

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.2 Large Corporate Credit Facilities)

Title	Structure special assets / equipment leasing and financing services to corporate clients
Code	109290L5
Range	Structuring credit facilities on special assets / equipment leasing and financing services. This applies to large amount and mid to long term loan extended to large corporate clients with special financing needs.
Level	5
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 comprehensive and professional knowledge across different disciplines in credit management in order to structure the deal in special assets / equipment leasing and financing; • Possess professional knowledge regarding the industry specialization (e.g. sector structure, key competitors, critical success factors, tax implication, enforceability of collateral) of the clients in order to evaluate the risks and profitability of the deal. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Assess the risks of the applications and evaluate the performance of clients' business by employing different qualitative and quantitative methods (e.g. accounting ratio, cash flow analysis); • Identify key vulnerabilities that may affect the development trend and industry outlook of clients' industry in order to evaluate the future performance of the development project and credit standing of the clients; • Analyse the capital structure of clients in order to identify the most suitable means of financing which can balance their assets and liabilities portfolio; • Structure credit facilities for high value assets such as heavy machinery, jets, car fleets, vessel buildings, shipping lines, etc. of the large corporate clients.in the form of special assets / equipment leasing. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Structure the deals in accordance with the credit worthiness of the clients, projected performance of the business and credit strategy of the bank; • Analyse the special financial requirements of the clients to structure a special assets / equipment leasing or other financing structural deal which can meet the needs of clients while provide adequate protection to the bank's interests.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Structuring of large amount of credit facilities for special assets / equipment leasing or other structural financial services for large and complex corporate clients; • Development of proposal and specification of the structure, terms and conditions of the financing deal based on the evaluation of the financial needs, business outlooks, repayment abilities and level of credit risks, etc. of the clients.

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.2 Large Corporate Credit Facilities)

Remark	
--------	--