

**Specification of Competency Standards**  
**for the Banking Industry**  
**Unit of Competency**

Functional Area - 1a. Other Services on Enterprise Banking Service Delivery (for Large Corporations)  
(Key Function – 1a.1 Institutional Banking Services)

Title	Formulate customized financial risk management services to institutional clients
Code	109191L6
Range	Formulation of creative measures to manage the financial risk of institutional clients. This applies to different kinds of financial risks exposed to institutional clients.
Level	6
Credit	4 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Demonstrate comprehensive and specialized knowledge in risk management by applying it to estimate the degree of financial risks exposed to institutional clients;</li> <li>• Understand the macro environment and forecast development trends of different factors (e.g. political, economic and social) which may affect the risks position of institutional clients.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Evaluate critically the financial status of institutional clients and identify the various risks they are exposed to;</li> <li>• Conduct comprehensive analysis on the business and operation of institutional clients in order to identify high risk areas for risk management;</li> <li>• Cooperate with relevant product specialists in order to structure the risk management products and services according to the needs of the enterprise clients;</li> <li>• Cooperate with relevant parties to determine the policy and operational procedures in offering risk management services to institutional clients.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Recommend solutions in managing the various financial risks (e.g. credit derivatives, hedging, DCM / ECM) in order to protect the interest of the bank;</li> <li>• Evaluate critically the relevant regulations and the political implications (especially government and statutory bodies) when providing risk management advice to institutional clients across geographies and jurisdictions.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Formulation of creative solutions to minimize and manage the financial risks of institutional client. These should be based on critical analysis on the business and operational needs of the institutional clients.</li> </ul>
Remark	