

生涯規劃・銀行專才教育

Life Planning . Professional Banking Education & Training

Ms Carrie Leung
Chief Executive Officer

23 January 2016



Queries / Misunderstandings

- 銀行學會同銀行公會有咩分別?
- 唔係讀 Business 或 Finance, 銀行請唔請?
- 入銀行做係唔係等於做 Sales?
- 做銀行係咪好悶?
- 係咪要考左牌先可以入銀行做?
- 點樣準備自己入行?
- 什麼是 ibank 同 Private Bank?

香港銀行業概覽

What is a bank?

“Although banks **do many things**, their **primary role** is to take in funds—called deposits—from those with money, pool them, and lend them to those who need funds.”

“Banks are **intermediaries** between depositors and borrowers. The amount banks pay for deposits and the income they receive on their loans are both called interest....”

Jeanne Gobat, Senior Economist, the IMF's Monetary and Capital Markets Department.

“....we **connect customers to opportunities**. We **enable** businesses to thrive and economies to prosper, helping people fulfill their **hopes and dreams** and realise their ambitions. This is our role and purpose..”

Chief Executive of a global bank

Banking and financial services is **one of the four pillar industries** in the Hong Kong economy

- Contribution to Hong Kong's GDP – **16%**
- Contribution to annual tax and other government revenue – **US\$5 billion**
- Employment in banking and financial sector - **over 240,000**
- Employment in banking sector (banks+ deposit taking companies)
– **around 97,600 (64.5%)**

Source: FSDC Paper No. 13 – Jan 2015; 2015 Manpower Survey Report by VTC

Banking under Supervision



HONG KONG MONETARY AUTHORITY
香港金融管理局

RSS | MY COLOUR | FRID

ABOUT
THE HKMA

KEY
FUNCTIONS

PUBLICATIONS
& RESEARCH

MARKET DATA
& STATISTICS

ABOUT THE HKMA

The HKMA

About the HKMA

Advisory Committees

The Chief Executive's Committee

Organisation Chart

HKMA-related Organisations

Internal Audit

Tender Invitations

Careers@HKMA

Legislative Council Issues

Links

The HKMA Information Centre

Home / About the HKMA / The HKMA

The Chief Executive's Committee

The role of the Committee, which meets once a week, is to report to the Chief Executive on the progress of major tasks being undertaken by the various departments of the HKMA and to advise him on policy matters relating to the operations of the Monetary Authority.

Executive Profiles



CHIEF EXECUTIVE
[Norman T.L. CHAN, GBS, JP](#)



DEPUTY CHIEF EXECUTIVE
[Peter PANG, JP](#)



DEPUTY CHIEF EXECUTIVE
[Eddie YUE, JP](#)



DEPUTY CHIEF EXECUTIVE
[Arthur YUEN, JP](#)

The industry is under the supervision of

Hong Kong Monetary Authority



HONG KONG MONETARY AUTHORITY
香港金融管理局



香港銀行學會
The Hong Kong Institute of Bankers

唔係讀 Business 或 Finance,
銀行請唔請?



NOT only Bankers...

Have you met them in a bank before?

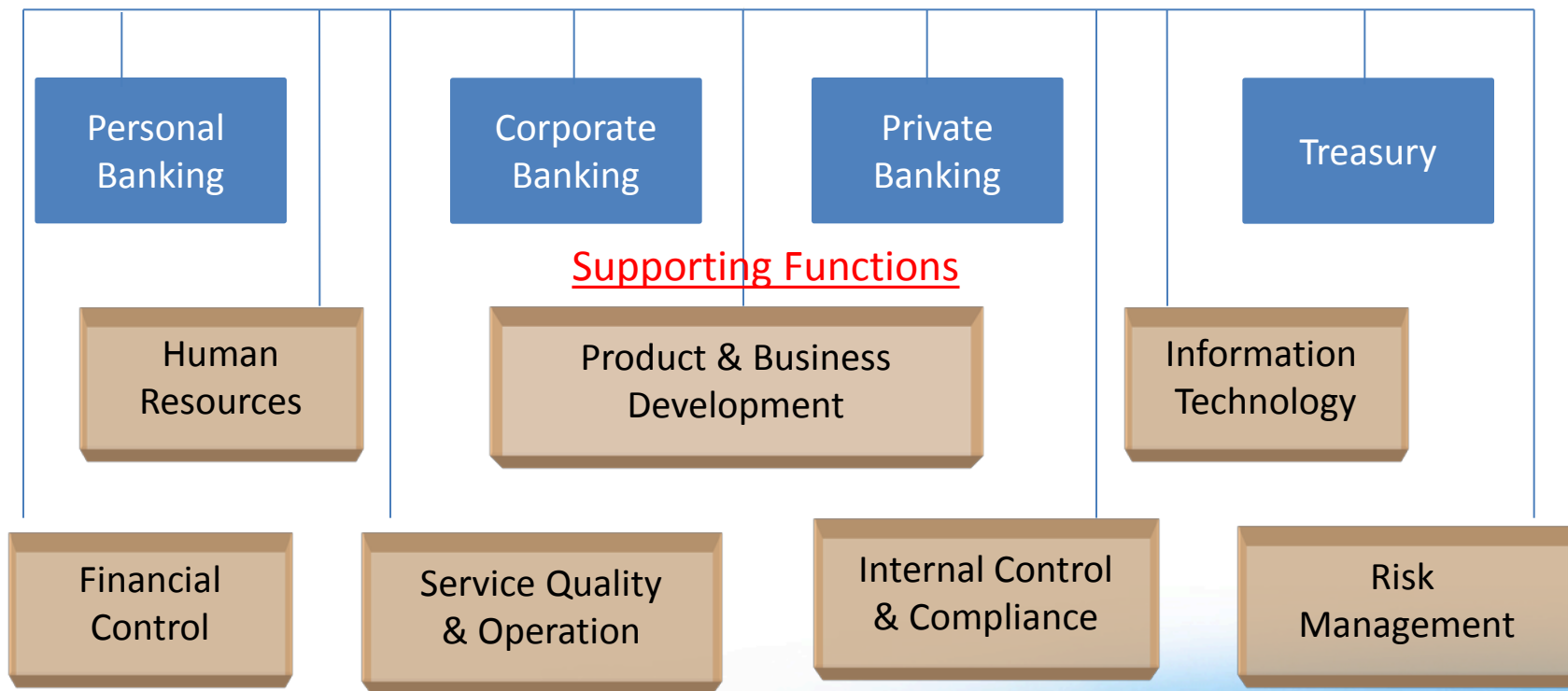
- *Relationship managers*
- *Investment strategists*
- *Research analysts*
- *Human resources managers*
- *IT professionals*
- *Compliance officers*
- *Lawyers and legal advisors*
- *Trainers*
- *Marketing specialists*
- *Accountants*
- *Communications and PR specialists*
- *...and more*

入銀行做係唔係等於做Sales ?



Typical Structure of a Bank

Major Business Streams



做銀行係咪好悶?



Changing Environment

Digital Banking

93% of HK consumers and 57% of those in Mainland China have experienced digital banking services via Internet Banking or Smartphone*; the use of mobile technology is rising.

Growth of Financial Technology (FinTech)

Financial technology, also known as FinTech, is about fostering innovation in financial services using technology. Impact on the banking sector – change the way how financial services are provided and consumed covering payments; lending and capital raising; and advisory services.



Growing demand for wealth management products and services

Hong Kong is the largest asset management centre in Asia. In 2012, assets management business of licensed corporations, registered institutions and insurance companies amounted to USD 1,064 billion and the assets under management under private banking amounted to an additional USD 346 billion.



RMB Internationalisation

HK is a global hub for RMB trade settlement, financing and asset management



Growth of China

China Briefing: middle-class consumers in China would increase to 600 million by 2020

*Source: McKinsey Asia Pacific
Financial Services Survey 2014

點樣準備自己入行？

KNOWLEDGE & QUALIFICATIONS

- Qualification Programs
- Seminars
- Library



NETWORKING & EXPOSURE

- Networking Events
- Seminars



INDUSTRY UPDATES





- Banking Today
- Annual Banking Conference

HKIB Professional Qualification - Accreditation by HKCAAVQ



Accredited by

the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ)#

QF Levels *	Examples of Learning Programs	
	Academic Qualifications	HKIB Professional Qualifications
7	<ul style="list-style-type: none"> • Doctor 	
6	<ul style="list-style-type: none"> • Master • Postgraduate Diploma / Certificate 	 
5	<ul style="list-style-type: none"> • Bachelor • Professional Diploma 	
4	<ul style="list-style-type: none"> • Associate Degree • Higher Diploma 	
3	<ul style="list-style-type: none"> • Diploma 	
2	<ul style="list-style-type: none"> • Certificate 	
1	<ul style="list-style-type: none"> • Foundation Certificate 	

* Qualifications Framework (QF) is an initiative driven by the Education Bureau to develop industry standards on practitioners' competency.

HKCAAVQ is the only statutory body in Hong Kong to provide academic and vocational accreditation and assessment services. Its mission is to safeguard the quality of the academic and vocational qualifications available to learners within the Qualifications Framework in Hong Kong. Similar organizations overseas include Ofqual in UK, IBF in Singapore, etc.

Useful Websites links

- The Hong Kong Institute of Bankers (HKIB): <http://www.hkib.org>
- The Hong Kong Association of Bankers (HKAB): <https://www.hkab.org.hk/>
- Financial Services and the Treasury Bureau (FSTB): <http://www.fstb.gov.hk/>
- Hong Kong Monetary Authority (HKMA): <http://www.hkma.gov.hk>
- Financial Services Department Council (FSDC): <http://www.fsd.org.hk/en>
- Securities Futures and Commission (SFC): <http://www.sfc.hk/>
- Mandatory Provident Fund Schemes Authority (MPFA):
http://www.mpfa.org.hk/tch/information_centre/publications/tenth_anniversary/index.jsp Financial Services Department Council
- Big Four (Audit firms)
 - PwC: <http://www.pwchk.com/home/eng/index.html>
 - Deloitte: <http://www2.deloitte.com/global/en.html>
 - Ernst & Young: <http://www.ey.com/CN/en/home>
 - KPMG: <http://www.kpmg.com.hk/>
- Qualifications Framework (QF): <http://www.hkqf.gov.hk>

HKIB Student Ambassadors Activities:



Annual General Meeting

HKIB Outstanding Financial Management Planner Awards



HKIB Student Ambassadors Activities:

Meetings Senior Bankers



Exposure

Networking Occasions



Free seminars and luncheons



HKIB Annual Banking Conference



銀行學會點幫到你

Getting Prepared

Horn the technical and soft skills

Keep abreast of the times and professional knowledge

Identify the expertise and weaknesses

Build social network, get informed, educated and qualified via utilising
HKIB platform

HKIB Hong Kong Office

3/F Guangdong Investment Tower, 148 Connaught Road Central, H.K.

Tel: (852) 2153 7800 Fax: (852) 25449946

E-mail: hkib@hkib.org

Web-site: www.hkib.org

Opening Hours

Mon - Fri: 9:00 - 18:00



HKIB is the **ONLY** Professional Banking Association offering **Professional Banking Qualifications** in Hong Kong



High Profile Council Members

President



Mr Peter Wong
HSBC

Vice President &
Chairman of HKIB
Executive Committee



Dr Patrick Fung
OCBC Wing Hang
Bank, Ltd.

From Regulatory Bodies
Honorary President Vice President



Mr Norman Chan
Hong Kong Monetary
Authority



Mr Ashley Alder
Securities and Future
Commission

From Notes Issuing Banks
Vice President



Ms May Tan
Standard Chartered
Bank (Hong Kong)
Limited

Vice President



Mr YUE Yi
Bank Of China
(Hong Kong)

From Major Banks - Other Vice Presidents



Mr Chen Aiping
Industrial and
Commercial Bank of
China (Asia) Limited



Mr Fang Hongguang
Nanyang
Commercial Bank,
Ltd.



Ms Miranda Kwok
China Construction
Bank (Asia)
Corporation Ltd.



Ms Rose Lee
Hang Seng Bank,
Limited



Mr Felton Lau
Chong Hing Bank
Limited



Mr Adrian Li
The Bank of East
Asia, Limited



Mr The Hon David Li
The Bank of East
Asia, Limited



Mr Weber Lo
Citi Country Officer &
Chief Executive
Officer
Hong Kong and
Macau
Citibank, N.A.



Mr Sebastian Paredes
DBS Bank (Hong
Kong) Limited



Mr Shou Fugang
Bank of
Communications Co,
Ltd
Hong Kong Branch



Mr David Wong
Dah Sing Bank, Ltd.



Mr Lincoln Yung
Shanghai
Commercial
Bank Ltd.



Mr Zhang Xiaowei
China CITIC Bank
International Limited



Mr Zhu Qi
Wing Lung Bank Ltd.



Quick Facts about HKIB

- We have been serving the local banking community as an independent organisation in the provision of **education and professional training** since **1963**.
- We see the importance of continuing to enhance the standards of **professional development** has gained increased attention.
- HKIB endeavours to provide and enhance its training and development products in order to equip its members with essential **knowledge and skills** that meet the industry's needs.
- In 2015, more than a hundred training programmes and seminars were delivered by HKIB in **Hong Kong, Mainland China and Macau**.

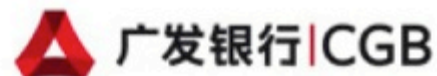
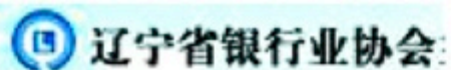
HKIB's latest developments

- HKIB is appointed as the **leading organiser** for the **Best FinTech Award** under **Hong Kong Information and Communications Technology (HKICT) Awards 2016**, steered by **Office of the Government Chief Information Officer, The Government of the HKSAR**. Three streams including:
 1. Banking and Insurance
 2. Capital Market
 3. Emerging Solutions
- To support capacity building and talent development in Hong Kong in maintaining our status as an international financial centre. HKIB will collaborate with **Hong Kong Monetary Authority** in launching **Enhanced Competency Framework (ECF)** in Q4 2016. Under ECF, successive trainings and qualification programmes will be introduced for various streams of professional work in the banking sector over the next few years, starting with **anti-money laundering and counter-terrorist financing** expected to be launched in Q4.

Corporate Members



Corporate Members



福建省金融学会





Be CONNECTED

Seminars, Distinguished Speakers Series, Luncheon Talks

- Discover unpredictable insights and perspectives from banking professionals, researchers and regulators;
- Gain access to cutting-edge educational resources

Networking Cocktails

- Build connections with a global network of banking seniors;
- Explore career opportunities from financial institutes



Get QUALIFIED

Attaining HKIB professional banking qualifications is a symbol of one's prestigious level of professional achievement from bank management qualifications to specialised credentials.

Accreditation



- The corresponding programmes were the very First and Only non-academic Institute programmes to be accredited to QF Level 6 by HKCAAVQ



Be EDUCATED

Annual Banking Conference

- Decode dynamic developments and challenges influencing both local and international financial markets

Continuous Professional Development (CPD) Programmes, Competencies-based Trainings

- Keep pace with evolving product and service information and job required competencies



Be INFORMED

Bi-monthly Journal "Banking Today", e-News and online learning programmes

- Receive bi-monthly journal "Banking Today" featuring timely and holistic articles about HKIB programmes and seminars
- Obtain periodical e-News updates on upcoming HKIB programmes and special offers
- Gain access to a wide range of e-learning courses and multimedia resources

