for further career advancement, being continuously enhanced to nurture more holistic banking professionals and ultimately, supporting the industry to develop a continuous learning culture and a sustainable talent pool so as to maintain the competitiveness of Hong Kong as an international financial centre.

## Qualifications Framework

The following four Professional Qualifications are recognised under the QF at Level 4:

Associate Green Finance Professional (Product & Servicing) (AGFP(PS))<sup>1</sup>

Associate Green Finance Professional (Climate Risk Management) (AGFP(ClimRM))<sup>2</sup>

Associate Green Finance Professional (Sustainability Disclosures and Reporting) (AGFP(SDR))<sup>3</sup>

Associate Green Finance Professional (Sustainability Strategy, Compliance and Control) (AGFP(SSCC))<sup>4</sup>

The following five Professional Qualifications are benchmarked QF at Level 5:

Certified Green Finance Professional (Green and Sustainable Finance Product) (CGFP(GSF-P))

Certified Green Finance Professional (Green and Sustainable Finance Investment) (CGFP(GSF-I))

Certified Green Finance Professional (Sustainability Risk Management) (CGFP(SRM))

Certified Green Finance Professional (Sustainability Disclosures and Reporting) (CGFP(SDR))

Certified Green Finance Professional (Sustainability Strategy, Compliance and Control) (CGFP(SSCC))

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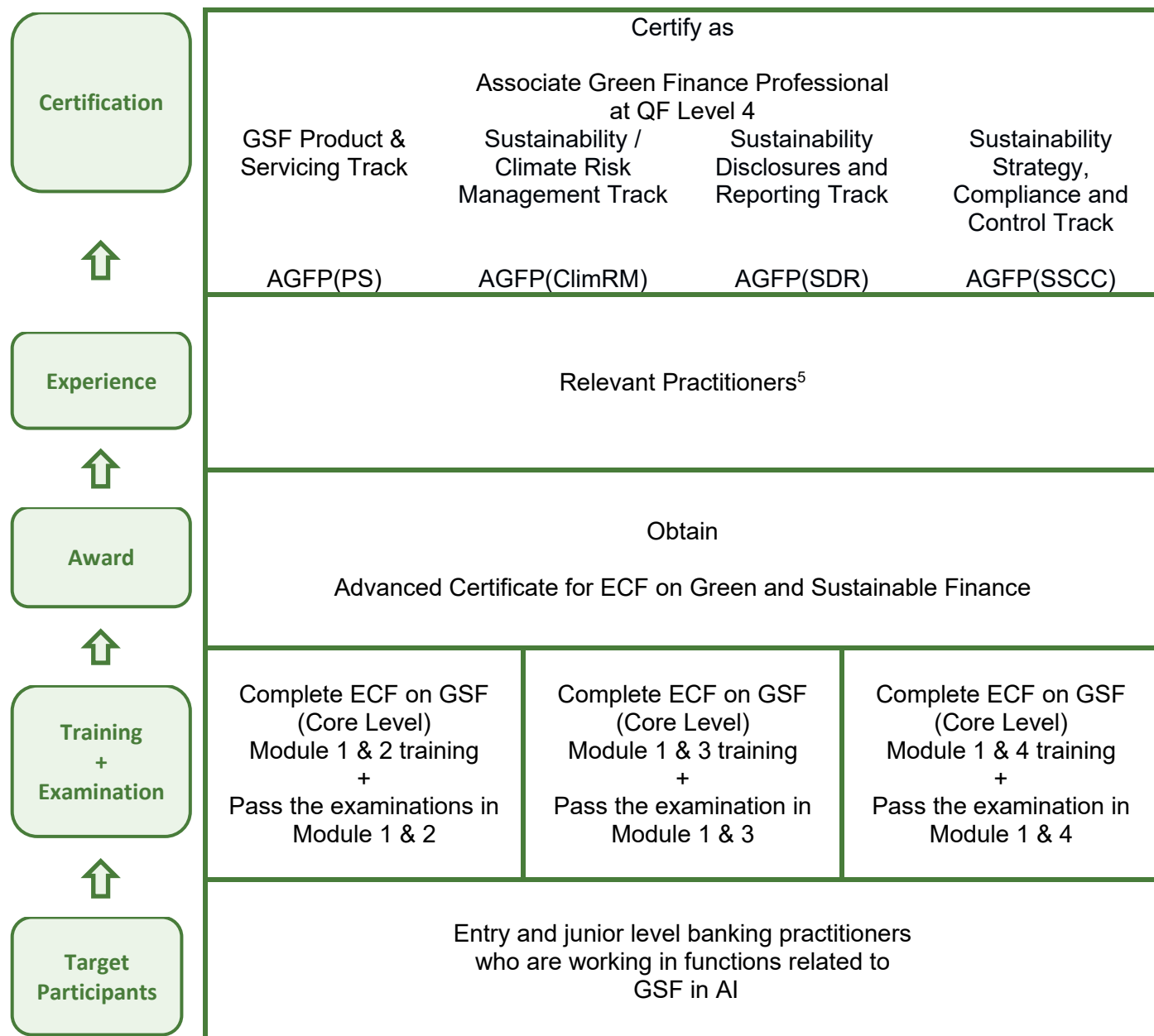
<sup>1</sup> QR Registration No.: 24/000668/L4, Validity Period from 01/08/2024 to 31/07/2030

<sup>2</sup> QR Registration No.: 24/000669/L4, Validity Period from 01/08/2024 to 31/07/2030

<sup>3</sup> QR Registration No.: 24/000670/L4, Validity Period from 01/08/2024 to 31/07/2030

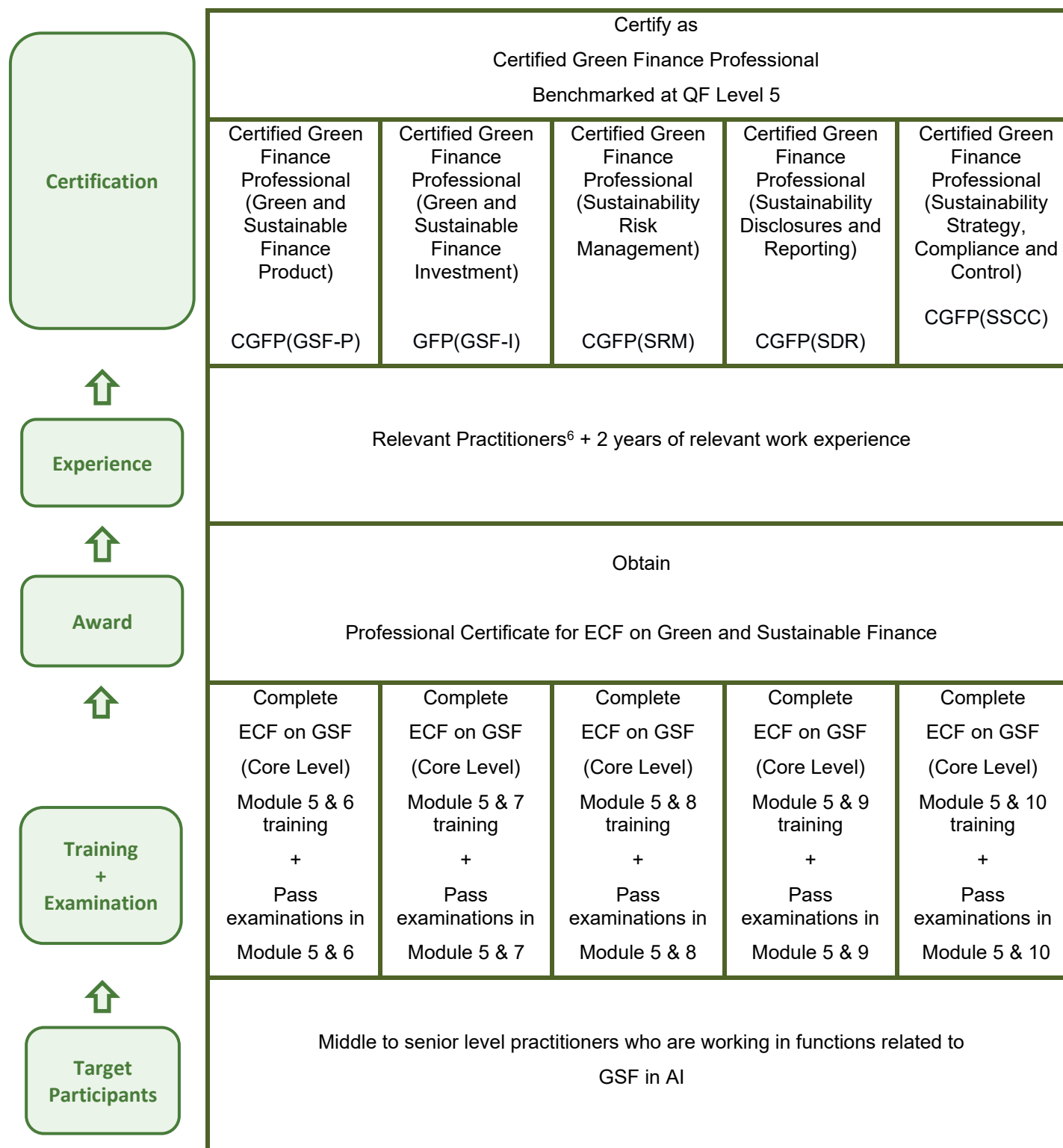
<sup>4</sup> QR Registration No.: 24/000671/L4, Validity Period from 01/08/2024 to 31/07/2030

# Becoming an Associate Green Finance Professional (Product & Servicing) (AGFP(PS)) / Associate Green Finance Professional (Climate Risk Management) (AGFP(ClimRM)) / Associate Green Finance Professional (Sustainability Disclosures and Reporting) (AGFP(SDR)) / Associate Green Finance Professional (Sustainability Strategy, Compliance and Control) (AGFP(SSCC))



<sup>5</sup> Relevant Practitioners are persons who are working in the functions related to GSF in the banking industry with an all-rounded competency framework.

# Becoming an Certified Green Finance Professional (Green and Sustainable Finance Product) (CGFP(GSF-P)) / Certified Green Finance Professional (Green and Sustainable Finance Investment) (CGFP(GSF-I)) / Certified Green Finance Professional (Sustainability Risk Management) (CGFP(SRM))/ Certified Green Finance Professional (Sustainability Disclosures and Reporting) (CGFP(SDR)) / Certified Green Finance Professional (Sustainability Strategy, Compliance and Control) (CGFP(SSCC))



<sup>6</sup> ibid

## Certified Individual (CI)

AGFP(PS) / AGFP(ClimRM) / AGFP(SDR) / AGFP(SSCC) / CGFP(GSF-P) / CGFP(GSF-I) / CGFP(SRM) / CGFP(SDR) / CGFP(SSCC) holders will be registered as CI and included in a public register on HKIB website. The Registers of Certified Individuals posted on HKIB website enables the public recognition of AGFP(PS) / AGFP(ClimRM) / AGFP(SDR) / AGFP(SSCC) / CGFP(GSF-P) / CGFP(GSF-I) / CGFP(SRM) / CGFP(SDR) / CGFP(SSCC) holders. To ensure your Professional Qualification reflected in the Registers of Certified Individuals, you are required to comply with the stated professional qualification requirements annually.

## Continuing Professional Development (CPD)

All AGFP and CGFP holders are required to comply with the following annual Continuing Professional Development (CPD) requirements in order to maintain the Professional Qualifications:

1. A minimum of 12 CPD hours is required for each calendar year (ending 31 December)
2. At least 5 hours should be on topics related to GSF.

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

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

## ECF on Green and Sustainable Finance (Core Level)

### Module 1 – Introduction to Sustainability



#### Intended Outcomes

- Apply the key concepts and taxonomy related to sustainability.
- Analyse the latest trends and developments in GSF and the impact on banks.
- Apply the methodology and approaches to monitor, measure and report GSF or sustainability impacts and outcomes.
- Assess the risks posed by the exposure of financial institutions/sector to activities that are caused by environmental, social, governance, and climate events.

#### Outline

- Overview of Sustainability
- Green and Sustainable Finance Trends and Developments
- Taxonomy, Data and Disclosures

Certificate of Achievement for Core Level Module 1 (Introduction to Sustainability) under ECF-GSF, Programme Identification Code: GTP-297240, Effective date under the Scheme\*: 2024/10/23

Certificate of Completion for Core Level Module 1 (Introduction to Sustainability) under ECF-GSF, Programme Identification Code: GTP-469247, Effective date under the Scheme\*: 2024/10/23

\* The Pilot Green and Sustainable Finance Capacity Building Support Scheme only accepts reimbursement applications in relation to an Eligible Programme with an enrolment date that is on or after the effective date of such Programme."

## Module 2 – Fundamentals of Green and Sustainable Finance

### Intended Outcomes

- Assess the latest trends and developments of the GSF Market to understand how banks can align the investment and lending decisions with sustainability strategy and objectives.
- Analyse the fundamentals for different GSF products and instruments and their applications
- Apply the essential factors in green and sustainable investing, and the applications of ESG considerations in the investment process.
- Assess the carbon markets, carbon management and the latest developments.

### Outline

- Overview of the GSF Market and its latest trends and developments
- Green and Sustainable Products and Instruments
- Green and Sustainable Investing
- Carbon Market

Certificate of Achievement for Core Level Module 2 (Fundamentals of Green and Sustainable Finance) under ECF-GSF, Programme Identification Code: GTP-606246, Effective date under the Scheme\*: 2024/10/23

Certificate of Completion for Core Level Module 2 (Fundamentals of Green and Sustainable Finance) under ECF-GSF, Programme Identification Code: GTP-836246, Effective date under the Scheme\*: 2024/10/23

\* The Pilot Green and Sustainable Finance Capacity Building Support Scheme only accepts reimbursement applications in relation to an Eligible Programme with an enrolment date that is on or after the effective date of such Programme."

## Module 3 – Sustainability Risks in Banking

### Intended Outcomes

- Discern various types and impacts of sustainability risks in banking, including the climate and environmental risks in banking.
- Examine the approaches to identify, manage, analyse, and disclose the sustainability risk.
- Relate the application of climate models in the banking industry.
- Perform climate scenario analysis with data literacy.

### Outline

- Overview of Sustainability Risks
- Climate Risk Management
- Climate Models and Scenario Analysis

Certificate of Achievement for Core Level Module 3 (Sustainability Risks in Banking) under ECF-GSF, Programme Identification Code: GTP-128240, Effective date under the Scheme\*: 2024/10/23

Certificate of Completion for Core Level Module 3 (Sustainability Risks in Banking) under ECF-GSF, Programme Identification Code: GTP-917248, Effective date under the Scheme\*: 2024/10/23

\* The Pilot Green and Sustainable Finance Capacity Building Support Scheme only accepts reimbursement applications in relation to an Eligible Programme with an enrolment date that is on or after the effective date of such Programme."

# Module 4 – ESG/Sustainability Strategy, Disclosures and Reporting

## Intended Outcomes

- Relate the concepts of sustainability strategy and policy for banks' practices.
- Examine the importance of monitoring, measuring, reporting impacts, outcomes achievement, alignment of standards and flows of finance.
- Assess the methodologies used to prepare GSF-related disclosures in line with regulatory requirements, international best practices, principles by utilising standards and techniques.

## Outline

- Green and Sustainable Banking Strategy
- ESG/Sustainability Disclosures and Reporting

Certificate of Achievement for Core Level Module 4 (ESG/Sustainability Strategy, Disclosure and Reporting) under ECF-GSF, Programme Identification Code: GTP-132247, Effective date under the Scheme\*: 2024/10/23

Certificate of Completion for Core Level Module 4 (ESG/Sustainability Strategy, Disclosure and Reporting) under ECF-GSF, Programme Identification Code: GTP-242249, Effective date under the Scheme\*: 2024/10/23

\* The Pilot Green and Sustainable Finance Capacity Building Support Scheme only accepts reimbursement applications in relation to an Eligible Programme with an enrolment date that is on or after the effective date of such Programme."

## Entry Requirements

The programme is open to both members and non-members of HKIB. Candidates must fulfil the stipulated minimum entry requirements with:

- Students of Associate Degree (AD) / Higher Diploma (HD) in any discipline or equivalent (QF L4); OR
- Equivalent qualifications or above; OR
- Mature applicants<sup>7</sup> with at least 3 years of relevant banking experience with recommendations from employer

## Medium of Instruction

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

<sup>7</sup> 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.



# ECF on Green and Sustainable Finance (Professional Level)

## Module 5 – ESG Essentials

### **Intended Outcomes**

- Evaluate key challenges on the transition to a low-carbon and climate-resilient economy with a view to making recommendations for banks to realise carbon market opportunities and achieve a net-zero economy in compliance with its own policy
- Analyse different global climate risk management governing structures and propose a suitable mechanism for banks to formulate the decision-making mechanism regarding climate risk management
- Evaluate different GSF taxonomies and recommend good practices for GSF reporting and disclosure which can mitigate different GSF risks including greenwashing

### **Outline**

- Decarbonisation Pathway by Sectors and Transition Finance
- Carbon Market Opportunities
- GSF Risk and Valuation
- Greenwashing
- GSF Disclosures, Reporting, and Taxonomies

## Module 6 – Green and Sustainable Finance Product

### **Intended Outcomes**

- Develop proficiency in the practical application of relevant Principles, Guidelines and Handbooks to structure and innovate green and sustainable finance products.
- Differentiate and analyse the core components and building blocks of credit and debt products in the context of green and sustainable finance, such as green, social and sustainability bond/loan, sustainability-linked bond/loan, and green securitisation.
- Incorporate industry best practices and regulatory guidelines to ensure the integrity, transparency, and credibility of green and sustainable finance products.

### **Outline**

- Green, Social and Sustainability Bonds and Loans
- Sustainability-linked Bonds and Loans
- Other GSF Products and Trends

## Module 7 – Green and Sustainable Finance Investment

### **Intended Outcomes**

- Apply the understanding of green and sustainable finance products to investing and financing decision-making processes.
- Apply a rigorous evaluation framework to compare and select appropriate investment strategies based on their financial performance, risk management capabilities, and potential for positive environmental and social impact.
- Design and implement investment stewardship strategies that promote sustainability and drive positive environmental and social change within investment portfolios.

### **Outline**

- Investment Analysis and Decision Process
- Portfolio Construction, Management, and Stewardship
- ESG Funds and other GSF Products

## Module 8 – Sustainability Risk Management

### **Intended Outcomes**

- Differentiate between different sustainability risks and apply related concepts to optimise the risk management strategies and activities in banks
- Analyse how sustainability impacts all risk-related functions in banks.

### **Outline**

- Climate Risk Management
- Climate Scenario Analysis and Stress Testing
- Environmental, Social and Governance Risk

## Module 9 – ESG/Sustainability Reporting and Disclosure

### **Intended Outcomes**

- Apply advanced ESG reporting frameworks (ISSB, GRI, TCFD, integrated reporting) to assess an organisation's ESG performance and collect relevant data for comprehensive reporting and disclosure purposes.
- Utilise greenhouse gas (GHG) calculation methodologies and tools to accurately quantify organisational and industry-wide GHG emissions, identifying key sources and opportunities for reduction or mitigation.
- Drive continuous improvement in ESG reporting and disclosures, integrating emerging standards, technologies, and stakeholder expectations to enhance transparency, accountability, and decision-making processes.

### **Outline**

- ESG/Sustainability Reporting and Disclosures
- GHG Emissions and Measurement

## Module 10 – Sustainability Strategy, Compliance and Control

### **Intended Outcomes**

- Collaborate with stakeholders across sectors to drive systemic change, fostering partnerships and exploring new business opportunities in the transition to a net-zero economy.
- Develop corporate strategy, governance and performance management systems that integrate ESG considerations.

### **Outline**

- Net-Zero Transition and Target Setting
- ESG Communication and Stakeholder Engagement
- Climate Governance and Policy

## Entry Requirements

The programme is open to both members and non-members of HKIB. Candidates must fulfil the stipulated minimum entry requirements with:

- Advanced Certificate for ECF on Green and Sustainable Finance (GSF) awarded; OR
- Grandfathered for ECF on Green and Sustainable Finance (Core Level) by HKIB

## Medium of Instruction

- Training is delivered in classroom setting / zoom 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 Enquiry / Feedback

Tel: (852) 2153 7800

Email: [cs@hkib.org](mailto:cs@hkib.org)

Website: [www.hkib.org](http://www.hkib.org)

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

## Integration of ECF in Certified Banker (CB)

Certified Banker (CB) is a professional banking qualification programme developed and offered by HKIB. This common qualification benchmark is intended to raise the professional competency of banking and financial practitioners in Hong Kong to meet modern demands, while providing a transparent standard with international recognition. “ECF on GSF (Core and Professional Level)” have already been incorporated in CB (Stage I/II) respectively. You may refer to the CB Programme structure as below to plan for your learning path. Learners who have obtained a pass at the relevant examination can then apply for an exemption for the elective module “ECF on GSF (Core Level)” of the CB (Stage I) programme and the module “ECF on GSF (Professional Level)” of the CB (Stage II) programme.

CB Pathway	CB Certified Banker (CB Stage) <QF Level 6> <sup>4</sup>				
CB Stage CORE+ELECTIVE SPECIALIST STREAM	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
	✧ ECF-CRM (Professional Level) – Advanced Commercial Lending (M4) <sup>7</sup> (Credit: 30) ✧ ECF-CRM (Professional Level) – Advanced Credit Risk Management and Regulatory Requirements (M5) <sup>7</sup> (Credit: 30)	✧ Bank Asset and Liability Management (Credit: 30) ✧ Treasury Markets and Operations (Credit: 30)	✧ Banking Law and Practice (Credit: 30) ✧ Operational Risk Management (Credit: 30)	✧ GBA Banking Compliance and Cross-boundary Wealth Management (Credit: 30) ✧ Cross-boundary Banking Strategy and Management (Credit: 30)	✧ ECF-Fintech (Professional Level) <sup>14</sup> (Credit: 60)
CB (Stage II)	↑				
	Professional Diploma for Certified Banker CB (Stage II)				
	Obtain 60 credits from any TWO modules				
	(with 2 years banking or finance related working experience) ✧ Green Finance and Sustainability (Credit: 30) ✧ Corporate Finance Services (Credit: 30) ✧ Finance of International Trade (Credit: 30) ✧ Essential Fintech in Next-gen Banking (Credit:30)		✧ ECF-RWM (Professional Level) <sup>1</sup> (Credit: 30) ✧ ECF-AML/CFT (Professional Level) <sup>2</sup> (Credit: 30) ✧ ECF-CRM (Core Level) <sup>6</sup> (Credit: 30) ✧ ECF-ORM (Professional Level) <sup>3</sup> (Credit: 30) ✧ ECF-Fintech (Core Level) <sup>11</sup> (Credit: 30) ✧ ECF-Compliance (Professional Level) <sup>12</sup> (Credit: 30) ✧ ECF-GSF (Professional Level) <sup>15</sup> (Credit: 30)		
CB (Stage I) CORE+ELECTIVE	↑				
	Advanced Diploma for Certified Banker CB (Stage I)				
	Obtain 20 credits from Core and 40 credits from Elective modules				
(with 1 year banking or finance related working experience)	Core Module ✧ Future Banking and ESG (FBESG) (Credit: 10) ✧ Professional Ethics and Compliance (Credit: 10)		Elective Module ✧ Fundamentals of Accounting (Credit: 10) ✧ Introduction to Banking Law (Credit: 10) ✧ Introduction to People Management Skills (Credit: 10) ✧ Risk Management (Credit: 10) ✧ Qualification Certificate of Banking Professional (QCBP) <sup>8</sup> (Credit 10) ✧ ECF-Treasury Management (Core Level) <sup>3</sup> (Credit: 10) ✧ ECF-AML/CFT (Core Level) <sup>4</sup> (Credit: 20) ✧ ECF-Cybersecurity (Core Level) <sup>5</sup> (Credit: 20) ✧ ECF-ORM (Core Level) <sup>10</sup> (Credit 20) ✧ ECF-Compliance (Core Level) <sup>13</sup> (Credit: 20) ✧ ECF-GSF (Core Level) <sup>16</sup> (Credit: 30)		

**Notes:**

1. For exemption only. Holders of the Professional Certificate for ECF-RWM or respective grandfathered certificate 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 for ECF-Treasury Management (Core Level) offered by LiPACE of HKMU are eligible to apply for ECF-Treasury Management (Core Level) modular exemption.
4. For exemption only. Holders of the Advanced Certificate for ECF-AML/CFT or respective grandfathered certificate are eligible to apply for ECF-AML/CFT (Core Level) modular exemption. Please refer to "[ECF-AML/CFT](#)" for details.
5. For exemption only. Holders of the Advanced Certificate for ECF-Cybersecurity offered by HKIB are eligible to apply for ECF-Cybersecurity (Core Level) modular exemption. Please refer to "[ECF-Cybersecurity](#)" for details.
6. For exemption only. Holders of the Professional Certificate for ECF-CRM or respective grandfathered certificate are eligible to apply for ECF-CRM (Core Level) modular exemption. Please refer to "[ECF-CRM](#)" for details.
7. For exemption only. Holders of the respective Postgraduate Certificate for ECF-CRM 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) module exemption. Holders of the respective grandfathered certificate of ECF-CRM 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) module exemption after passing the written assessment developed by the HKIB. 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-Fintech (Core Level) modular exemption. Please refer to "[ECF-Fintech](#)" for details.
12. For exemption only. Holders of the Professional Certificate for ECF-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-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 Postgraduate Certificate for ECF-Fintech or respective grandfathered certificate are eligible to apply for ECF-Fintech (Professional Level) modular exemption. Please refer to "[ECF-Fintech](#)" for details.
15. For exemption only. Holders of the Professional Certificate for ECF-GSF or respective grandfathered certificate are eligible to apply for ECF-GSF (Professional Level) modular exemption. Please refer to "[ECF-GSF](#)" for details.
16. For exemption only. Holders of the Advanced Certificate for ECF-GSF or respective grandfathered certificate are eligible to apply for ECF-GSF (Core Level) modular exemption. Please refer to "[ECF-GSF](#)" for details.

\* For CB, the Professional Qualification of CB is recognised under the QF at Level 6. (QR Registration No.: 20/000543/L6, Validity period: 1/8/2020 – 31/7/2030)