Compliance and Risk Management > 4.3 Risk Control

Title	Conduct risk assessment
Code	107405L5
Range	Measure risks level in different operations of the bank. This applies to different kinds of risks
Level	5
Credit	4

Competency	Performance Requirements
	1. Plan for risk assessment
	      Be able to:
	• Understand examination activities and the execution plans to ensure a smooth implementation
	• Liaise with different business and operation units on arrangement for the risk assessment
	2. Carry out risk assessment
	      Be able to:
	• Apply specialized methods or measures to conduct risk assessment and review major activities of the bank to measure types, direction and levels of risks
	• Conduct risk assessment for new products or new business plans and make recommendations regarding stakes of the project
	• Conduct sensitivity analysis and stress-testing to evaluate prospective impact under unusual market conditions
	• Oversee transactional limits of different operations (e.g. approval authority, expenditure parameters, etc.) and ensure registration of credit lines is within approved limits
	3. Analyse data from risk assessment
	      Be able to:
	• Identify risks that arising from changes in political, economic, social and technological environment
	• Review risk profile and identify areas of weakness which may affect risks exposed by the bank
	• Prepare risk or reward scenarios after analyzing the identified potential risks
	• Assign risk management ratings to major activities of the bank after risk examination

Assessment Criteria	The integral outcome requirements of this UoC are: • Conduct risks assessment according to the stated plan by adopting specialized methods in risk assessment • Risk assessment reports are presented on a regular basis. The reports are well organized with a clear and systematic flow to facilitate easy understanding of assessment results. In addition, high risks areas are also enlisted on the report based on thorough analysis of different data
Remark	