

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 3. General Enterprise Banking Credit Management
(Key Function – 3.5 Credit Systems and Maintenance)

Title	Analyse the performance of credit system and define the overall strategies for the bank
Code	109280L6
Range	Conducting analysis on the bank's credit system in order to ensure the entire system is operating properly. This applies to analysis on credit systems related to different kinds of credit products and covers the entire credit processes.
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"> • Demonstrate professional knowledge in bank lending, asset and liability management in order to evaluate the current lending process of the bank; • Understand the credit strategy and business objectives of the bank and apply the knowledge to analyse the current approach in credit management. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Review the trends in credit data to identify potential credit problems at an early stage; • Analyse exception patterns and identify possible problems in the lending process; • Evaluate the performance and risks level of each lending process and provide recommendations for improvement; • Develop and customize the template of MIS reports in order to provide management with critical information for facilitating their decision (e.g. direction on lending activities, risk control). <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Provide timely, concise and clear information about the loan portfolio and the attendant risks for senior management and relevant parties to understand the current situations; • Identify high risks areas and recommend measures to prevent risk breakout; • Design the presentation format to ensure reporting in a concise manner and can satisfy the needs of management.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Evaluation on the credit system of the bank in order to provide recommendations on improving the credit processes; • Provision of improvement recommendations based on the analyses of data related to the credit systems and the strategy of the bank; • Reporting the findings on credit system evaluation to management and relevant parties by evaluating their information needs and design the report format / template accordingly.
Remark	