



Technology and Data



Soft Skills



Banking Knowledge

Key Person Risk and Credit Underwriting

Programme Code: THGRS00P26043

28 April 2026 (Tuesday)

7:00pm – 10:00pm

3 HOURS

HKIB SFC PWMA
CPD CPT OPT

Programme Outline

In credit underwriting, we usually analyse financial statements, cash flow models, and market trends. But what happens when the most critical asset of a business never appears on the balance sheet? That asset is the Key Person.

This practical and hands-on course moves beyond traditional financial analysis to address one of the most significant yet qualitative risks in commercial lending: Key Person Dependency. We will equip you with the tools to systematically identify, assess, mitigate, and communicate this risk, turning a concern into a structured part of your credit decision-making process.

You will learn not only to ask, “What if they leave?” but also to answer, “What will happen, how severe will the impact be, and how are we protected?”

Speaker Introduction

The trainer has two decades of experience in commercial lending, cross-bordering financing, ESG finance, and transaction banking. He held pivotal roles at a local bank, culminating in his position as Managing Director overseeing Hong Kong, China, Singapore, Taiwan and Macau trade business. He also delivered several product training sessions to audiences ranging from clients to relationship managers at all levels.

Target Audiences

1. Banking Practitioners
2. Risk Management Professional, Compliance Officer and Relationship Managers
3. HKIB Professional Qualification holders (eligible for CPD Core Hours) :



Programme Delivery

Virtual Classroom (Zoom)
Cantonese



Application DEADLINE

21 April 2026 (Tuesday)



APPLY NOW!

Enquiry :
(852) 2153 7800
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<https://hkib.org/page/284>

PRICE LIST	Individual Member HKD	Staff of Corporate Member HKD	Non-Member HKD
Price	HKD990	HKD1,200	HKD1,320