

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

Functional Area - 7. Product Development and Brand Marketing  
(Key Function – 7.2 Product Portfolio Management)

Title	Evaluate performance of existing product portfolio
Code	109415L5
Range	Evaluation of performance of the bank's products. This applies to performance evaluation of different products in enterprise banking by employing different kinds of analysis.
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"> <li>• Demonstrate professional knowledge across different areas of enterprise banking sectors by applying it to manage the product portfolio effectively;</li> <li>• Possess comprehensive knowledge in product development and operation and apply it to evaluate the macro environment of the enterprise banking sector in order to identify the development trends.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Analyse the profitability of different product lines by calculating the gross revenue, profit margin, return on investment, etc.;</li> <li>• Conduct analysis on the results of the various performance indicators for different products in order to have a comprehensive understanding on the performance of different products;</li> <li>• Analyse income distribution from different products of the bank in order to maintain a healthy financial status of the bank;</li> <li>• Analyse the cost of on-going products delivery and check against the planned budget to ensure they are within an acceptable level;</li> <li>• Compare performance of different products in order to identify the revenue generating distribution pattern of the bank;</li> <li>• Analyse the most profitable areas of the bank to propose strategies to best utilize the strengths of the bank;</li> <li>• Evaluate existing portfolio of products to ensure the product suites can satisfy the needs of different segments of clients.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Provide recommendation on improving the product strategies according to the future trends in different business areas of banking services;</li> <li>• Identify methods to improve the overall profitability of the bank's product portfolios and maintain an optimal number of products (e.g. diversification, eliminate redundancies).</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Evaluating the performance of existing product portfolios and making recommendation on improving the product strategies of the bank to maximize the revenue. These should be based on the analyses conducted on different areas such as the macro environment, development of the banking industry and the various performance indicators of the bank's products.</li> </ul>

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Remark	
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