

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 10. General Management
(Key Function – 10.3 Financial Management and Control)

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| Title | Analyse financial status of the bank by conducting bank wide financial assessment |
| Code | 109555L6 |
| Range | Conducting different kinds of assessment and analysis to assess the financial status of the bank. This applies to assessment in different operations and business areas of the bank. |
| 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"> • Possess comprehensive knowledge of banking compliance and apply it to evaluate critically the financial regulatory requirements in the banking industry; • Possess specialized knowledge in financial management and common practices in banking industry in order to conduct bank wide financial assessment. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Formulate methodologies suitable for the bank to assess financial status of the bank in terms of capital adequacy, liquidity and assessment quality, etc.; • Monitor availability of funds after appraising the bank's financial development, financial position, policies and plans on significant development by using proven mechanisms; • Develop a supervisory framework to track and monitor financial status of the bank which can alert relevant parties whenever threats of financial risks occur; • Develop a framework to calculate major financial ratios in accordance with regulatory requirements and business needs to assess the stability of the bank as a business enterprise; • Develop a tracking system to follow up issues audited and recommended for improvement and track each item for resolution or completion. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Identify financial risks or potential problems exposed to the bank alongside with provision of recommendations to improve the situations after carrying out comprehensive study; • Analyse relevant data to detect control deficiency, duplicated effort, fraud or extravagance in the bank's activities; • Interpret results on different financial and statistical analysis; outline how they affect financial performance of the bank; and make recommendations on improvement efficiency of financial management. |
| Assessment Criteria | <p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Reports on financial analysis and recommendations on efficiency improvement are prepared on regular basis. The reports include key analysis and the findings are organized in a systematic and logical manner. These recommendations are supported by relevant analyses. |
| Remark | |