

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 3a. Other Services on Enterprise Banking Credit Management (for Large Corporations)

(Key Function – 3a.1 Large Corporate Credit Acquisition)

Title	Assess credit application on credit based solutions to large corporations
Code	109287L6
Range	Structuring and assessment of credit facilities for large corporations such as real estate development loan / construction finance / large scale production plant financing. This applies to large amount and mid to long term loan extended to large corporate 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"> • Understand the theories and concepts across different disciplines of credit management in order to critically assess the risks of credit application of large corporation; • Understand the latest development in the macroeconomic environment, e.g. the development of Greater Bay Area, in order to identify the implications on enterprise banking; • Possess knowledge on related ordinance and legislation, recent updates of Chinese Government policies, changed rules of HKMA etc. in order to identify the implications on corporate clients. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Conduct comprehensive analysis on the business and corporate information of the applicants by employing different analysing technique in order to assess the risks in extending credit facilities; • Assess the information of credit application by applying professional knowledge in accounting and cash flow analysis in order to estimate the outlook of the applicants' industry and / or business and performance of their operations; • Analyse the capital structure of clients in order to identify the most suitable means of financing which can balance their assets and liabilities portfolio; • Liaise with other teams to structure products and services in order to provide the most optimum and effective way in satisfying clients' financial needs; • Evaluate clients' feedback on the product recommendations and coordinate with specialists in the bank to satisfy the financing needs of clients; • Recommend outcome of loan proposal based on lending criteria. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Provide recommendations on whether the proposal satisfy the lending criteria of the banks; • Recommend approval (with or without condition(s)) / rejection on loan application and approved loan size with justification provided; • Provide justification for approval on application violating credit risk policy or lending criteria.

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Assessment Criteria	The integral outcome requirements of this UoC are: <ul style="list-style-type: none">• Provision of credit assessment on credit application by large corporations based on critical analyses on the projection of future business performance of the applicants, its repayment ability and level of risks involved in the deal.
Remark	