

# PUBLIC PROGRAMMES

JULY–DECEMBER  
**2017**

“ *Loved the way the trainer conducted the training. Made it very enjoyable, funny and interesting. Gave many real life scenarios for better understanding.* ”

Participant  
*Financial Services Act 2013 & BNM Guidelines: The Law & Compliance*



PP

# PUBLIC PROGRAMMES

ABS offers industry relevant public training programmes that cover a comprehensive list of banking areas and are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world.

Programmes offered are on a six-month interval, which enable us to review and update our course materials based on a more intuitive understanding of what banks need in this fast-changing dynamic financial services landscape.

While the programmes that you will see here in the following pages are offered for open enrolment, they can also be customized as in-house training to suit the needs of your organization. We also provide a broad spectrum of consultancy services to create tailor-made training programmes that are specifically aligned with your organization's strategic learning requirements.

Please visit [www.asianbankingschool.com/our-programmes/public-programmes](http://www.asianbankingschool.com/our-programmes/public-programmes) to find out more details about our programmes.

Our public programmes are grouped into the banking areas of:

Alternative Finance

Banking Operations

Business Banking

Compliance

Corporate Finance

Credit

Finance / Audit

Islamic Banking

Language

Multi-Disciplines

Professionalism & Ethics

Retail Banking

Risk Management

Trade Finance

Treasury / Investment

Wealth Management

*Note: All Information in this publication is correct at the time of printing but is subject to change.*

# PROGRAMME CALENDAR SECOND HALF 2017

## CONTENTS / PROGRAMME TITLE

### INTRODUCTION

#### COMPLIANCE

Capital Markets and Services Act 2012

Understanding of Foreign Exchange Administration Rules

AMLATFPUAA 2001: Know Your Customer and Compliance

An Insight of Foreign Exchange Administration Rules

Financial Services Act 2013 & BNM Guidelines: The Law & Compliance

#### CREDIT

Fundamentals of Property Development Financing

Distressed Loans - Identification, Management, Restructuring & Rehabilitation

Practical Financial Evaluation

#### FINANCE / AUDIT

Corporate Taxation for Bankers

Governance and Auditing of Emerging Technology - Cloud Computing, Consumerisation, Social Media, Big Data and Cybersecurity

Insights into Corporate Finance and Equity Structuring in Asia

Advanced Financial Modelling using Excel and VBA

Advanced Valuation Methodologies and Capital Structuring in Asia

#### ISLAMIC BANKING

Understanding Islamic Banking Products

#### LANGUAGE

Practical English for Bankers

#### MULTI-DISCIPLINES

Cash Balance of Payments (BOP) Statistical Reporting through International Transactions Information System (ITIS)

Credit Reporting and Operation of Central Credit Reference Information System (CCRIS)

International Investment Position (IIP) Reporting through External Assets and Liabilities Information System (EALIS)

Alternative Finance: Ecosystem, Prospects and Risks

Data Science for Executives: Towards a Data Driven Organisation

Navigating the New Era in Banking

#### PROFESSIONALISM & ETHICS

Introduction to Ethics in Banking

Ethics in Banking for Managers

#### RETAIL BANKING

New World Approach to Managing Retail Clients Successfully

Valuing Diversity: Managing Clients with Disabilities

#### RISK MANAGEMENT

Structured Products - How to Manage Financial Risks

Risk Management: Measurement, Integrated Risk Framework and Regulation

Bank Asset and Liability Management - Theory and Practice

Asset and Liability Management - Balance Sheet Management Simulations Workshop

#### TRADE FINANCE

The Essence of International Trade

Understanding of Letter of Credit and UCP600

#### ABS | EXECUTIVE EDUCATION

#### ABOUT ASIAN BANKING SCHOOL



# CAPITAL MARKETS AND SERVICES ACT 2012

Jointly organised with the  
Malaysian Investment Banking Association (MIBA)

SIDC CPE: 10 CPE Points | Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This programme aims to provide participants with an understanding of the roles and responsibilities of licensed intermediaries and other representatives, and the regulations governing the business activities and market practices in the Malaysian capital market. Recent major market misconduct cases will be discussed and lessons to be learned will be identified. The programme will cover the relevant statutory framework and enforcement process for market misconducts by the relevant authorities.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Outline the structure and regulatory framework of the capital market
- Describe the provisions of the market regulations that are relevant to their work
- Identify the various forms of market misconducts and their impacts
- Cite examples of market misconducts and the regulatory or civil consequences
- Develop and implement practical measures to avoid market misconducts

## TRAINING METHODOLOGY

Lectures and interactive discussions

## PARTICIPANT PROFILE

Investment bankers in various disciplines

## PROGRAMME OUTLINE

1. Overview of the Malaysian Capital Markets
  - The Malaysian Stock Market
  - Participants and Intermediaries in the Malaysian Stock Market

*Case study: Past cases of unlicensed activities*
2. Rules and regulations on market misconducts
  - Relevant provisions of the Capital Market and Services Act
  - Business Rules of Bursa Malaysia Securities
  - Business Rules of Bursa Malaysia Derivatives and other rules and regulations

## PROGRAMME OUTLINE (CONT'D)

3. Market abuses and market misconducts
  - What are market misconducts?
  - Impact of market misconducts
  - Common forms of market misconducts
    - *insider dealing, false trading, price rigging, disclosure of information about prohibited transactions, disclosure of false or misleading information inducing transactions, stock market manipulation, use of fraudulent or deceptive devices in transactions in securities and false representations*
4. Securities offences
  - Trading in Securities: Prohibited Conduct Under the CMSA
  - Other Offences Relating to Dealing
  - Other Offences Relating to False and Misleading Statements
5. Rules on conducts and business practices of market intermediaries
  - The guidelines on market conduct and business practices for stockbroking companies and licensed representatives
- Roles of representatives of stockbroking companies
- Core principles of supervision
- Compliance requirements
  - *Customer due diligence, information on customers, discretionary trades, unauthorised use of customers' accounts, handling error trades, managing conflict of interest and reporting breaches*
6. Preventing market abuses and misconducts
  - Enforcement power of the Securities Commission and Stock Exchange regulators
  - Penalties and civil liability for breaches
    - Case study – criminal and civil proceedings on market misconducts*
7. Exploring cases of market misconducts
  - Analysis and discussion on misconducts in domestic markets
  - Analysis and discussion on misconducts in foreign markets

## PROGRAMME DETAILS

DATE : 15 – 16 AUGUST 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB/MIBA MEMBER:	NON-MEMBER:
<b>RM2,200</b>	<b>RM2,700</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINERS

### ***Wong Loke Lim***

Wong Loke Lim has almost thirty years of banking and finance-related experience. He is the principal of i-Biz Concept Sdn Bhd, a financial training and management resources provider. He is also a director of a Bursa Malaysia-listed company and sits on the Board of Governors of the Financial Planning Association of Malaysia, where he was the Deputy President from 2011-2013. Previously, he was the Chief Executive/Licensed Representative of a fund management company, a general manager at KAF Investment Bank Berhad and the Group Chief Internal Auditor of a KLSE (now Bursa Malaysia)-listed company. He speaks regularly on topics relating to capital market, treasury, accounting and wealth management, and conducted training programmes for capital market professionals, private bankers and wealth managers in various financial centres in the Asia-Pacific region. He is a chartered accountant, a fellow of the Association of Chartered Certified Accountants and a Certified Financial Planner.

### ***Chan Huan Wei***

Chan Huan Wei is a training consultant with i-Biz Concept Sdn Bhd and has been conducting training for more than fifteen years, specialising in a broad range of financial areas. His background is in investment management, financial planning, corporate finance and relationship management. He is a speaker for various capital market courses including the Securities Commission's licensing examination preparatory courses and continuous professional education (CPE) courses as well as the Certified Financial Planner (CFP) certification programmes. He has spent more than a decade in the financial services industry working within major financial institutions, fund management companies and insurance companies. He is a Certified Financial Planner and previously, held a Capital Market Services Representative Licence for fund management. He studied for his Master's Degree in Finance and Bachelor's Degree in Marketing at University of Strathclyde, United Kingdom.



# UNDERSTANDING OF FOREIGN EXCHANGE ADMINISTRATION RULES

Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This introductory course covers the overall framework of the Foreign Exchange Administration Rules and the legal provisions relating to it including the new terminologies in the new Notices covering Directives to Financial Institutions on the general and specific operational requirements.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to understand the overall framework of the Foreign Exchange Administration Rules of Malaysia

## TRAINING METHODOLOGY

Illustrative diagrams for better understanding, interactive group discussions and sharing of practical experience

## PARTICIPANT PROFILE

All bank executives



## PROGRAMME OUTLINE

- Introduction and Overview of Foreign Exchange Administration Rules
- Legal Provisions Relating to the Foreign Exchange Administration
- New Terminologies under New Notices
- Foreign Exchange Administration Notices
  - **Notice 1** – Dealings in Currency, Gold and other Precious Metals
  - **Notice 2** – Borrowing and Guarantee
  - **Notice 3** – Investment and Foreign Currency Asset
  - **Notice 4** – Payment
  - **Notice 5** – Security, Islamic Security, Financial Instrument or Islamic Financial Instrument
  - **Notice 6** – Import and Export of Currency
  - **Notice 7** – Export of Goods
- Definitions
- Directions to Financial Institution
  - General Operational Requirements
  - Specific Operational Requirements

## PROGRAMME DETAILS

DATE : 21 AUGUST 2017  
24 OCTOBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

**RM450**

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINERS

Officers of Foreign Exchange Administration Department, Bank Negara Malaysia

# ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001 :

## KNOW YOUR CUSTOMER AND COMPLIANCE



SIDC CPE: 10 CPE Points | Learning Level: Intermediate

### PROGRAMME DESCRIPTION

This programme gives sound insight into compliance requirements under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA 2001) and Bank Negara Malaysia Standards and Guidance. Participants will be able to conduct Customer Due Diligence and Enhanced Customer Due Diligence, recognize suspicious transactions of money laundering and the financing of terrorism and comply with internal reporting requirements, in line with AMLATFPUAA 2001.

### LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Identify the risks and opportunities for money laundering arising from conventional, Islamic, electronic and internet banking
- Apply the 'Know Your Customer Policy' and conduct Customer Due Diligence and Enhanced Customer Due Diligence and identify suspicious transactions of money laundering and financing of terrorism
- State the responsibilities of banks and other financial institutions and their employees in compliance with the AMLATFPUAA 2001; and the consequences of non-compliance
- Enhance compliance programme effectiveness

### TRAINING METHODOLOGY

Lectures and Discussions; Questions & Answers

### PARTICIPANT PROFILE

Compliance Officers and their assistants, officers, managers and above

## PROGRAMME OUTLINE

### Definition of Money Laundering

- Common practices & conduits of money launderers
- Nature of offence of money laundering

### AMLATFPUAA 2001

- Preliminary
- Money laundering offences
- Financial intelligence
- Reporting obligations
- Investigation
- Freezing, seizure and forfeiture
- Miscellaneous

### Ensuring compliance of the AMLATFPUAA 2001

- Legal obligations under the AMLATFPUAA 2001 and the Standards and Guidelines thereunder

### Managing ML risks

- 'On the job' risk management measures
- Customer's Identification & Acceptance Policy-best practices & vigilance measures
- 'CDD' Policy - Practice & extent
- Enhanced CDD
- Dealing with PEPs and others
- Risk Profiling/Risk based Approach to recognizing suspicious transactions
- High risk products, customers, transactions, place of origin and circumstances
- Transactions monitoring

### Recent cases and updates on the latest AML/CFT development

- Including the 2012 Revised FATF Recommendations

## PROGRAMME DETAILS

DATE : 14 – 15 NOVEMBER 2017

TIME : 9:00 AM – 5:00 PM

VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:

**RM2,000**

NON-MEMBER:

**RM2,400**

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Datin Dr Lee Mei Pheng***

Datin Dr Lee is a senior partner, banking law consultant and practitioner in one of the most established law firms in Sarawak, Detta Samen & Co Advocates. She is an Advocate & Solicitor of the High Court in Malaya and an Advocate of the High Court in Sabah & Sarawak. She holds a Doctor of Philosophy (Laws) from the University of Liverpool, England, specialising in Banking and Finance Law and her PHD research was on banking frauds. Datin Dr Lee holds an LLB First Class Honours degree from the University of Malaya, and is an Adjunct Associate Professor, Faculty of Law at the Bond University, Queensland, Australia. She resides in Australia and lectures there in post-graduate law subjects in the areas of International Banking and Electronic Banking Law subjects. She is a Fellow, Financial Services Institute of Australasia, Australia; Fellow, Tim Fischer Centre for Global Trade & Finance, Australia; and Member, Law Advisory Board, Bond University, Australia.

Datin Dr Lee was also awarded an Associate Fellow, Institute of Bankers Malaysia (now Asian Institute of Chartered Bankers - AICB); having served as chief examiner for law subjects since 1985 and in recognition for her vast contributions in publishing, examinations and training for AICB for more than twenty-seven years. Datin Dr Lee has also been a Fellow of the Law Faculty, University of Malaya in Kuala Lumpur and served for 10 years in OCBC Bank, Malaysia as Head of Legal and Assistant Vice President, Kuching Branch. She has been one of the leading consultants and lecturers since 1984 for financial institutions, regulators, and large corporations locally and internationally on many areas of banking and finance laws, Islamic banking and finance laws, frauds, anti-money laundering and anti-terrorism financing, banking operations, credit, offshore banking, regulations and compliance. She lectures internationally and is presently a Course Director for EUROMONEY Training in Hong Kong. Her many other professional contributions include being a consultant, commissioned author and editorial reviewer and specialist for LexisNexis, AICB and Oxford publications; an External Assessor for Business law and Company Law, Wawasan Open University, Penang, Malaysia; and author of many publications.

# AN INSIGHT INTO FOREIGN EXCHANGE ADMINISTRATION (FEA) RULES

SIDC CPE: 10 CPE Points | Learning Level: *Intermediate*

## PROGRAMME DESCRIPTION

This intermediate programme covers the prudential measures of Central Bank of Malaysia to support the overall macroeconomic objective in maintaining monetary and financial stability in Malaysia. The continuity to maintain liberal Foreign Exchange Administration Rules are covered under the Notices to support and enhance the competitiveness of the economy for trade, business and investment activities.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Relate to the foreign exchange administration policy and its rationale
- Identify the main responsibilities of banks in ensuring compliance with Foreign Exchange Administration Rules

## TRAINING METHODOLOGY

Interactive group discussions, case studies and sharing of practical experience

## PARTICIPANT PROFILE

All middle to senior-level bank executives

## PROGRAMME OUTLINE

- Introduction and overview of Foreign Exchange Administration Rules
- Legal provisions relating to the Foreign Exchange Administration Rules
- Reserve and liquidity management and explanation on the regulatory system to channel back inflows and to control outflows
- Foreign Exchange Administration Notices:
  - **Notice 1** – Dealings in Currency, Gold and Other Precious Metals
  - **Notice 2** – Borrowing and Guarantee
    - » Exercises on 6 scenarios of borrowing
    - » Group discussion on non-resident borrows Ringgit from another non-resident
  - **Notice 3** – Investment and Foreign Currency Asset
    - » Group discussion on bank's precautionary measures prior to effecting payment abroad or purpose of investment by residents
    - » Compliance of FEA Rules with rega supplier's guarantee
    - » Case study on multi foreign currency account with a licensed onshore bank

## PROGRAMME OUTLINE (CONT'D)

- **Notice 4** – Payments
  - » *Group discussion on external account holder obtaining Ringgit facilities from a resident entity*
  - » *Group discussion on the remittance of foreign currency by a resident entity to settle the holding company's loan account*
- **Notice 5** – Security, Islamic Security, Financial Instrument or Islamic Financial Instrument
- **Notice 6** – Import and Export of Currency
- **Notice 7** – Export of Goods
  - » *Group discussion on non-receipt of export proceeds for more than 6 months*
- Dealings with Specified Persons and in Restricted Currencies
  - » *Definitions of specified person and in restricted currencies*
- Directions to Financial Institutions
  - General Operational Requirements
    - » *Establish internal control and procedures to ensure compliance*
  - Specific Operational Requirements
    - » *Use only reference rate fixed onshore as reference rate for pricing of any FX contracts involving Ringgit*
    - » *Sighting of documentary evidence for all forward contracts based on the principle of customer's due diligence*
    - » *Sighting of documentary evidence before maturity date of forward contract based on firm commitment or anticipatory basis*
    - » *To designate external account clearly*

## PROGRAMME DETAILS

DATE : 25 – 26 SEPTEMBER 2017  
20 – 21 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM2,200</b>	<b>RM2,700</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### **Shahrul Adzuan Ahmad**

*Consultant, Asian Banking School*

Shahrul Adzuan Ahmad has 27 years of working experience in the banking sector, with 24 of those years in training and development at several banking institutions. He started his career in banking in 1990 as a Branch Officer when he joined Maybank Finance Berhad. He then went on to join EON Finance Bhd in 1993 as a Training Officer, which then marked the start of his training and development career. In 2004, he became a trainer at EON Bank Bhd where he conducted technical and non-technical programmes. His last position prior to joining the Asian Banking School was with United Overseas Bank (Malaysia) Berhad where he was involved in numerous bank-wide training initiatives and programmes, with Foreign Exchange Administration (FEA) Rules being one of the key training programmes he conducted. Other training programmes delivered during his years with the banks include Exchange Control Notices of Malaysia (ECM), AML/CFT related programmes, credit-related programmes, Leadership Development and soft-skills programmes. He also developed new training programmes and reviewed training content for improvement and enhancement, as well as coordinated and administered the internal AML/CFT e-learning programmes.

Shahrul holds a Diploma in Banking Studies from Institut Teknologi Mara (now known as Universiti Teknologi Mara) and a Bachelor's Degree (Sc.) in Human Resource Development from Universiti Teknologi Malaysia. He is also a Certified Training Professional (CTP) and DiSC - Certified Behavioural Consultant (CBC).

# FINANCIAL SERVICES ACT 2013 & BNM GUIDELINES: THE LAW & COMPLIANCE

SIDC CPE: 10 CPE Points | Learning Level: *Intermediate*

## PROGRAMME DESCRIPTION

To regulate the financial service providers, Financial Services Act 2013 (FSA) was introduced to ensure that bankers operate within the laws/regulations and not abuse the banking system. This course will describe the legislative restrictions and requirements imposed under FSA and BNM Guidelines. In addition, the course covers practical examples of penalties imposed on employees in the banking industry for non-compliance.

Participants will be shown how to distinguish the purpose and application of FSA and Bank Negara Guidelines in safeguarding the interest of financial institutions. Participants will also gain knowledge on the full extent of Bank Negara Malaysia powers of control and regulating the financial service providers.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Describe the legislative restrictions and requirements imposed on financial institutions under the FSA and penalties for non-compliance
- Distinguish the purpose and application of these provisions in safeguarding the interest of financial institutions
- Gain full knowledge of the extent of Bank Negara Malaysia's powers of control and how they regulate the financial service providers

## TRAINING METHODOLOGY

Combination of lectures, exercises and case studies to ensure that the participants derive the maximum learning benefit

## PARTICIPANT PROFILE

All employees of financial institution who are interested in the mechanism of Financial Services Act 2013 and relevant BNM Guidelines

## PROGRAMME OUTLINE

- Introduction to the Financial Services Act 2013
- Illegal Deposit Taking
- Limitation in the Finance Minister's Powers
- Duties of Secrecy & Permitted Disclosure
- Corporate Governance & Transparency Requirements
- Ownership, Control & Transfer of Business
- Financial Groups
- Offences Relating to Entries in Books & Documents
- Business Conduct, Complaints, Disputes etc
- Restriction of Credit Facilities to a Single Counterparty
- The Full Extent of BNM's Powers of Supervision, Investigation, Search, Seizure & Prosecution for Offences & Non-Compliance
- Prohibited Conduct in the Money Market & Foreign Exchange Market
- Direction of Compliance by BNM and its Powers to Issue Guidelines
- Credit Transactions and Exposure with Connected Parties
- BNM's Code of Ethics & its Relevance

## PROGRAMME DETAILS

DATE : 18 SEPTEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM1,100</b>	<b>RM1,400</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Vijayaraj R Kanniah***

Vijayaraj R Kanniah, is currently the Managing Partner of Messrs Sheila Hussain Vijay & Partners, a law firm specialising in banking. He is also the Managing Director and Principal Trainer at Visioon Business Solutions Sdn Bhd. Vijayaraj is an Advocate & Solicitor with the High Court of Malaya and remains active as a legal consultant, practitioner and trainer in the areas of credit, banking operations, corporate governance, anti-money laundering and anti-terrorism financing, and other legal compliance areas with various banks, financial service providers, enforcement agencies and corporations within the region.

Vijayaraj holds a Master of Law (LLM) from the University of Malaya and three degrees, namely, Bachelor of Law (LLB) from the University of London, Bachelor of Social Science from the University of Science, Malaysia and ICOSA from the Malaysian Institute of Chartered Secretaries & Administration. He also holds an Advanced Certification in AML/CFT jointly awarded by the Institute of Bankers Malaysia and International Compliance Association, in collaboration with the University of Manchester Business School.

Vijayaraj was formerly a banker for 12 years with extensive exposure in banking operations, commercial and corporate lending. He was a former tutor with the Open University of Malaysia for their undergraduates and a former national and state sportsman.

A double scholar of Malayan Banking Berhad and Malaysian Hockey Confederation, he remains an active member of the Malaysian Bar Council, Asian Institute of Chartered Bankers, Malaysian Institute of Chartered Secretaries and Administrations, Malaysian Insurance Institute and International Compliance Association.

He also holds a number of professional qualifications which includes a Certificate in Legal Practice, Certified Credit Professional, Certified Credit Professional – Islamic, Certificate in Life Insurance and Investment Link.



# FUNDAMENTALS OF PROPERTY DEVELOPMENT FINANCING

SIDC CPE: 10 CPE Points | Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This programme is designed to enhance the knowledge of new and experienced Account Relationship Managers and lending personnel to develop competencies in loan processing and credit evaluation for property development financing.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will:

- Have an overview of the property industry in Malaysia
- Be aware of the recent changes and updates that impact the property industry
- Be better equipped with credit evaluation skills in preparing a credit proposal

## TRAINING METHODOLOGY

Sharing of practical experience and best market practices, interactive discussions, videos, exercises and mini case studies

## PARTICIPANT PROFILE

Account Relationship Managers, lending personnel, property sector practitioners and professionals



## PROGRAMME OUTLINE

- Overview of the property industry in Malaysia
  - Players in the market that may impact the property prices
  - Introduction to Real Estate Investment Trust in Malaysia
- Update of the recent changes in property industry e.g. HDA, CCC, Companies Bill 2015 and affordable homes quota
- Property development process
  - Useful tips pertaining to property development
  - Developers' Push Marketing
- Computation of redemption sum
  - Computation of pre-sale condition
  - Factors affecting cost over-runs
- Risks associated with property development financing
  - Structuring of facilities and the use of covenants
- Credit proposal framework for property development financing

## PROGRAMME DETAILS

DATE : 21 AUGUST 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM1,100</b>	<b>RM1,400</b>

\*per pax and inclusive of 6% GST

## ABOUT THE TRAINER

### **Lim Guan Chye**

*Consultant, Asian Banking School*

Lim Guan Chye is an in-house specialist training consultant at the Asian Banking School. He has 35 years of experience in the banking industry as well as at senior management levels in commercial organizations.

Over a 25-year period, his banking experience included operations, marketing, credit processing, the legal aspects of lending and branch management. He has extensive exposure in lending to various industries and sectors including property development, manufacturing, trading and palm oil refining.

After his stint in banking, he joined the commercial sector and worked for 10 years with various companies including public listed companies, property developers, legal practice as well as private firms in various areas involving finance, human resources, marketing, risk and general management.

Guan Chye holds a Bachelor's degree in Analytical Economics (Second Class Upper Honours) from the University of Malaya and is a Certified Credit Professional (CCP), as well as a certified trainer (TTT) with extensive training and speaking engagement experience. He is the author of "What Every Entrepreneur ought to know about Business and Banking" – A Practical Approach.

# DISTRESSED LOANS :

## IDENTIFICATION, MANAGEMENT, RESTRUCTURING & REHABILITATION

Learning Level: *Intermediate*

### PROGRAMME DESCRIPTION

At some point in a Relationship Managers (RMs) career, they are bound to encounter Distressed Loans. It is made more challenging when the economy faces headwinds. While most RMs are very apt at origination, many still appear uncertain when dealing with Distressed Loans. The threat of an impending portfolio impairment appears to paralyse RMs today – which beckons the question: Are we ready to deal with Distressed Loans and prevent further downside risk and if impairment is imminent then how can we manage, restructure and rehabilitate such accounts? But before we can even deal with these questions, can we identify a Distressed Loan from the onset?

Hence, dealing with a Distressed Loan requires a different approach and mindset from origination. This module aims to equip RMs and personnel handling restructuring with the necessary skill sets to effectively deal with such loans – and to avoid this paralysis mindset.

To achieve these objectives, the trainer TC Lim, a veteran of the 1997 Asian Financial Crisis – and a firm believer that pain is a good teacher, will impart his “battle front” experience and use a structured yet practical approach to deal with Distressed Loans.

### LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Sieve out problematic loans from the onset and to take pre-emptive measures
- Understand the dynamics of distressed assets to prescribe appropriate solutions
- Deal with distressed assets in a structured manner to prevent loan loss and if these assets are NPLs, to enable them to restructure/ schedule these loans accordingly
- Nurture and lead distressed loans towards rehabilitation

### TRAINING METHODOLOGY

- The course will be workshop based comprising lectures, sharing of facilitator experiences, discussions and class exercises with group presentations based on live case studies
- The module will also see the use of Thoth Capital's proprietary user friendly guides to help participants execute the various credit areas
- Participants are encouraged to bring along their own cases for discussions

### PARTICIPANT PROFILE

- Relationship Managers from Commercial & Corporate Banking - Intermediate to Senior Levels
- Recovery Personnel under taking Commercial/ Corporate Restructuring
- Credit Evaluators/ Approvers
- Investment Banking personnel handling corporate restructuring activities
- Credit Support personnel
- Credit Audit personnel

## PROGRAMME OUTLINE

### Part A : The Global Financial Crisis

- TC's big picture version of what happened & what may happen
- Familiar lessons from the 1997 Asian Crisis
- How will all these affect RM's like us? What are our responsibilities as RM's in such an environment?

### Part B : Early Identification of High Risk Assets - The Writing is on the Wall

- Poorly justified borrowing causes and their consequences
- Red Flags (quantitative & qualitative aspects)
- Which borrower's will emerge as winners and who are the losers?
- Pre-emptive/ stop gap asset protection measures

### Part C : Problem & Cause Assessment + Viability Analysis

- Understanding the borrower, their business & their environment – why this is important in managing & rehabilitating deteriorating or distressed loans
- Problem & Cause Assessment: pinpointing the problem & getting to the cause – how bad is it?

- Evaluating the business viability going forward & borrower's strategies
- Establishing where we stand, how bad it is & how bad can it get
- Options Evaluation – what can we do in what circumstances?
- Playing Devil's Advocate – reading borrower's motivations & agendas

### Part D : Managing Distressed Assets (NPLs)

- Loan restructuring/ rescheduling –what is this all about?
- Principles of loan restructuring & other institutional considerations
- Examples of restructuring
- Evaluating a restructuring proposal
- Structuring a restructuring & debt settlement instruments
- Negotiation tactics in restructuring
- Spotting con jobs, flogging a dead horse and pulling the plug - avoiding restructuring in denial

## PROGRAMME DETAILS

DATE : 17 – 19 JULY 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM3,300</b>	<b>RM3,800</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### LIM TIEN CHEE

Lim Tien Chee or "TC" as he is popularly known is currently the Director and Managing Consultant of Thoth Capital Sdn Bhd, a management consultancy cum training outfit which mainly services the banking industry and has been in operation since 2004.

TC has 12 years' line and management experience across the credit value chain at RHB Bank. He headed departments within Commercial and Corporate Banking and Credit Management, and has a good appreciation of the local banking environment. The job scope during his tenure extended from origination, underwriting, restructuring and to approvals.

At the age of 30, TC was promoted to department head of a corporate banking unit. In 2004, he was promoted to Vice President when he was 33, making him one of the young high performers RHB Bank. His portfolio extended from SMEs to large listed conglomerates. In Corporate Banking, the portfolio size under his care exceeded RM2 billion and exposed him to all facets of the economy – from trading, manufacturing, agriculture, oil and gas, and public infrastructure.

In Credit Management, where independent evaluation of commercial and corporate loans is undertaken, TC was one of the youngest senior credit managers to be granted discretionary authority for loan approvals and a pioneering member of RHB Bank's Credit Management Division. TC was also instrumental in developing the credit policy for RHB Bank and was often called upon to undertake strategic and risk management initiatives including due diligence reviews for its mergers and bank wide transformations.

# PRACTICAL FINANCIAL EVALUATION

Learning Level: *Intermediate*

## PROGRAMME DESCRIPTION

When undertaking credit analysis and evaluation, there are 2 core analytical components – qualitative and quantitative. The latter is the focus of this module. Much emphasis is placed in financial evaluation and we can observe that when approvers often zoom in on the numbers and raise many financial related queries as a result. Such queries result in much tension and consternation amongst Relationship Managers (RMs) and Approvers – and also contributing to an ineffective credit process. Often Approvers gripe that RMs are conducting elevator analysis and very little value add. So what really should Financial Analysis/ Evaluation be?

Financial Statements and spreadsheets tell a story – if one knows how to interpret them. The numbers tell a story. Very often we get lost in the technicalities and forget the story. Using a tested and structured practical approach, this programme aims to equip RMs with the necessary skill sets to undertake thorough and practical Financial Evaluation as it should be.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Interpret financial statements via a structured approach
- Have a big picture view of credit incorporating qualitative & quantitative analysis – thereby enabling comprehensive risk profiling and ultimately resulting in accurate credit judgements
- Identify and sieve out financial red flags
- Write financial evaluations which are well structured, objective, thoroughly analysed and concise

## TRAINING METHODOLOGY

- The programme will be workshop based comprising lectures, sharing of facilitator experiences, discussions and class exercises with group presentations based on live case studies
- The module will also see the use of Thoth Capital's proprietary user friendly guides to help participants execute the various credit areas

## PARTICIPANT PROFILE

- Relationship Managers from Commercial & Corporate Banking - junior to senior Levels
- Credit Evaluators/ Approvers
- Investment Banking personnel handling lending activities
- Credit Support personnel
- Credit Audit personnel

## PROGRAMME OUTLINE

### Part A : Financial Evaluation – A preamble

- Financial Evaluation – Roles, objectives & what it should really be about
- A quick recap of financial statements

### Part B : Financial Statements & Spreadsheet

Interpretation Using the 4-segment approach to execute financial evaluation:

- Profitability & growth
- Cash flow & liquidity
- Efficiency
- Capital structure

### Part C : Financial Red Flags

- What are the financial red flags and how to read them

### Part D : Using Thoth Capital's Financial Evaluation Matrix & Guide

- The Thoth Capital Financial Evaluation Approach (where to start?)
- The Thoth Capital Financial Evaluation Template – bringing out the issues & enabling financial writing (how to do?)
- Thoth Capital's Financial Evaluation Matrix – making sense of the numbers and ratios using the 4-segment approach (what to look out for & what to ask)
- Case Study Dissection: Executing the template and writing the financial evaluation

## PROGRAMME DETAILS

DATE : 20 – 22 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM3,300</b>	<b>RM3,800</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### LIM TIEN CHEE

Lim Tien Chee or “TC” as he is popularly known is currently the Director and Managing Consultant of Thoth Capital Sdn Bhd, a management consultancy cum training outfit which mainly services the banking industry and has been in operation since 2004.

TC has 12 years' line and management experience across the credit value chain at RHB Bank. He headed departments within Commercial and Corporate Banking and Credit Management, and has a good appreciation of the local banking environment. The job scope during his tenure extended from origination, underwriting, restructuring and to approvals.

At the age of 30, TC was promoted to department head of a corporate banking unit. In 2004, he was promoted to Vice President when he was 33, making him one of the young high performers RHB Bank. His portfolio extended from SMEs to large listed conglomerates. In Corporate Banking, the portfolio size under his care exceeded RM2 billion and exposed him to all facets of the economy – from trading, manufacturing, agriculture, oil and gas, and public infrastructure.

In Credit Management, where independent evaluation of commercial and corporate loans is undertaken, TC was one of the youngest senior credit managers to be granted discretionary authority for loan approvals and a pioneering member of RHB Bank's Credit Management Division. TC was also instrumental in developing the credit policy for RHB Bank and was often called upon to undertake strategic and risk management initiatives including due diligence reviews for its mergers and bank wide transformations.

# CORPORATE TAXATION FOR BANKERS

*Jointly organised with the  
Malaysian Investment Banking Association (MIBA)*

**SIDC CPE: 10 CPE Points** | **Learning Level: Foundation**

## PROGRAMME DESCRIPTION

Tax payments take priority over debt servicing, taking away 25% of the company's taxable profit. Bankers and financial analysts must factor taxation in when reviewing company cash flows to determine whether to lend or invest. This is a foundation course that teaches the participants the overall Malaysian Tax System including tax treatment for companies that a bank typically finances, investment holding companies and financial institutions.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Describe the basics of taxation
- Identify deductible expenses rules
- Identify capital allowances rules
- Determine how to calculate taxable income
- Identify the specific tax treatments applicable for industries typically financed by banks
- Differentiate the differences in taxation between unlisted and listed IHC
- Determine how the banking business is taxed under the specific section of the Income Tax Act for banks

## TRAINING METHODOLOGY

Lectures, discussions and exercises

## PARTICIPANT PROFILE

Financial industry professionals including executives from investment banking, commercial and corporate banking, business banking, credit analysts, corporate finance, fixed income investors, fund managers, and etc.

## PROGRAMME OUTLINE

### Topic 1 : Basic Taxation

- Basic of charge
- Deductibility of expenses
- Claim of capital allowances
- Taxable income

### Topic 2 : Corporate Taxation Essentials for the Banker

- Specific tax treatment when financing project finance, construction and property companies
- Specific tax treatment when financing manufacturing companies

### Topic 3 : Taxation Investment Holding Companies

- Specific treatment for unlisted IHC
- Specific treatment for listed IHC

### Topic 4 : Taxation of the Banking Business

- Specific action of the Income Tax Act for banks

## PROGRAMME DETAILS

DATE : 2 AUGUST 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB/MIBA MEMBER:	NON-MEMBER:
<b>RM2,500</b>	<b>RM3,000</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Yvonne Khoo Ai Ling***

Yvonne is the Group Head of Tax for one of the most recognisable brand companies in Malaysia. She was formerly the Executive Director of a 'Big Four' accounting firm providing tax and business advisory services. She has over 20 years of advisory experience in fund raising structures, mergers and acquisitions, tax planning for listing, privatisation and restructuring. Her areas of specialisation are infrastructure (such as power utilities, IPPs, ports), telecommunication, broadcasting and multimedia. Her experience also encompasses obtaining tax incentives for companies in the promoted sectors.

Her clients while with the tax advisory firm included Malaysian and multinational companies for both local and cross border transactions.

Yvonne is a Fellow of the Association of Chartered Certified Accountants, a Registered Accountant of the Malaysian Institute of Accountants and an Associate of the Malaysian Institute of Taxation. She is also an Examiner for the Taxation III examinations conducted by the Chartered Institute of Taxation Malaysia.

# GOVERNANCE AND AUDITING OF EMERGING TECHNOLOGY :

## CLOUD COMPUTING, CONSUMERISATION, SOCIAL MEDIA, BIG DATA & CYBERSECURITY

Jointly organised with the Institute of Internal Auditors Malaysia (IIAM)

Learning Level: **Intermediate**

### PROGRAMME DESCRIPTION

The impact of emerging technology (ET) is pervading almost every aspect of business forcing enterprises that want to lead in today's business environment to adopt and adapt to new business models enabled by IT. Cloud Computing, Social Media, Big Data (Strategy), Mobility, Employee Owned Devices (EOD) and Digital Vandalism are changing the way business is conducted. The impact of ET is out spacing the Governance, Security, and the Assessment of IT Risk. The challenge facing many organizations is the skills sets required to sweat ET in a way that optimizes benefits realization at acceptable risks. New technology is not only shifting traditional business models but is demanding business and IT staff to up their knowledge and skills to fully realize the business benefits. Organisations that are lagging on up-skilling their Assurance and IT staff run the risk of becoming redundant or losing their market share. Enterprises are increasingly under pressure to ensure that information and IT enabled investments and use of IT assets not only support enterprise objectives but sustain and extend enterprise competitive advantage.

### LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand Cloud Computing, BYOD, Big Data, Mobility, Social Media and Cybersecurity
- Understand changing business models and risk landscape (positive and negative)
- Understand the competitive advantages of appropriate adoption of emerging technology for an enterprise
- Understand the limitations of emerging technology brought about with increased legal and regulatory requirements
- Describe the Governance and Management of Emerging Technology to create value for the enterprise
- Describe the basics of auditing Cloud Computing, BYOD, Big Data, Social Media and Cybersecurity
- Refocus IT audit to add-value to enterprise objectives and operations

### TRAINING METHODOLOGY

The workshop will be a face to face classroom set-up with case studies

### PARTICIPANT PROFILE

CIOs/IT Directors/ IT Managers; Process Owners; Risk Committee Members; Audit Committee Members; COBIT 4.1 users needing to decide if they want to adopt COBIT 5; New to COBIT, want to learn more about COBIT 5; IT professionals in IT audit, advisory, risk, security and governance



## PROGRAMME OUTLINE

### Cloud Computing:

- Facts and Fundamentals
  - Definition
  - Service Models
  - Deployment Models
- Business Benefits
- Business Risk
- Governance
- Auditing

### Social Media:

- Definition
- Main platforms and current statistics
  - Facebook, Twitter, LinkedIn, YouTube
- Successes and failures
- Governance
- Auditing

### Big Data:

- Definition
- Big Data business benefits
- Big Data governance, management and challenges
- Auditing Big Data

### Big Employee Owned Devices and Mobility:

- Definitions
- Business benefits
- Challenges
- Security controls
- Governance
- Auditing

### Cybersecurity:

- Definition
- Goals
- Stakeholders
- Communicating requirements with stakeholders
- The business impacts of cybersecurity- Target, Sony, Deloitte, JP Morgan Chase
- Advance Persistent Threats (APT) Examples
- APT Life Cycle
- Governance
- NIST Cybersecurity Framework
  - Core
  - Tiers
  - Profiles
  - Implementation lifecycle
- Incident response process
- Eradication
- Audit Committee Considerations

## PROGRAMME DETAILS

DATE : 7 – 8 AUGUST 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB/IIAM MEMBER:	NON-MEMBER:
<b>RM3,500</b>	<b>RM4,000</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### **Tichaona Zororo**

Tichaona Zororo, CIA, CISA, CISM, CRISC, CRMA, CGEIT, COBIT 5 Certified Assessor is the Vice President and Programme Coordinator of ISACA South Africa, an Audit Committee Member of KZN Legislature and Setsoto Local Municipality, and a Member of ISACA International's Framework Committee charged with identifying and supporting activities required to appropriately define, build and maintain a globally applicable and practically useable ISACA enterprise governance and management of IT (GEIT) framework (COBIT). He has served on the ISACA international CGEIT Test Enhancement Sub Committee and External Advocacy Committee.

He is an IT advisory and assurance Executive with vast years of in-depth experience in mainstream IT, IT auditing, IT Governance and IT Risk across private and public sectors in the USA, Belgium, UK, India and numerous countries across Africa.

Tichaona Zororo is Director of IT Advisory at EGIT | Enterprise Governance of IT, an IT Advisory firm based in South Africa focusing on advising the Board, Senior Business Executives and Management, IT Auditing, IT Governance Advisory and Enterprise Risk Management.

He is a sought after trainer, speaker and published author in IT Governance, COBIT 5, IT Auditing, Social Media, Cloud Computing, Big Data, Cyber Security and a renowned COBIT 5 subject matter expert and accredited trainer who has participated in the review and development of numerous COBIT 5 publications.

Tichaona is married to Ruth and they are blessed with 3 beautiful intelligent daughters.

# INSIGHTS INTO CORPORATE FINANCE AND EQUITY STRUCTURING IN ASIA

*Jointly organised with the  
Malaysian Investment Banking Association (MIBA)*

**SIDC CPE: 10 CPE Points** | **Learning Level: Intermediate**

## PROGRAMME DESCRIPTION

This 2-day programme covers equity valuation and alternative equity for companies and will make extensive use of case studies from Malaysia and Singapore. Day 1 will cover the various methodologies for the valuation of companies and will compare the strengths and weaknesses of each. Day 2 will cover Capital Structure and the use of equity, and of hybrid equity, in the capital structure of a company.

We will look at the advantages and disadvantages of the various forms of equity (shares, CBs, preference shares, perpetual securities and dual class equity) for issuers and investors and at the issuers' motivations. Participants will gain an understanding of the various valuation methodologies and will be able to discuss the strengths and weaknesses of each approach and the methodologies that are appropriate for individual equities and sectors. Participants will also understand when to use the hybrid forms of equity and to explain the advantages and disadvantages of each for companies and investors.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Value companies using the various valuation methodologies and explain the advantages and disadvantages of each approach
- Identify the appropriate valuation methodology for individual companies
- Identify situations when hybrid equity can be used as an alternative to ordinary shares

## TRAINING METHODOLOGY

The programme is based around case studies in Malaysia and Singapore which will involve the participants in valuation, discussion and selection of funding strategies.

## PARTICIPANT PROFILE

This interactive programme is designed for practitioners requiring a detailed overview of share valuation and the use of equity and hybrid equity by companies. The course is designed for practitioners in corporate finance, equity capital markets, equity sales and research, and fund management. Attendees will be assumed to be familiar with equity and bond markets, call options & the calculation of the present value of future payments.

## PROGRAMME OUTLINE

### Day 1: Company Valuation

#### Valuing Equity: P/E Ratio

- Dividend yield
- P/E ratio – EPS, P/E ratio & factors affecting a P/E ratio
- Case Study: Calculating EPS and P/E
- Case Study: The impact of debt on a P/E ratio

#### Valuing Equity: EV/EBITDA

##### Disadvantages of P/E ratio

- Debt
- Accounting issues

##### Enterprise Value

- Definition of EV
- Case Study: Calculating EV

##### EBITDA

- Definition of EBITDA
- Case Study: Calculating EBITDA

#### Valuing Equity: EV/EBITDA

- Advantages and Disadvantages of EV/EBITDA valuation
- Case Study: Comparing P/E and EV/EBITDA for two companies

#### DCF Valuation

##### The concept of DCF valuation

- Discounted dividend (DD) valuation - estimating dividends & multi-stage dividend models
- DCF valuation
- Case Study: A DD and DCF valuation for a company

##### Inputs into a DCF model

- Future dividends
- The discount rate

#### Comparable Company (CC) Valuation

- CC Valuation
- Choice of CCs
- Case Study: A CC valuation of a new company
- Issues with CC comparisons

#### Price to Book

- Definition of P/B ratio
- P/B for asset rich companies

- Limitations of P/B
- The significance of low P/B ratios
- Case Study: P/B for selected companies

### Day 2: Company Valuation (continued)

#### Valuation for different industry sectors

- Consumer goods, telcos, high growth tech companies & banks

#### Capital Structure

- Debt finance - forms of debt finance
- Equity - ordinary shares, dual class structures, preferred shares (Prefs), perpetuals & hybrids
- Advantages and disadvantages of equity and debt funding

#### Choosing a Funding Structure

- The impact of increasing debt - sustainable level of debt
- Equity funding
- Case Study: A recent IPO
- Case Study: Recommending a funding structure

#### Case Study: The use of different share classes

##### Convertible Bonds (CBs)

- The structure of a CB
- Exchangeable bonds
- Introduction to CB pricing
- Rationale for issuing CBs
- Case Study: A recent CB issue

##### Dual Class Shares

- Dual class share structures - forms of non-voting and low-voting shares & examples of dual class structures
- Current regulation for listing of dual class structures
- Case Study: Alibaba

##### Other Hybrids

- Hybrid structures and examples of their use - financial derivatives, perpetuals, warrants & CoCo bonds

#### Case Study: A company's funding needs

##### Summary and Conclusions

## PROGRAMME DETAILS

DATE : 25 – 26 OCTOBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB/MIBA MEMBER: | NON-MEMBER:  
**RM5,500** | **RM6,000**

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### David Roden

David has over 30 years' experience in the financial markets and has extensive experience in the management of operational risk. He joined the London stockbroker, de Zoete and Bevan, in 1980 and became a partner in 1984. After de Zoete and Bevan was acquired by Barclays Bank in 1985 David was appointed as Global Head of Equity Derivatives at BZW (now Barclays Capital). David was responsible for the expansion of this business and was responsible for the overall management of sales, trading, research and risk management for equity derivatives globally.

In building the Equity Derivatives Group (EDG) in BZW, David worked with settlement, the legal and compliance departments, and counterparty credit to agree an operational risk management frame-work. During this time, David was appointed by the Bank of England as chairman of the committee for the merger of the Traded Options and Futures markets in London. David was deputy chairman of the London Traded Options Market (LTOM) Clearing Members Committee, a committee of the London Stock Exchange. This committee was responsible for the rule book governing credit risk and operational risk for the 20+ clearing members of the LTOM.

Since leaving BZW in 1998 David has acted as an independent consultant and trainer in Derivatives and Risk Management, with a focus on the interface between Market Risk Management and Operational Risk. In 2000, David set up European Research Ltd to provide independent research in Mergers and Acquisitions. By 2010 this business had grown and produced five research products in mergers and acquisitions, credit, and special situations with over eighty institutional clients in the US, UK and Europe and Asia Pacific. David has been resident in Singapore for ten years (spending his time equally between London and Singapore). He has a BA in mathematics from Wadham College Oxford.

# ADVANCED FINANCIAL MODELLING USING EXCEL AND VBA

Jointly organised with the  
Malaysian Investment Banking Association (MIBA)

SIDC CPE: 10 CPE Points | Learning Level: Advanced

## PROGRAMME DESCRIPTION

This 2-day programme focuses on enabling participants to develop powerful spreadsheets for advanced financial models. Built-in Excel functions as well as user defined functions will be included. The curriculum follows a very structured approach to financial modelling which will enable the participants to develop complex spreadsheets in a step-by-step manner.

Participants will also learn how to use Excel & VBA for modelling complex real world financial structures. These include performing Monte Carlo simulation, creating dynamic goal seeking functions and user defined functions to price contingent claims.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Create practical financial models using a structured approach
- Develop insights into built-in Excel functions and how to use them
- Analyze market data using Excel
- Perform sensitive analysis using Pivot Tables and What-ifs
- Build user defined functions using VBA
- Apply mathematical and statistical Excel functions to financial modelling
- Perform iterative operations in Excel using Goal Seek
- Apply What-If analysis using Pivot Tables and Excel's What If tool kit
- Create visualization of data using charts

## TRAINING METHODOLOGY

**Pre-Requisites:** All participants must come with a laptop, which has Excel and internet access as they will have to download data from the internet to build models and perform market analysis.

Very hands-on, instructor-led classroom training using Excel and VBA to develop sophisticated financial models.

## PARTICIPANT PROFILE

- Corporate Finance Professionals;
- Business Analysts, Business Development / Planning Executives;
- Banking Sector: Professionals from Corporate Banking and Credit Department;
- Investment Bankers and other Financial Intermediaries; and
- M&A Consultants, Chartered Accountants and Legal Experts

## PROGRAMME OUTLINE

### OVERVIEW : STRUCTURED APPROACH TO ADVANCED FINANCIAL MODELING

- Step 1: Defining and Structuring the what the Model will do
- Step 2: Defining the Input and Output Variables of the Model
- Step 3: Deciding Who Will Use the Model and How Often
- Step 4: Understanding the Financial and Mathematical Aspects of the Model
- Step 5: Designing the Model
- Step 6: Creating the Spreadsheets and/or Writing the VBA Codes
- Step 7: Testing Model
- Step 8: Protecting Model
- Step 9: Documenting Model
- Step 10: Updating Models

### BUILT-IN EXCEL FUNCTIONS FOR ADVANCED FINANCIAL MODELING:

- COUNT, SUM and AVERAGE • COUNTIF, SUMIF • IF and Nested IF
- STDEV and VAR • NORMSDIST • MAX and MIN • COVAR and CORREL
- DATE • RAND • INTERCEPT • LINEST • TRANSPOSE • SLOPE
- DURATION • MMULT • EXP and LOG • MINVERSE

### CELL REFERENCING

- Absolute Cell Referencing
- Relative Cell Referencing
- Working with R1C1 Reference Style

### WORKING WITH FINANCIAL DATA

- Getting Data from the Internet directly into Excel
- VLOOKUP and HLOOKUP

### ITERATIVE and SENSITIVITY ANALYSIS

- GOAL SEEK
- PIVOT TABLES

### VISUALIZATION OF DATA AND ANALYSIS

- Stock Charts
- Dual Axis Charts

### SUMMARY : STATISTICAL DISTRIBUTIONS TO MARKET PRICE DATA

- Normal and Log Normal Distribution
- Binomial Distribution
- Bernoulli Distribution
- Poisson Distribution

### UNIVERSAL BOND PRICER AND ANALYZER IN EXCEL

- Develop a Model for pricing bonds with bullet Principal repayment
- Extend the model to include bonds with amortizing Principal repayment
- Determine and Graph relationship between Bond Prices and the factors that influence bond prices
- Create Risk Sensitivity measures like Macaulay Duration, Modified Duration and DV01
- Computation of Bond Convexity

### MONTE CARLO SIMULATION IN EXCEL

- Understand Brownian motion and its application to Financial Markets
- Create a single path of a stock's stochastic price process
- Create multiple stock price processes
- Use the stock price paths to value options

### MODEL TO COMPUTE A STOCK'S ALPHA AND BETA FROM MARKET DATA

- Apply Excel to the Capital Asset Pricing Model (CAPM)
- Download Stock Index and individual stock price data to model CAPM
- Compute the Alpha and Beta of individual stocks
- Plot scatter graphs of Index Returns and Stock Returns
- Draw regression lines to compute stock's Alpha and Beta

### PRICING OPTIONS USING A BINOMIAL TREE IN EXCEL & VBA

- Set up the parameters of the Cox-Ross-Rubinstein (CRR) Binomial Option Pricing model
- Create a binomial Stock Price Tree
- Evaluate the Option Value for each final node of the binomial tree on the Expiry Date
- Use Backward Induction to value the Option on Transaction Date

## PROGRAMME DETAILS

DATE : 26 – 27 JULY 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB/MIBA MEMBER: | NON-MEMBER:  
**RM5,500** | **RM6,000**

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### RAJAT BHATIA

Mr Rajat Bhatia is an international investment banker with 27+ years of global experience with the world's top tier investment banks. He has worked for Lehman Brothers, London, Merrill Lynch Capital Markets, Hong Kong, Citigroup Global Asset Management, London, Citigroup India, Williams Energy in the USA and Booz Allen & Hamilton, Sydney. Mr Bhatia is the Founder & CEO of Neural Capital, a boutique firm that he started in the United States in 2006. Neural Capital specializes in developing quantitative trading strategies for the global financial markets and advising early stage and start-up companies on raising capital from venture capitalists and private equity firms. He is also the Dean of the School of Financial Engineering at IIQF and the Chairman of the Board of Advisors of Invenzo Labs.

He has taught courses on Financial Modeling, Corporate Valuation, Derivatives, Portfolio Management, Alternative Investments, Equity Markets, Fixed Income Markets, Swaps and Commodity Markets at global financial institutions and business schools in New York, India, Singapore and London.

# ADVANCED VALUATION METHODOLOGIES AND CAPITAL STRUCTURING IN ASIA

Jointly organised with the  
Malaysian Investment Banking Association (MIBA)

SIDC CPE: 10 CPE Points | Learning Level: **Advanced**

## PROGRAMME DESCRIPTION

This 2-day programme covers equity valuation and alternative equity for companies and will make extensive use of case studies from Malaysia and Singapore.

Day 1 of the programme will cover the various methodologies for the valuation of companies and will compare and contrast the strengths and weaknesses of each. The programme is not excel based but the case studies will look at the details and adjustments that are required for analysis and company valuation. Although the course is self-contained, prior knowledge of the basic valuation metrics will be assumed. Valuation will be considered from different perspectives – fund managers, investment bankers (e.g. for valuing IPOs), and Private Equity.

Day 2 will cover Capital Structure and the use of equity and hybrid equity in the capital structure of a company. We will look at the advantages and disadvantages of the various forms of equity (shares, CBs, preference shares, perpetual securities and dual class equity) for issuers and investors, at the issuers' motivations and at the valuation models for the various structures. Prior knowledge of the basic structures will be assumed.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Value companies using the various valuation methodologies and explain the advantages and disadvantages of each approach
- Identify the appropriate valuation methodology for individual companies
- Calculate discounted cash flow valuations and IRR for acquisitions/new projects
- Adjust valuation inputs to ensure that comparisons between companies are “like for like”
- Identify situations when hybrid equity can be used as an alternative to ordinary shares

## TRAINING METHODOLOGY

The programme is based around case studies in Malaysia and Singapore which will involve the participants in valuation, discussion and selection of funding strategies.

## PARTICIPANT PROFILE

The course is designed for practitioners in corporate finance, equity capital markets, equity sales and research, and fund management with an understanding of basic valuation methodologies. Attendees will be assumed to be familiar with PE, EV/EBITDA, time value of money, call options, basic company accounting and fundamental knowledge of basic structures.

## PROGRAMME OUTLINE

### Day 1: Company Valuation

#### Introduction

##### Valuation Approaches

- Dividend yield
- P/E ratio
- *Case Study: Calculating EPS and P/E*
- *Case Study: The impact of debt on a P/E ratio*
- Enterprise Value
- EBITDA

##### Factors Impacting Valuation

- Industry profile
- Financial leverage
- Risk/Opportunity - SWOT, Porter's 5 Forces, credit rating analysis & size of company
- *Case Study: Divergent valuations*

##### Comparable Company (CC) Valuation

- CC Valuation
- Choice of CCs
- Comparing "like with like" - year ends & accounting issues
- *Case Study: A CC valuation*

##### DCF Valuation

- Methodology
- WACC (cost of equity & cost of debt)
- *Case Study: Calculating Cost of Equity, Cost of Debt and WACC*
- *Case Study: DCF and DD valuation*

##### Price to Book

- Definition of P/B
- When is P/B appropriate?
- *Case Study: Comparing "like with like"*

##### Valuation for industry sectors

- Consumer goods
- Telcos
- High growth companies

### Day 2

#### Valuation for different industries

- Resource stocks – mining & O&G
- Banks
- Property companies – property developers & REITS
- *Case Study: Pricing an IPO*

#### Private Equity

- Valuation approach (IRR)
- Motivation for PE acquirers
- Potential PE targets
- Motivation for shareholders
- *Case Study: Calculating IRR*
- *Case Study: PE in SE Asia*

#### Capital Structure

- Debt finance (Forms of debt finance)
- Equity - ordinary shares, dual class structures, preferred shares & hybrids
- Perpetuals - the "vanilla" Perp structure, variations in the structure, Perps: equity or debt?, recent PERP issues
- *Case Study: Valuing a PERP*

#### Choosing a Funding Structure

- The impact of increasing debt – sustainable debt & debt and credit rating
- Equity funding
- *Case Study: Funding structure in a recent IPO*

#### Convertible Bonds (CBs)

- The structure of a CB
- Exchangeable bonds
- Rationale for issuing CBs
- CB pricing – Bond + Option, the bond floor, valuation of the option component & CB hedge funds
- Variations on the "vanilla" CB structure
- *Case Study: Valuing a CB*
- CoCo bonds – structure of a CoCo, risk/reward for investors, rationale for the Issuer
- *Case Study: A CoCo issue*

#### Dual Class Shares

- Dual class share structures – forms of non-voting and low-voting shares & examples of dual class structures
- Current regulation for listing of dual class structures
- Market valuations of dual class equity – factors affecting the relative valuations
- *Case Study: The valuation of a dual class equity*

#### Other Hybrids

- Hybrid structures and examples of their use – financial derivatives & warrants

#### Case Study: Pricing an IPO

#### Summary and Conclusions

## PROGRAMME DETAILS

DATE : 6 – 7 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB/MIBA MEMBER:	NON-MEMBER:
<b>RM5,500</b>	<b>RM6,000</b>

\*per pax and inclusive of 6% GST

## ABOUT THE TRAINER

### David Roden

David has over 30 years' experience in the financial markets and has extensive experience in the management of operational risk. He joined the London stockbroker, de Zoete and Bevan, in 1980 and became a partner in 1984. After de Zoete and Bevan was acquired by Barclays Bank in 1985 David was appointed as Global Head of Equity Derivatives at BZW (now Barclays Capital). David was responsible for the expansion of this business and was responsible for the overall management of sales, trading, research and risk management for equity derivatives globally.

In building the Equity Derivatives Group (EDG) in BZW, David worked with settlement, the legal and compliance departments, and counterparty credit to agree an operational risk management frame-work. During this time, David was appointed by the Bank of England as chairman of the committee for the merger of the Traded Options and Futures markets in London. David was deputy chairman of the London Traded Options Market (LTOM) Clearing Members Committee, a committee of the London Stock Exchange. This committee was responsible for the rule book governing credit risk and operational risk for the 20+ clearing members of the LTOM.

Since leaving BZW in 1998 David has acted as an independent consultant and trainer in Derivatives and Risk Management, with a focus on the interface between Market Risk Management and Operational Risk. In 2000, David set up European Research Ltd to provide independent research in Mergers and Acquisitions. By 2010 this business had grown and produced five research products in mergers and acquisitions, credit, and special situations with over eighty institutional clients in the US, UK and Europe and Asia Pacific. David has been resident in Singapore for ten years (spending his time equally between London and Singapore). He has a BA in mathematics from Wadham College Oxford.

# UNDERSTANDING ISLAMIC BANKING PRODUCTS

Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

The goal of this two-day workshop is to provide participants with a thorough understanding of Islamic banking and finance. These include the concept of Islamic finance, the religious foundations of Islamic banking, and overview and objectives of Shariah. The course also focuses on Islamic contracts, Islamic deposits, and Islamic finance for working capital, term financing and long term large scale financing. The course will also highlight the comparison between Islamic and conventional banking products.

## LEARNING OBJECTIVES

Upon completion, the participants will have a comprehensive understanding in:

- How Islamic banking works
- What are the religious foundations of Islamic banking
- What are the various Islamic banking products – deposit, short and long term financing, and sukuk
- How Islamic products can be utilised to finance business enterprises
- The comparison between Islamic and conventional banking

## TRAINING METHODOLOGY

Presentations, lectures, case studies, group discussions, quizzes and MCQs

## PARTICIPANT PROFILE

This course is applicable to finance personnel in business enterprises, as well as senior management members who are involved in the business strategy and finance of the companies



## PROGRAMME OUTLINE

- The concept of Islamic banking foundations
- The objectives of Shariah
- The essentials of Islamic contracts
- Murabahah – the Islamic deposits
- Murabahah Tawarruq – the Islamic financing for working capital
- Musharakah – the profit sharing concept and how it works
- Diminishing Musharakah – its concept and application
- Mudarabah – the profit and loss sharing concept and how it works
- Ijarah – the Islamic solution for term financing
- Sukuk – how it works and how can it be relevant to your business
- The comparison between Islamic banking products and their approximate equivalents in conventional banking products

## PROGRAMME DETAILS

DATE : 3 – 4 JULY 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM2,200</b>	<b>RM2,700</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Yeow Tiang Hui***

*Senior Consultant, Asian Banking School*

Yeow Tiang Hui is an in-house senior training consultant at Asian Banking School. He has 28 years of experience in banking and investment, having first worked with small and medium enterprise clients at United Overseas Bank and Citibank N.A., Singapore. He then moved on to manage multinational accounts in Deutsche Bank AG, which was followed by managing large local corporate clients in Citibank/Citicorp Malaysia, where he was also Vice President in their venture capital outfit and the Head of Commercial Banking.

From 1997 to 2005, he served as Head of the offshore banking business of the French banking group, Crédit Industriel et Commercial covering Malaysia, Greater China and the Philippines. After that, from 2007 till 2016, he served as the Head of Corporate Banking at Kuwait Finance House (KFH) where in 2012, he set up the client coverage team housed under the Investment Banking Division. He was involved in the structuring and implementation of Shariah compliant financing products at KFH.

Yeow graduated in Economics from the National University of Singapore where he studied International Finance, Banking & Monetary Economics. He obtained further training in banking and finance from the Institute of Banking & Finance in Singapore, Deutsche Bank Asia Pacific, and Citibank Asia Pacific Banking Institute, where he studied Credit & Financial Analysis, Applied Financial Services, International Trade Finance, Corporate Finance and Financial Derivative Products. He is fluent in Chinese, English, Malay and the Indonesian languages, and has worked in the Singaporean, American, German, French, Middle Eastern and Malaysian environments.

# PRACTICAL ENGLISH FOR BANKERS



Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This programme covers an overview of lexis and terminology related to the banking and finance industries, and is also focussed on equipping participants with the tools and confidence to become better communicators, both within their respective departments and externally. All of the skills work undertaken by students on the programme is framed and contextualised for the banking industry. Work is covered on the writing of reports and emails, with a final course assessment on presenting information verbally. The report task will focus on understanding trends, indicators and cycles within the banking industry. Trainers will take the role of facilitator, empowering participants with the knowledge, 'best-practice' advice, and digital literacy to think critically and deliver results. The course has been designed to fit into 2 days with 'bite-size' modules covering language: lexis, terminology and grammar; email writing; report writing and presentation skills.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will:

- Have learnt a broader range of terminology and vocabulary related to the banking industry
- Be better able to describe and explain financial trends, economic trends, cycles and indicators in both written and spoken contexts
- Be better able to understand the language of balance sheets and income statements in order to make decisions on one's credit-worthiness"
- Be better able to explain banking products and services clearly and concisely
- Be better able to deal with difficult situations and complaints in a professional, accurate and friendly manner
- Have a fuller understanding of how to apply an appropriate tone and structure when writing financial reports
- Learn how to apply effective proof-reading strategies in written English
- Be more confident in their ability to converse, present and communicate in English

## TRAINING METHODOLOGY

Interactive sessions with end-of-course oral presentation and email writing assessment

## PARTICIPANT PROFILE

This course is ideal for bankers who wish to improve their business English language in a banking industry context

## PROGRAMME OUTLINE

### Day 1

#### Session 1 – Terminology of Banking and Finance

- Understanding terminology and description of products
- Key sectors within the banking industry  
Language focus: Sectors within the banking industry

#### Session 2 – Common Grammatical Errors

- Subject-verb agreement and countable / uncountable nouns
- Articles  
Language focus: Describing your job and professional skills expected from a banking career

#### Session 3 – Writing Emails 1

- Business correspondence (expressing possibility, permission or obligation)
- Understanding purpose, structure and content  
Language focus: Introducing the uses of various retail banking products/services

#### Session 4 – Writing Emails 2

- Using a modern, polite style
- Being clear and concise  
Language focus : Tone and formality and the 6Cs

### Day 2

#### Session 1 – Writing Reports 1

- Understanding structure and tone
- Language to present information on trends, cycles and indicators  
Language focus: Identify key sectors and industries in an economy, describe strengths and weaknesses of an economy

#### Session 2 – Writing Reports 2

- Writing reports practice
- Proof-reading strategies  
Language focus: Integrating information

#### Session 3 – Preparing for a Presentation

- Pronunciation: elements of voice (intonation, stress and chunking)
- Phrases and language for presentations  
Language focus: Describing currency markets, foreign trade, bank mergers

#### Session 4 – Course Assessment

- Deliver an oral presentation on the earlier report task
- Final email writing assessment  
Language focus: Assessment of all language areas

## PROGRAMME DETAILS

DATE : 30 – 31 OCTOBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM2,500</b>	<b>RM3,000</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

Panel trainer from the British Council

# CASH BALANCE OF PAYMENTS STATISTICAL REPORTING THROUGH INTERNATIONAL TRANSACTIONS INFORMATION SYSTEM (ITIS)

Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This programme aims at educating bank officers on Balance of Payments (BOP) reporting and the functionalities of International Transactions Information System (ITIS) to ensure correct and timely input of data for reporting and clarity of the end-to-end process

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the components and importance of BOP statistics
- Recognise the inter-linkages between BOP and International Investment Position (IIP)
- Enhance understanding on ITIS reporting requirements
- Understand the complete cycle of ITIS reporting
- Detect, avoid and prevent incorrect reporting classification

## TRAINING METHODOLOGY

Combination of lectures, system walkthrough, case studies and group discussions to ensure that participants derive the maximum learning benefits

## PARTICIPANT PROFILE

Statistical officers and officers of financial institutions, including those from branches who are responsible for the preparation of ITIS reporting

## PROGRAMME OUTLINE

### Session 1: Overview of Bank Negara Malaysia Statistical Compilation Framework

- Introduction to statistics and statistical compilation framework
- Role of statistics in supporting effective surveillance and policy formulation
- Centralised compilation function at Jabatan Perkhidmatan Statistik

### Session 2: Understanding BOP Reporting and System

- Definition of BOP
- Balance of Payments Manual (BPM6)
- Inter-linkages between BOP and IIP
- Overview of Internal Transactions and External Position System (ITEPS) modules
  - International Transactions Information System (ITIS)
  - External Assets and Liabilities System (EALIS)

### Session 3: ITIS

- Overview of ITIS
  - History and background
  - Reporting entities
  - Type of reports and reporting threshold
  - Reporting frequencies and deadlines
  - Procedures on ITIS reporting

### Session 4: Purpose Classification for Current Accounts and Capital Accounts

- Current Account components
  - Goods
  - Services
  - Primary income
  - Secondary income

- Capital Account components
  - Capital transfer
  - Acquisition/disposal of non-produced, non-financial assets
- Case Study and scenarios in current accounts and capital accounts

### Session 5: Purpose Codes for Financial Accounts

- Financial Account components
  - Direct investment
  - Portfolio investment
  - Financial
  - Other investment
- Case Study and scenarios in financial accounts

### Session 6: Insights on Data Quality and Reporting Error

- Common errors made by Financial Institutions
- Data quality assurance process

### Session 7: ITIS System Walkthrough and Case Study

- Manage access control and security features
- Maintain profiles of Financial Institutions and customers
- Create, delete, edit and reclassify ITIS transactions
- Data quality queries

*Question & Answer*

## PROGRAMME DETAILS

DATE : 6 SEPTEMBER 2017  
14 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

**RM300**

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINERS

Officers in charge of ITIS reporting in Statistical Services Department, Bank Negara Malaysia

# CREDIT REPORTING AND OPERATION OF CENTRAL CREDIT REFERENCE INFORMATION SYSTEM (CCRIS)

Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This programme aims at educating bank officers on the functionalities of Credit Reporting and Operation of Central Credit Reference Information System (CCRIS) to ensure correct and timely input of data, clarity of the end-to-end process and understanding of CCRIS Data Quality Reports.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the main components of CCRIS
- Understand the entire processes of CCRIS data starting from submission of new application to account closure
- Understand the importance of maintaining data quality in CCRIS
- Analyse and interpret rejection reports and perform the rectification process
- Use CCRIS rejection and data quality reports as the tool for data quality assurance

## TRAINING METHODOLOGY

Combination of lectures, system walkthroughs, case studies and group discussions to ensure that participants derive the maximum learning benefits

## PARTICIPANT PROFILE

Statistical officers and officers of FIs, including those from branches, responsible for the preparation of CCRIS reporting

## PROGRAMME OUTLINE

### Session 1: Overview of Bank Negara Malaysia Statistical Compilation Framework

- Introduction to statistics and statistical compilation framework
- Role of statistics in supporting effective surveillance and policy formulation
- Centralised compilation function at Statistical Services Department

### Session 2: Overview of CCRIS

- Introduction to CCRIS
- Components of and data items in CCRIS
- Key reporting requirements:
  - Borrower profiles
  - Application details
  - Credit account details
- Security features and access level

### Session 3: CCRIS front-end functionalities

- CCRIS front-end functions
  - Creating new applications
  - Updating existing applications
  - Retrieving CCRIS credit reports
- Common issues in data submission via CCRIS front-end
- Measures to minimise errors in data reporting

### Session 4: CCRIS back-end functionalities

- CCRIS back-end functions
- CCRIS input files and inter-linkages between files
  - Submission and updating of borrower and account details
  - PC Node and folders in the PC Node
  - Data submission via the correct upload folders
- Common issues in data submission via CCRIS back-end
- Measures to minimise errors in data reporting

### Session 5: Understanding CCRIS Data Quality Reports

- CCRIS data quality reports
- Structure of data files provided to the financial institutions to facilitate data quality assurance process - Part 1
  - Overview of files provided to the PFIs
  - Information on Borrowers, Applications and Account details

### Session 6: Understanding CCRIS Data Quality Reports (continued)

- Structure of data files provided to the FIs to facilitate data quality assurance process - Part 2
  - Information on Borrowers, Applications and Account details - continued
  - Standard data filtration for report generation
- Rules to generate CCRIS data quality reports
- Case study:
  - Understanding the key data items to link the information between raw files
  - Generation of data quality reports

### Question & Answer

## PROGRAMME DETAILS

DATE : 22 – 23 AUGUST 2017  
20 – 21 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

**RM525**

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINERS

Officers in charge of CCRIS at Statistical Services Department, Bank Negara Malaysia

# INTERNATIONAL INVESTMENT POSITION REPORTING THROUGH EXTERNAL ASSETS AND LIABILITIES INFORMATION SYSTEM (EALIS)

Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This programme aims at educating bank officers on the various statistical reporting requirements and the functionalities of External Assets and Liabilities Information System (EALIS) to ensure correct and timely input of data for reporting and clarity of the end-to-end process.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the components and importance of Balance of Payments (BOP) statistics
- Recognise the inter-linkages between BOP and International Investment Position (IIP)
- Enhance understanding on EALIS reporting requirements
- Understand the complete cycle of EALIS reporting
- Detect, avoid and prevent incorrect reporting classification

## TRAINING METHODOLOGY

Combination of lectures, system walkthrough, case studies and group discussions to ensure that participants derive the maximum learning benefits

## PARTICIPANT PROFILE

Statistical officers and other officers of financial institutions, including those from branches who are responsible for the preparation of EALIS reporting



## PROGRAMME OUTLINE

### Session 1: Overview of EALIS

- History and background
- Reporting entities
- Types of report (End Investor-Bank and Custodian)
- Reporting frequencies and deadlines

### Session 2: Components of Financial Accounts

- Stock and flow transactions of Financial Accounts
- Financial Accounts components:
  - Direct investment
  - Portfolio investment
  - Financial derivatives
  - Other investments
  - Inter-linkages with ITIS

### Session 3: Insights on Data Quality Assurance

- Data quality assurance process
- Proposed data quality checking by components:
  - Cash flow comparison with ITIS
  - RM Debt Securities benchmark with RENTAS (PI Asset & Liabilities)
  - Bank Assets & Liabilities comparison with STATSmart
  - Other benchmark indicators (Bursa, Bilateral country, etc)
- Providing relevant justifications for outlier and significant transactions
- Common errors made by Financial Institutions

### Session 4: Deliverables and Importance of Credible Statistical Submission

- International Investment Position (IIP)
- External Debt Statistics (EDS)
- Financial Accounts for Balance of Payments (BOP)
- Coordinated Portfolio Investment Statistics (CPIS)
- Coordinated Direct Investment Statistics (CDIS)
- International Banking Statistics (IBS) for Ultimate Beneficiary Owner (UBO)

### Session 5: ITEPS - DSS Systems Walkthrough

- Manage access control and security features
- Maintain profiles, positions, ultimate risk transfer, discrepancy:
  - NR Profile
  - ISIN
  - ISIN Master
  - EAL vis-a-vis NR
  - EAL vis-à-vis R
  - Foreign Offices
  - Portfolio Investment
- Create, delete, edit and reclassify IIP transactions
- Alternative submission via IIP Statistical Submission Website

### Session 6: Case Study and Scenarios in Financial Accounts

*Question & Answer*

## PROGRAMME DETAILS

DATE : 7 SEPTEMBER 2017  
15 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

**RM300**

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINERS

Officers in charge of ITIS reporting in Statistical Services Department, Bank Negara Malaysia



# ALTERNATIVE FINANCE: ECOSYSTEM, PROSPECTS AND RISKS

SIDC CPE: 10 CPE Points | Learning Level: *Intermediate*

## PROGRAMME DESCRIPTION

This programme focuses on the rapidly-evolving segments of Alternative Finance available to smaller businesses as well as start-ups who may find it challenging to secure finance from traditional sources of financing. Such segments include equity crowdfunding, peer-to-peer lending (also known as marketplace lending), and online invoice trading. Financial technology (FinTech) has been the enabler for the rapid growth of Alternative Finance. The trainer will also share the issues, risks and lessons that can be drawn from recent case examples.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the broad landscape of Alternative Finance sources (with focus on the various forms of crowdfunding / peer-to-peer lending / online invoice trading)
- Analyse the contributory factors which have propelled the rapid evolution of successful Alternative Finance platforms in the United States, Europe and Asia
- Understand and evaluate the mechanics of the operations which drive such crowdfunding, peer-to-peer lending, and online invoice trading platforms
- Understand and analyse the key risk factors which may affect Alternative Finance, including the impact from forward-looking scenarios
- Apply the knowledge gained to the issues and implications of Alternative Finance on the wider traditional financing sectors and evaluate the prospects for crowdfunding / peer-to-peer lending / online invoice trading
- Understand the key regulatory considerations in emplacing a regulatory framework for licencing and oversight of Alternative Finance platforms; as well as likely future trends
- Apply the knowledge gained to evaluate the opportunities and risks regarding Alternative Investment (as a corollary to Alternative Finance)

## TRAINING METHODOLOGY

Lectures, discussions, online sharing, and case examples / reports

## PARTICIPANT PROFILE

- Finance professionals in practice or working in companies / firms who are providing advice on raising finance
- Managers in traditional financing roles who wish to understand more about the rapidly-evolving segments of Alternative Finance
- Personnel who are currently working in Regulatory Compliance who may want to appreciate some of the major regulatory approaches in this space
- Risk practitioners who want to understand more about the key risk factors behind such Alternative Finance platforms
- Persons who wish to have a better appreciation of this subject-matter and its potential to develop further in the next few years

## PROGRAMME OUTLINE

### Session 1

- Traditional sources of finance and “alternative finance” for businesses and start-ups
  - Brief background on the evolution of Alternative Finance platforms (from 2005)
  - New sources of Alternative Finance: equity crowdfunding, peer-to-peer lending & online invoice trading
- How Alternative Finance platforms operate
- Case examples:
  - Equity crowdfunding – AngelList (US); Seedrs (UK)
  - Peer-to-peer lending – Lending Club (US); Zopa (UK)
  - Online invoice trading – Aztec Money (Ireland); FundX (Australia)

### Session 2

- Why Alternative Finance platforms are attractive: perspectives of borrower and investor
- What the key risk factors which may affect Alternative Finance platforms are: perspectives of borrower and investor
- Regulatory approaches in the Asian markets for Alternative Finance

### Session 3

- Live online sharing of major Alternative Finance platforms:
  - Equity crowdfunding – a UK platform; a Southeast Asian platform
  - Peer-to-peer lending – a UK platform; a Southeast Asian platform
  - Online invoice trading – a UK platform; a Southeast Asian platform
  - Real estate-based crowdfunding – a UK platform
- Is Alternative Finance a solution to curb shadow banking?
- Windows for partnership: banks & governmental programmes

### Session 4

- Issues and considerations for the global development of Alternative Finance
- Prospects for Alternative Finance in Asia-Pacific region / Southeast Asian markets  
*Case report: The 2015 Asia-Pacific Alternative Finance Benchmarking Survey (March 2016)*
- Synthesizing opportunities and risks: a glimpse of future trends

#### Appendices

(a) *The 2015 UK Alternative Finance Industry Report*

(b) *The European Alternative Finance Benchmarking Report (Feb 2015)*

## PROGRAMME DETAILS

DATE : 12 OCTOBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM1,200</b>	<b>RM1,500</b>

\*per pax and inclusive of 6% GST

## ABOUT THE TRAINER

### **Choo Yee Kwan**

Choo Yee Kwan retired in July 2014 after having served the banking and risk management industry for 38 years. His last post was as Country Chief Risk Officer for OCBC Bank (Malaysia) Berhad, having joined the OCBC Group in 2007. Up to retirement, he had also served as the Alternate to the Chief Executive Officer of OCBC Malaysia. Prior to that, he was the Chief Risk Officer for Maybank Group and Group Chief Risk Officer for Alliance Bank Malaysia Berhad. During his 14-year career at Maybank Group, he had served as Division Head for Credit Control; International Banking; Corporate Remedial Management; and Group Risk Management. He was also on the Corporate Debt Restructuring Committee set up under Bank Negara Malaysia.

Before Maybank, he worked for the National Westminster Bank PLC, UK in the areas of Global Specialized Industries and Group Credit Control. As part of his service with NatWest, he was based at NatWest's Head Office in London from 1987 till 1990. Mr Choo was on the Education Committee of the Asian Institute of Chartered Bankers for 14 years. He was also a member of the University Malaya Medical Centre Ethics Committee for two years. In 2016, Mr Choo was appointed as an Independent Non-Executive Director to the Board of Directors of HSBC Bank Malaysia Berhad.

Mr Choo has an Honours degrees in Economics and Law from the University of Malaya and University of London respectively, and is a Barrister-at-Law (of Lincoln's Inn) following his call to the Bar of England and Wales in 1984.



# DATA SCIENCE FOR BANKERS: TOWARDS A DATA DRIVEN ORGANISATION

Learning Level: *Intermediate*

## PROGRAMME DESCRIPTION

This 2-day programme provides participants with an overview of the pillars of a data driven organization. Based on our data driven organization model, which considers data, analytics, technology, talent, business strategy and organizational culture, participants gain knowledge of the areas they need to consider for their organization.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Get an overview of Big Data and Data Science
- Learn how data available in an organisation can be used to provide strategic insights to the business and to assist in making informed decisions

## TRAINING METHODOLOGY

Lectures, practical case studies, quizzes and group discussions

## PARTICIPANT PROFILE

Banking Executives, Data Owners and Strategic Business Decision makers. The programme is suitable for senior banking executives with no or little experience in analytics, computer science or data management.

## PROGRAMME OUTLINE

### Day 1

**Introduction** – The day starts with an outline of the need for data and analytics in a changing consumer landscape. The move towards higher digital interactivity with the consumers, results in the generation of large volumes of high velocity data.

**The Data Driven Organization (DDO) concept** – A DDO is one that does not view analytics as a project, or the analytics team as a support function. DDOs understands “why” events have happened in a certain manner in the past, “how” they affect current and future affairs and “what” are the best actions. We introduce our DDO maturity model outlining the 6 core components and implementation tips.

**Roles and team structures within the data eco-system** – We will provide an overview of the roles and responsibilities within the data eco-system including skills requirement and job roles and responsibilities. Participants will gain an understanding of the various organizational structures of the data and analytics team set-up and location.

### Day 2

**Overview of data, data management and big data** – This session covers the non-technical fundamental descriptions of what is data, what is the best practices in managing data and Big Data. We will be covering the role of technology in the data and analytics areas.

**Overview of analytics model and model selection** – We will provide participants with a high-level overview of analytics models, its uses and applications.

**Enterprise wide single version of the truth** – The last session of the programme gives the participants an appreciation for the steps required to establish a truly end-to-end Data Driven Organization. This covers the business strategy and culture which forms the essence for developing the DDO roadmap for the organization. We will end with an open discussion session where participants will have access to the Chief Data Scientist of the ASEAN Data and Analytics eXchange (ADAX) to raise questions or discuss key issues pertaining to their respective organizations as a group or in private.

## PROGRAMME DETAILS

DATE : 19 – 20 JULY 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ADAX, BANGSAR SOUTH

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM8,800</b>	<b>RM9,300</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Dr Farouk Abdullah***

Farouk is an analytics thought leader with more than 15 years' experience of delivering strategic and operational analytics initiatives in the UK Financial Services, Retail, Energy, Telecoms and Media sectors.

Proven track record of building and leading analytics teams that deliver to business strategy. He specialises in the design, delivery and operational management of customer insight, supply chain, HR, digital and operational analytics capabilities for leading B2C and B2B organisations. Farouk is passionate about the application of data analytics in the optimisation of the customer experience which inadvertently contributes to increased revenue and cost reduction.

Farouk has delivered large analytics programmes in FTSE 100 companies such as BSKyB, SSE and Bank of Scotland Retail and latterly was a senior manager in Deloitte Digital where he led the telecoms and media practice. He joined Astro Malaysia as VP, Head of Data and Analytics prior to joining the Asean Data and Analytics Exchange (ADAX) as Chief Data Scientist.



# NAVIGATING THE NEW ERA IN BANKING

Learning Level: *Intermediate*

## PROGRAMME DESCRIPTION

New entrants to the markets, support teams and intermediate level staff may be unfamiliar with the actual structure of their bank, the global banking system, various risks in banking, the overview on compliance, the new age of computerization (FinTech) and the increasing competition from shadow banking. They are also keen to learn new ways to continuously improve their own performance.

This programme combines the current economic back drop that a bank competes in, the structure of a bank including what each division does and how they interact, the policy of the current CEO, a SWOT analysis with other financial competitors and the many risks to be aware of in the current banking system. It gives a high-level overview of compliance and ethics, looks into the rise of digitalization, new entrants into the banking industry “disruptive banking”, the rise of the Shadow Banking System, and the risks posed from a “hard landing” in China or aggressive rate rises from the U.S. Federal Reserve.

The programme finishes with an insight into “Achieving Peak Performance”. This module is designed to help individuals improve their own performance in numerous areas of their daily work and social lives. It helps them understand their strengths and weaknesses, and teaches them to embrace a series of core objectives to improve personal welfare, performance, inter-personal relationships, business development, communication and team development.

The programme helps promote business excellence and strategy, with the aim to develop an understanding of each individual’s important role within the business, developing their leadership skills and also their personal effectiveness.

## LEARNING OBJECTIVES

Upon completion of the programme, participants understand:

- The current global economic back drop - US interest rates, inflation, Trump victory, negative yielding bonds etc.
- How the bank supports the main divisions
- The structure of a typical universal bank and how the divisions interact - retail & commercial banking, investment banking, private banking and asset management
- Risks in the banking industry (and the global economy) that the bank works under
- Internalization (cross-selling) between the divisions
- Overview of compliance, ethics, risk and control awareness
- Computerisation and digitalisation of the banking industry
- New entrants into the banking industry (PayPal, Facebook, Alibaba, Apple Pay, Nutmeg, etc.)
- How banks compete with “FinTech” - resistance or acceptance

## TRAINING METHODOLOGY

Role plays, case study discussions, exercises and hands-on practice

## PARTICIPANT PROFILE

This course is aimed at new graduates, support staff and all junior to mid-tier employees including:

- New graduates
- Back office and support staff
- Operations & Technology
- Legal & Compliance
- Product Control
- Financial Control, Audit & Accounting
- Project Management & Business continuity
- And those wanting to gain a better grasp of developments in the markets

## PROGRAMME OUTLINE

### Overview & Challenges for the Banking Industry – 2017

- Global Economic Outlook
  - The current global macro-economic outlook
  - Focus on the Federal Reserve and the risks posed by rising U.S. interest rates
  - The risk of the rising U.S. dollar
  - Where do commodities go next?
  - Is China growing again?
  - Negative interest rates
  - Negative yielding bonds and a steepening curve
  - Emerging markets – boom or bust?
  - Brexit and the implications in Europe, and globally
  - Is there excessive leverage in the financial system?
  - The rise of algorithms, “robo” trading and speculation
- Team Exercise/Discussion: Risks and opportunities of a selected bank. Where do we see growth and opportunity for the year ahead?
- Exercise: A selected Bank, CEO and updated business model
  - Focus on the peers; e.g. comparison with banks operating on similar scale & in the region
  - The Volcker Rule – major effect on your current bank’s model?
  - How has the bank changed since the financial crisis?
  - What are the new challenges and how is your bank adapting?
- One Bank concept vs Niche/Focused Strategy – there is a detailed discussion on each individual part of a selected bank, the interaction between the different areas and divisions, and the importance of each individual employee within the whole group organization.
  - Focus on Personal and Commercial Banking
  - Focus on Private Banking
  - Focus on Investment banking
  - Focus on Asset Management
  - Focus on Risk, Legal & Compliance
- Case study: Product analysis – Foreign Exchange, equities, bonds and commodities
- Team Exercise: SWOT & Peer Group Comparison of selected banks
- Banking Models Compare & Contrast – A Financial Service or IT Business?
  - IB/PM & AM Execution Platforms & Pricing
  - Buy Side Market Access & Shadow Banking; Threats or Opportunity?
  - IB/PB & AM Digitalization

## PROGRAMME OUTLINE (CONT'D)

- FinTech – a new era in banking, “The fourth industrial revolution”
- Digitalisation and electronification
  - Innovation, competition and collaboration
  - FinTech growth
  - Payment systems, security, Bitcoin, money transfers etc.
  - Front office changes, execution, the rise of algorithms, CCP and PB
  - Back office changes and STP
  - Private Banking apps, algorithms and wealth management
  - Risks & Compliance
- Case study: How is a selected bank developing its FinTech strategy and what new tools and ideas could be embraced? Comparing and contrasting with your peers
- Growth Threat? China Slowdown
  - 2015 Stock Market Crash
  - Local government debt crisis
  - RMB Devaluation
  - What can we expect in 2017
- Strategy Presentation/Discussion – The China Syndrome, How to Position your bank for China (an exercise will be used where appropriate, otherwise trainer will recommend a different one for Malaysian market)
- Risk Management & Control Purpose
  - Finance Risk
  - Regulatory Risk
  - Legal Risk
  - Reputational Risk
  - Market Risk
  - Credit Risk
  - Fraud
  - Hidden Risks
- Case study: Why are the financial markets seeing so many events that statistically should not occur in our lifetimes? What is the value of VAR in our risk analysis?
- Video Exercise – Baring Brothers
- Themes for 2017+; Thinking Outside the Box
  - Revenue Opportunities
  - New Clients
  - New Geographies
  - New Products & Services
  - “Left Field” ideas
- Case study: What new ideas do we propose for your bank for 2017?
- What will keep our organization on the cutting edge of banking? And where can we diversify?
- Banking regulation and Compliance overview
  - 2017 compliance update
  - Basel III
  - The Volker rule
  - Dodd-Frank Act
  - Anti Money Laundering



## PROGRAMME OUTLINE (CONT'D)

- Achieving peak performance in the financial markets
  - Improving personal performance
  - Inter-personal skills and people management – LEADERSHIP
  - Overcoming our biases
  - The characteristics of winners
  - Sales and communication
- Video: How great leaders inspire action
- Case study: Bringing the traits of global superstars into the workplace
- End of course quiz – **Win a car!**

### Course wrap up & Conclusion

## PROGRAMME DETAILS

DATE : 16 – 17 OCTOBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM5,000</b>	<b>RM5,500</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### **James Brodie**

James Brodie is a Senior Learning Consultant with Intuition; specializing in Global Financial Markets, Technical Analysis, Behavioral Finance and Performance Enhancement.

James has 20 years of front office experience with major investment banks in London, New York, Tokyo and Singapore where he traded Interest Rate Derivatives, Foreign Exchange and Currency Options. He specializes in Technical Analysis, is a Chartered Market Technician (C.M.T.) and a Board member of the Market Technicians Association. He has appeared on Bloomberg television numerous times conducting live interviews on current market themes and trends.

He then became the Chief Investment Officer for The Sherpa Funds; a Singapore based Hedge Fund where he programmed algorithmic trading systems based on rules developed from his technical analysis background. He is now also co-founder of Grotisque Media Technology, producing new ticketing technology for the entertainment industry.

In these roles, James has acquired a great deal of experience training and coaching both front-office and support staff in the technical and business issues of modern banking. As an associate trainer with Intuition, James designs and delivers specific courses around technical analysis, strategic trading, behavioral finance and relevant programmes that address knowledge gaps across financial institutions.

James rowed for Great Britain for 3 years and won medals at 3 consecutive World U23 rowing championships. He was also a 3-time national rowing champion of Great Britain. He now competes in Ironman triathlons and qualified for the 2013 Ironman 70.3 World Championships. James graduated from London University with an Honors Degree 2:1 in Economics in 1993.

# INTRODUCTION TO ETHICS IN BANKING

*Learning Level: Foundation*

## PROGRAMME DESCRIPTION

This is a 1-day foundation programme which will comprise short input sessions supported by practical work. For each part of the programme, the facilitator will talk through the general principles, focussing on their practical importance. After each input session, a case study (or possibly two shorter case studies) will be used, and participants will be invited to discuss the ethical issues arising from them.

As the programme is introductory, it will concentrate on ethical issues that might commonly be encountered at operational level, such as integrity, confidentiality, applying minimum standards of accepted behaviour, whistle blowing and so on.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Explain the meaning and practical significance of business ethics, and the fundamental principles consistent with ethical behaviour
- Understand the duties-based and consequences-based approaches to ethics, and their importance in addressing stakeholder needs and the public interest
- Define 'professionalism' and explain values and behaviours expected of professional bankers
- Understand the drivers of moral reasoning in individuals, and how organisational policies and practices are relevant to their reasoning
- Apply ethical decision making frameworks to ethical dilemmas and conflicts of interest

## TRAINING METHODOLOGY

Lectures, group discussions, case studies and self-assessment

## PARTICIPANT PROFILE

Graduate trainees or new hires at the banks

## PROGRAMME OUTLINE

### What is ethics and why is ethics important in banking?

- The nature of ethics, and its specific meaning in the context of business.
- Fundamental ethical concepts: integrity, honesty, probity, transparency, fairness, objectivity, responsibility, accountability, judgement, scepticism.
  - *Discussion of case 1*
- Duties of a banker, based on rules that must be followed and principles that govern behaviours.
- Ethics based on consequences, but consequences to whom? Reconciling actions with the interests of stakeholders and the public interest.
  - *Discussion of case 2*

### Professionalism:

- Defining 'professional' and why bankers have to try harder than lawyers, doctors and accountants.
- Characteristics of a profession.
- Professional codes of conduct.
  - *Discussion of case 3*

### Ethical decision taking:

- Influences on our decisions, and their conflicting impact on what we do. These include rewards and threats, expectations of family, friends, colleagues and the law, perceptions of what is right and what is wrong.
- Decision taking frameworks.
- Dealing with conflicts of interest.
- Dealing with ethical dilemmas.
  - *Discussion of case 4*

### Self-assessment exercise:

- Participants work 20 x MCQs followed by debrief

## PROGRAMME DETAILS

DATE : 10 JULY, 7 AUGUST, 11 SEPTEMBER,  
10 OCTOBER, 13 NOVEMBER,  
11 DECEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

RM1,100

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### **Dr Paramsothy Vijayan**

*Director of Graduate Training & FSTEP, and Senior Consultant*

Dr Paramsothy Vijayan is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

Dr Vijay is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

He holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He is also a Certified Training Professional (ARTDO).

# ETHICS IN BANKING FOR MANAGERS

*Learning Level: Intermediate*

## PROGRAMME DESCRIPTION

This 1-day intermediate level programme builds on the Introduction to Ethics in Banking with the addition of more advanced content, cases and practical work. It will cover both fundamental ethical concepts and ethical issues of more strategic importance than those covered by the introductory programme. The case study scenarios selected will be a mixture of operational dilemmas and problems, and those dealing with contemporary issues of relevance to executive and managerial personnel.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Identify stakeholders and their claims, analyse how the claims conflict and examine the decision making process to address ethical dilemmas
- Understand the underlying causes of the financial crisis, identify key lessons from the crisis and propose ways in which future risks can be addressed through effective corporate governance
- Describe the influences that shape corporate culture and propose best practices for driving positive change across all management functions, while adopting consistently high moral standards
- Understand how ethical stance and behavioural standards can be used as an effective tool in strategic positioning, and in pursuit of competitive advantage

## TRAINING METHODOLOGY

Lectures, group discussions, case studies and self-assessment

## PARTICIPANT PROFILE

Bank managers

## PROGRAMME OUTLINE

### Stakeholders who contribute to the ethical climate:

- The roles that different stakeholders play: government, regulators, central bankers, boards of directors, managers, staff, specialists, trade associations and professional bodies

*A case study to identify stakeholders and their claims, highlight how the claims conflict and matching responses to strategic objectives. The case will provide an opportunity to discuss why it is important to identify stakeholders and balance their claims.*

### Re-establishing trust and confidence:

- Lessons from the crisis: what went wrong (ethical and regulatory failures), and the consequences
- Implications of regulatory and ethical failures, and Imperatives for banks in addressing the core deficiencies
- Corporate governance principles and issues

*Case studies examining deficiencies and root causes of failure/near-failure. The cases will discuss regulatory issues and how the rules did not deter inappropriate behaviours/decisions or prevent crisis.*

### Establishing the right climate:

- Corporate culture - the tone from the top
- Codes of practice: regulatory codes, professional codes and corporate codes
- Making codes of practice work

*A case scenario which examines the desirable content of professional and corporate codes with the discussion of stakeholder claims. The case open up debate on serving the public interest.*

### Strategic positioning:

- Using ethical values and standards as a platform for strategic positioning
- Ethical stance
- Corporate social responsibility

*A case study that discusses alternative approaches to ethical stance, how overtly long-standing ethical stance may be at odds with the objectives of major shareholders (notably hedge funds).*

## PROGRAMME DETAILS

DATE : 14 AUGUST 2017  
6 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM1,500</b>	<b>RM1,800</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### **Dr Paramsothy Vijayan**

*Director of Graduate Training & FSTEP, and Senior Consultant*

# NEW WORLD APPROACH TO MANAGING RETAIL CLIENTS SUCCESSFULLY

Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This intermediate programme combines a strategic and integrated approach to making an organization's Customer Relationship Management vision a reality. It covers a range of competitive key differentiators in managing retail clients seeking to optimize profitability, revenue and customer satisfaction. This programme will equip participants with the essential skills to add value to the organization.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Appreciate the organizational and personal consequences of customer satisfaction
- Explain the meaning of customer satisfaction
- Understand the client better
- Recognise the importance of excellent customer service culture
- Build customer service excellence and loyalty
- Communicate positively and effectively with customers
- Identify the perception points in the service cycle
- Build teamwork to enthuse excitement for a great customer experience

## TRAINING METHODOLOGY

Interactive lectures, group discussion, group activities and presentations, role play, and video presentations

## PARTICIPANT PROFILE

Relationship Officers, Client Servicing Officers and Front-liners

## PROGRAMME OUTLINE

- Setting the service vision
- The essentials of great customer service
- The customer service ladder
- The concept of understanding the client
- Dimension of service culture
- Establishing customer loyalty
- Managing difficult customers
- Ways to make a wrong customer feel right
- Perception points in the service cycle
- Energize positive communication among team members

## PROGRAMME DETAILS

DATE : 6 – 7 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM2,200</b>	<b>RM2,700</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Lew Taw Fong***

*Consultant, Asian Banking School*

Lew Taw Fong is an in-house specialist training consultant at the Asian Banking School. He holds a Bachelor's Degree in Business Administration from the University of Ottawa, Kansas, US. He started his banking career with Maybank where he had worked for 30 years holding various key positions including Head of Trade Financing, Branch Manager, and Regional Operations and Support based in Hong Kong.

Upon his retirement, Lew then went on to be a Group Organisational Trainer/Facilitator for the Maybank training academy. His areas of training programme expertise during his 4 years there included Banking Operations, AMLA/CTF, Central Credit Reference Information Search (CCRIS), Fraud Detection and Prevention and Impact on the Organisation and its Employees, Introduction to Credit for Sales Executives, Line and Middle Managers, Covenants and Credit Support, Security and Loan Documentations, Introduction to Trade Finance, and System Work Flow for Mortgage and ASB Loans.

# VALUING DIVERSITY: MANAGING CUSTOMERS WITH DISABILITIES

Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This programme is designed to help participants enhance the service delivery for customers with disabilities within their bank branches in a more holistic approach. It outlines the essentials of the Rights of People with Disabilities in Malaysia. Participants will be equipped with the necessary knowledge and right etiquette when engaging customers with disabilities.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Gain an overview of the different laws, legislation and social exclusion governing the Rights of People with Disabilities in Malaysia
- Interpret the Convention on the Rights of People with Disabilities
- Understand customers with different disabilities
- Appreciate the benefits of good customer service to clients with disabilities
- Build a consistent Disability Etiquette in the Branch
- Interact more effectively with customers with disabilities
- Appreciate the barriers faced by customers with disabilities

## TRAINING METHODOLOGY

Interactive lectures, group discussions and presentations, and video presentations

## PARTICIPANT PROFILE

Relationship Officers, Client Servicing Officers and Front-liners



## PROGRAMME OUTLINE

- The Rights of the People with Disabilities and Social Exclusion in Malaysia
- The dimension and types of Disabilities
- Establish the same great customer service for everyone
- Disability Etiquette
- The different kinds of barriers
- Use right words and phrases
- Conflict Management with customers with disabilities
- Myth and realities about customers with disabilities

## PROGRAMME DETAILS

DATE : 11 SEPTEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM1,100</b>	<b>RM1,400</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Lew Taw Fong***

*Consultant, Asian Banking School*

Lew Taw Fong is an in-house specialist training consultant at the Asian Banking School. He holds a Bachelor's Degree in Business Administration from the University of Ottawa, Kansas, US. He started his banking career with Maybank where he had worked for 30 years holding various key positions including Head of Trade Financing, Branch Manager, and Regional Operations and Support based in Hong Kong.

Upon his retirement, Lew then went on to be a Group Organisational Trainer/Facilitator for the Maybank training academy. His areas of training programme expertise during his 4 years there included Banking Operations, AMLA/CTF, Central Credit Reference Information Search (CCRIS), Fraud Detection and Prevention and Impact on the Organisation and its Employees, Introduction to Credit for Sales Executives, Line and Middle Managers, Covenants and Credit Support, Security and Loan Documentations, Introduction to Trade Finance, and System Work Flow for Mortgage and ASB Loans.

# STRUCTURED PRODUCTS :

## HOW TO MANAGE FINANCIAL RISKS

SIDC CPE: 10 CPE Points | Learning Level: **Foundation**

### PROGRAMME DESCRIPTION

The goal of this two-day workshop is to provide participants with a thorough understanding of the broad range of financial risks faced by companies, with detailed focus on Exchange Rate Risks, Interest Rate Risks, and Commodities Price Risks that are typically faced by business enterprises. The programme focuses on how these risks are identified, categorised, managed, and mitigated by utilising various risk management tools.

### LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Identify and understand Foreign Exchange Rate Risks, Interest Rate Risks and Commodities Price Risks
- Get a comprehensive overview of the financial risk management process
- Understand how Forward Contracts work
- Understand how Forwards are applied in Foreign Exchange Risks and Interest Rate Risks
- Understand how Futures Contracts work
- Understand how Futures are used to hedge financial and commodities risks
- Understand how Swap Contracts work
- Understand how Swaps are used to manage currency and interest rate risks
- Understand how Options work
- Understand how Options are used to manage Interest Rate, Equity and Currency Risks

### TRAINING METHODOLOGY

Presentations, lectures, case studies, group discussions, quizzes and MCQs

### PARTICIPANT PROFILE

This programme is applicable to finance personnel in business enterprises, as well as senior management members involved in the business strategy and risk management of companies.

## PROGRAMME OUTLINE

### Overview of Risk Management Products:

- Forwards
- Options
- Swaps
- Futures

### Overview of Risk Management Process:

- Forward Contracts
- Option Contracts
- Swap Contracts
- Futures Contracts

The workings of Forward Contracts and how they are used to manage and mitigate currency risks.

The workings of Option Contracts and how they are used to manage and mitigate currency, equity and interest rate risks.

The workings of Swap Contracts and how they are used to managed and mitigate currency and interest rate risks.

The workings of Futures Contracts and how they are used to manage and mitigate commodities price and currency risks.

The benefits and risks in using these derivatives products.

## PROGRAMME DETAILS

DATE : 31 JULY – 1 AUGUST 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM2,200</b>	<b>RM2,700</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### **Yeow Tiang Hui**

*Senior Consultant, Asian Banking School*

Yeow Tiang Hui is an in-house senior training consultant at Asian Banking School. He has 28 years of experience in banking and investment, having first worked with small and medium enterprise clients at United Overseas Bank and Citibank N.A., Singapore. He then moved on to manage multinational accounts in Deutsche Bank AG, which was followed by managing large local corporate clients in Citibank/Citicorp Malaysia, where he was also Vice President in their venture capital outfit and the Head of Commercial Banking.

From 1997 to 2005, he served as Head of the offshore banking business of the French banking group, Crédit Industriel et Commercial covering Malaysia, Greater China and the Philippines. After that, from 2007 till 2016, he served as the Head of Corporate Banking at Kuwait Finance House (KFH) where in 2012, he set up the client coverage team housed under the Investment Banking Division. He was involved in the structuring and implementation of Shariah compliant financing products at KFH.

Yeow graduated in Economics from the National University of Singapore where he studied International Finance, Banking & Monetary Economics. He obtained further training in banking and finance from the Institute of Banking & Finance in Singapore, Deutsche Bank Asia Pacific, and Citibank Asia Pacific Banking Institute, where he studied Credit & Financial Analysis, Applied Financial Services, International Trade Finance, Corporate Finance and Financial Derivative Products. He is fluent in Chinese, English, Malay and the Indonesian languages, and has worked in the Singaporean, American, German, French, Middle Eastern and Malaysian environments.

# RISK MANAGEMENT – MEASUREMENT, INTEGRATED RISK FRAMEWORK AND REGULATIONS

Jointly organised with the  
Malaysian Investment Banking Association (MIBA)

SIDC CPE: 10 CPE Points | Learning Level: Intermediate

## PROGRAMME DESCRIPTION

The programme covers Risk Management from three perspectives: Risk Measurement, creating an Integrated Risk Management Framework and Regulation and Supervision. Risk Measurement is covered in a way that is accessible to market participants. The course is designed for users and market participants who are not mathematics specialists. Although the course is not excel based, participants will look in detail at the issues involved in calculating VaR in each of the standard methods, and will use price and parametric data to calculate VaR for simple portfolios in FX, interest rate and equity markets. This theoretical framework is made directly relevant to participants by numerous case studies of recent failures in Risk Management. Participants will be encouraged to analyse the causes of these failures and how an effective risk management structure could have prevented them.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will:

- Understand the risk management process and identify risk reporting and management issues
- Calculate VaR for simple portfolios
- Be familiar with, and use, the terminology of financial risk management
- Interpret and explain risk reports
- Communicate risk management policies and procedures
- Analyse the compliance of risk management policies and procedures with external regulation and requirements

## TRAINING METHODOLOGY

Lecture, interactive discussions and case studies

## PARTICIPANT PROFILE

This is an intermediate course applicable to Risk Officers, compliance officers, internal audit, managers requiring a greater understanding of risk management and measurement, technology staff, mid and back-office functions. It is suitable for associates, analysts up to VP level.

## PROGRAMME OUTLINE

### Day 1

#### Introduction

- Definition of Risk
- Categories of Risk
- Risk Management - history of risk management, objectives and role & risk measurement

#### Market Risk Management

- Purpose and role of Risk Management
- Risk Management Framework:  
Key Functions - Middle Office, Back Office, Risk Measurement, Risk Management, Internal Audit, Outside Verification, Pricing Models & New Product Approval

- An Enterprise-wide Risk Management Corporate Governance & Organization Structure Risk Management Standards
- Risk Appetite - Responsibility & Setting Risk Limits
- Risk Reporting – Oversight

#### Introduction to Risk Measurement

- Traditional measures of risk
- VaR - definition of historic VaR & calculating historic VaR
- Using VaR
- Case Study: Calculating VaR for a simple bond position
- Case Study: Calculating VaR for a portfolio of equities

## PROGRAMME OUTLINE

### Stress Testing and Scenario Analysis

- Stress Testing
  - Need for stress tests, identifying risk factors, risk analysis & P&L reconciliation
- Case Study: Interest Rate and FX Stress Tests
- Scenario Analysis
- *Case Study: A bank's scenarios*

### Managing Risk

- Risk Limits
- Categorising Risk – eliminate, hedge & no action
- Measuring Risk – VaR & stress tests
- Reporting Risk
- Internal Controls and Procedures – oversight, risk policies & risk limits

### Group Project: Allied Irish Bank

### Uses of VaR

- Setting Limits - limit types & cascading risk
- Measuring risk
- Assessing performance

### Risk and Capital

- Minimum Capital Requirement (MCR) - BIS
- Stressed VaR - Impact of stressed VaR on the MCR
- BIS Recommendations for Model Approval
- Monitoring a VaR Model - back-testing
- Basel III – update - changes and their impact on capital and regulation
- *Case Study: MCR, trading limits and ROCE*
- *Case Study: The impact of Stressed VaR on Regulatory Capital*

### Group Exercise

Understanding a VaR report

### Day 2

### VaR Methodologies

- Parametric VaR
- Historical VaR
- Monte Carlo
- *Case Study: Forex and Interest Rate risks*
- *Case Study: Calculation VaR for FX options and futures*

### Beyond VaR

- EVT
- Fat Tails
- Expected Loss
- The Evolution of the calculation of MCR

### Other Risk Factors

- Liquidity Risk
- Correlation

### Industry Standards

- Introduction
- Frameworks – BIS, COSE (internal control & Enterprise Risk Management) & ISO
- Extra-territoriality

### Calculating Risk: Risk Measurement

- Reliability of key inputs for Risk Measurement
- Positions
- Market Prices
- Market Parameters – volatilities, yield curves & correlations
- Causes of Failure in the Risk Management Process

### Risk Management Failures

This section is based on real-life case studies of Risk Management losses experienced by Investment Banks as the result of combinations of failures involving market risk, liquidity risk and operational risk.

*Case Study: Marking to Model*

*Case Study: Independent Price Validation*

*Case Study: Liquidity Risk*

*Case Study: Incorrect position data: non-existent trades*

*Case Study: Concentration of risk*

*Case Study: Model Error*

*Case Study: Underestimating correlation*

## PROGRAMME DETAILS

DATE : 27 – 28 SEPTEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB/MIBA MEMBER: | NON-MEMBER:  
**RM5,500** | **RM6,000**

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### David Roden

David has over 30 years' experience in the financial markets and has extensive experience in the management of operational risk. He joined the London stockbroker, de Zoete and Bevan, in 1980 and became a partner in 1984. After de Zoete and Bevan was acquired by Barclays Bank in 1985 David was appointed as Global Head of Equity Derivatives at BZW (now Barclays Capital). David was responsible for the expansion of this business and was responsible for the overall management of sales, trading, research and risk management for equity derivatives globally.

In building the Equity Derivatives Group (EDG) in BZW, David worked with settlement, the legal and compliance departments, and counterparty credit to agree an operational risk management frame-work. During this time, David was appointed by the Bank of England as chairman of the committee for the merger of the Traded Options and Futures markets in London. David was deputy chairman of the London Traded Options Market (LTOM) Clearing Members Committee, a committee of the London Stock Exchange. This committee was responsible for the rule book governing credit risk and operational risk for the 20+ clearing members of the LTOM.

Since leaving BZW in 1998 David has acted as an independent consultant and trainer in Derivatives and Risk Management, with a focus on the interface between Market Risk Management and Operational Risk. In 2000, David set up European Research Ltd to provide independent research in Mergers and Acquisitions. By 2010 this business had grown and produced five research products in mergers and acquisitions, credit, and special situations with over eighty institutional clients in the US, UK and Europe and Asia Pacific. David has been resident in Singapore for ten years (spending his time equally between London and Singapore). He has a BA in mathematics from Wadham College Oxford.

# BANK ASSET AND LIABILITY MANAGEMENT : THEORY AND PRACTICE

*Learning Level: Intermediate*

## PROGRAMME DESCRIPTION

The goal of this two-day programme is to provide participants with a thorough understanding of the broad range of financial risks faced by companies, with detailed focus on Exchange Rate Risks, Interest Rate Risks, and Commodities Price Risks that are typically faced by business enterprises. The programme focuses on how these risks are identified, categorised, managed, and mitigated by utilising various risk management tools.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand the bank balance sheet and intermediation process – including the pricing of assets (loans) and liabilities (deposits and other funding sources) and decomposition of net interest margin
- Appreciate the impacts of Basel III reforms on bank balance sheet liquidity and interest rate risk pricing and cost allocation through structuring of a business model and markets appropriate funds transfer pricing process
- Understand balance sheet optimisation modelling and allocation of capital maximisation
- Analyse important ALM challenges such as managing non-maturity assets and liabilities, using the Basel liquidity ratios for liquidity transfer pricing, hedging balance sheet exposures and implementing the new Basel III interest rate risk banking book measurement and management standards

## TRAINING METHODOLOGY

Lecture sessions with discussions and use of case studies for group exercises and problem solving sessions

## PARTICIPANT PROFILE

Bank lending officers, finance, risk and treasury professionals seeking better understanding of bank asset & liability / balance sheet management, funding of loans and some specialist ALM topics and challenges

## PROGRAMME OUTLINE

- **Part 1** – Bank ALM governance, bank business model-based balance sheet dynamics, composition of the net interest margin and funds transfer pricing reference curve construction and product specific rate assignment methods
- **Part 2** – Tools, methods and processes for managing the bank balance sheet including the basics of loan pricing, FX, interest rate and liquidity risk exposure measurement and management tools and Basel III requirements re-shaping bank ALM processes;
- **Part 3** – Bank ALM modelling methods & challenges - Several important and more specialised ALM issues are covered including determining the effective behaviour modelling of non-maturing assets & liabilities; using the Basel III liquidity ratios in Funds Transfer Pricing; managing products with embedded optionality; interest rate risk banking book static and dynamic stress testing
- **Part 4** – Bank ALM and balance sheet management under Basel III - Analysis of the bank balance sheet structure under Basel III constraints with introduction of a Basel III balance sheet optimisation model. Vase studies illustrating Basel III migrations strategies and results and designing bank strategies to optimise return on equity under Basel III requirements.

## PROGRAMME DETAILS

DATE : 9 – 10 AUGUST 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM3,000</b>	<b>RM3,500</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Douglas Bongartz-Renaud***

Douglas Bongartz-Renaud has over 35 years' experience in the Financial Markets and Services Industry. He was an Executive Director in the Markets Division with ABN AMRO in Amsterdam. Douglas headed the Treasury, ALM and market risk team in ABN AMRO's Risk Advisory Service business, which was engaged in projects with over 40 banking clients in Asia and the EMEA region.

His client-based advisory and implementation work covered:

- Treasury and Investment Banking – *Financial Product Range Expansion, Infrastructure Development, Systems and Processes Selection and Implementation;*
- Market Risk Management – *Basel II Standard & IMA Approach Compliance, Risk Exposure Measurement and Reporting methods, implementation and assessment of VaR, IRC, Stress-Testing Models;*
- Asset and Liability Management – *Structural Interest Rate, Currency, Liquidity Risk Management, and Fund Transfer Pricing frameworks and Processes.*

He held a number of senior trading and product management positions in ABN AMRO's Financial Markets and Treasury Department from 1985 through 2011, including, Global Head of Currency Derivatives Trading, Structuring & Distribution, Global Head of Structured Products Trading & Derivatives Product Development, Global Head of Swaps & Options Trading.

Douglas is a member of the GARP (and holds the 'FRM' certification) and of the PRMIA risk associations, and served on the ISDA (International Swaps and Derivatives Association) Board of Directors from 1994 to 2008, He is a Senior Partner in Tripod Partners. and provides training and consultancy to banks in the areas of ALM, Treasury and Risk Management. Douglas has worked for the IFC (World Bank Group) in projects in Asia and Africa and as a part time subject matter expert for KPMG for banking sector engagements in Indonesia.



# ASSET AND LIABILITY MANAGEMENT :

## BALANCE SHEET MANAGEMENT SIMULATIONS WORKSHOP

*Learning Level: Advanced*

### PROGRAMME DESCRIPTION

The programme covers key aspects of bank balance sheet asset and liability management (ALM). Recent regulatory reforms, particularly the 'New Global Liquidity Standard' added to global banking requirements in Basel III will be discussed and analysed. Other key aspects of ALM including balance sheet and capital structure and management will be covered. The implications of Basel III for bank strategic and business growth planning will be a point of focus.

The programme gives participants hands on experience in managing bank's balance sheet and determining its financial results through making and executing ALM decisions and then analysing the outcomes, in a competitive setting, using GuardB@nk ALM simulator.

Participants are provided with PCs, equipped with the GuardB@nk ALM simulation software, for the practical exercises.

### LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Understand and explain the asset and liability (ALM) processes required in a bank and the process of managing a bank's balance sheet and financial results
- Recognise how ALM processes effect day-to-day decision making in a bank
- Better identify and analyse a bank's exposure to key risk factors
- Understand performance measurement and value creation in a banking model which contains different business activities
- Function more effectively within their own bank directly or indirectly in the ALM process



## TRAINING METHODOLOGY

### Pre-programme Preparation

To prepare participants for the practical part of the programme, participants receive a User Manual, an initial set of Financial Statements and an Industry Report. These pre-programme preparation documents are sent via email at least one week prior to the commencement of the training programme. The User Manual fully explains how the banks in the exercises operate in the simulated market environment and how the assets and liability decisions made by the participants will impact the financial results of the banks in the competitive simulation environment.

### During programme

The half-day session in the programme includes conceptual sessions coupled with practical concept implementation in the bank balance sheet simulation exercise sessions.

## PARTICIPANT PROFILE

Middle and senior level bank professionals involved in the ALM and balance sheet management process and bank ALCOs, including members of the banks' commercial & retail lending, ALM support, finance, risk management, strategic planning, IT and treasury departments

## PROGRAMME OUTLINE

The programme includes a half day of individual balance sheet management simulation exercises, accompanied by conceptual sessions preceding and following the simulation exercises. Course participants work together in small groups of 2-4 persons, with each group managing a separate bank in a competitive environment. The decisions and financial results of each bank group are analysed and compared at the end of each simulation session. The simulations are designed to provide the participants with a realistic experience in managing the balance sheet and financial performance of a bank under changing market conditions.

Topics discussed during the conceptual sessions:

- The ALM process in banking
- Value creation and bank profitability
- Major risks in banking
- Bank business models and balance sheet structures
- Macroeconomic indicators
- Liquidity risk management
- Interest rate risk management
- Capital management
- Regulatory reform and the impact of Basel III

The simulation programme exercises provide exposure to the following banking areas:

- Commercial and corporate banking activities
- Retail banking activities
- Private banking activities
- Investment banking activities

## PROGRAMME OUTLINE (CONT'D)

The following specific products are included in the bank simulation programme:

- Interbank loans and deposits
- Commercial loans – involving different industries with separate risk profiles
- Retail loans
- Distribution channel management
- Savings deposits and current accounts
- Certificates of deposit
- Medium term notes and bonds
- Securities (T-Bills and T-Bonds)
- Capital account management (Tier 1 and Tier 2) and off-balance sheet items and instruments

The following specific financial risks will be covered in the simulation programme exercises:

- Liquidity risk management
- Interest rate risk management
- Currency risk
- Credit risk management
- Market risk

The following quarterly results (output) are produced by the simulation programme:

- Forecasts covering cash flow gaps as well as interest rate re-pricing gaps
- Financial statements, consisting of:
  - Balance sheet
  - Income statement
  - Notes to the financial statements
  - Industry report
  - Market reports

Other special features of the bank ALM simulation programme include:

- Simulations will be programmed using the Malaysian Ringgit as currency with some balance sheet activities also in a second currency (USD).
- The economic environment used during a workshop is customised by the trainer to match the current market conditions in Malaysia (macroeconomic conditions / scenarios and financial market rates).

### ***Programme schedule:***

#### **DAY 1**

- Programme agenda and overview
- Introduction: Financial services landscape
- Bank capital requirements: Basel III
- Bank profitability and value creation
- Introduction to the simulation programme
- Strategic plan and introduction of worksheets
- Quarters 1 & 2 bank simulations

## PROGRAMME OUTLINE (CONT'D)

### DAY 2

- Review of Day 01 simulations
- The asset and liability management process
- Bank financial risk management
- Funds transfer pricing
- Balance sheet structures
- Traditional liquidity risk management
- Corporate objectives and introduction to Quarters 3 & 4 simulation
- Feedback on results from Quarter 1 & 2
- Quarter 3 & 4 bank simulation
- Review of all bank simulations and final outcomes of the competing bank teams
- Closing and course evaluation

### PROGRAMME DETAILS

DATE : 8 – 9 NOVEMBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

### PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM6,000</b>	<b>RM6,500</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Douglas Bongartz-Renaud***

Douglas Bongartz-Renaud has over 35 years' experience in the Financial Markets and Services Industry. He was an Executive Director in the Markets Division with ABN AMRO in Amsterdam. Douglas headed the Treasury, ALM and market risk team in ABN AMRO's Risk Advisory Service business, which was engaged in projects with over 40 banking clients in Asia and the EMEA region.

His client-based advisory and implementation work covered:

- Treasury and Investment Banking – *Financial Product Range Expansion, Infrastructure Development, Systems and Processes Selection and Implementation;*
- Market Risk Management – *Basel II Standard & IMA Approach Compliance, Risk Exposure Measurement and Reporting methods, implementation and assessment of VaR, IRC, Stress-Testing Models;*
- Asset and Liability Management – *Structural Interest Rate, Currency, Liquidity Risk Management, and Fund Transfer Pricing frameworks and Processes.*

He held a number of senior trading and product management positions in ABN AMRO's Financial Markets and Treasury Department from 1985 through 2011, including, Global Head of Currency Derivatives Trading, Structuring & Distribution, Global Head of Structured Products Trading & Derivatives Product Development, Global Head of Swaps & Options Trading.

Douglas is a member of the GARP (and holds the 'FRM' certification) and of the PRMIA risk associations, and served on the ISDA (International Swaps and Derivatives Association) Board of Directors from 1994 to 2008. He is a Senior Partner in Tripod Partners. and provides training and consultancy to banks in the areas of ALM, Treasury and Risk Management. Douglas has worked for the IFC (World Bank Group) in projects in Asia and Africa and as a part time subject matter expert for KPMG for banking sector engagements in Indonesia.

# THE ESSENCE OF INTERNATIONAL TRADE

Learning Level: **Foundation**

## PROGRAMME DESCRIPTION

This programme provides an overview of how international trade alters the value chain of domestic companies, thereby spurring the globalization process in the trade phase. It highlights the growing importance of intra Asia trade flow given the emergence of ASEAN Economic Community (AEC). This programme will equip the front-liners with the essential knowledge and rules of international trade.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Gain an overview of international trade
- Understand key elements in import and export transactions
- Differentiate the features, mechanisms and applications between documentary collection and documentary credit
- Learn the methods of payment in international trade
- Know the various types of trade financing, underlying risks and measures to mitigate risks
- Able to offer trade services to customers successfully

## TRAINING METHODOLOGY

Sharing of practical experiences and best market practices resulting from human errors, interactive discussions and case studies

## PARTICIPANT PROFILE

Trade staff, credit and marketing officers and those who want to learn about international trade finance

## PROGRAMME OUTLINE

- Introduction to international trade, its risks, participants, documentation and rules (INCOTERMS 2010, UCP600, ISBP 681, ISP98, URDG758, URC522, Bill of Exchange Act)
- Trade Finance for buyers and sellers – various risks encountered
- Performance / non-acceptance / documentation / payment risks
- Dealing with discrepancies and fraud
- Case Studies on Application and Issuance of Documentary Credit, checking of documents
- Methods of Payment – the emergence of Bank Payment Obligation (BPO)
- Measures to mitigate risks – the importance of risk based pricing
- Effective trade selling skills – identify trade opportunities from existing and new clients, manage client relationships in a competitive environment, structure trade proposals that meet clients' needs and maximize banks' returns / targets

## PROGRAMME DETAILS

DATE : 11 – 12 JULY 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM2,200</b>	<b>RM2,700</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### ***Chang Wing Hoh***

Chang Wing Hoh's career in banking spanned over 39 years, 37 of which were in trade financing. He was the Head of International Trade Financing Division of Deutsche Bank Bhd, Kuala Lumpur from 1987 to 1997, a post he gained through rank and file after joining the bank as a clerk in 1969. He left Deutsche Bank to assume the post of Head of Trade Financing and Correspondent Banking at Hong Leong Bank, Kuala Lumpur; a position he held from 1997 until his retirement in 2004. His responsibilities and duties involved overseeing and taking charge of the banks' trade finance operations, formulating strategies for trade business and income growth, and providing training and help-desk advisory service to customers – both internal and external. He was also involved in the trade financing backend processing system upgrade in both banks and the internet trade finance online system of Hong Leong Bank.

After retiring from Hong Leong Bank, he ventured into freelance trade finance training and consulting work, and secured a one-year service contact with Citibank, KL, providing trade finance training for their Commercial and Corporate Banking Relationship Managers. Upon expiry of the contract in 2007, he took a break but then re-joined the banking industry in 2010 when he was offered the post of Project Manager - Business at AmBank as the bank has embarked on a project to replace their backend trade transaction processing system to sync with their front-end trade financing system. The system went live in October 2012, after which he was transferred to Trade Operations to review and recommend changes to their processing of trade transactions. He also provided training for the staff to improve their understanding of trade financing business. He was with AmBank until 2014.



# UNDERSTANDING OF LETTER OF CREDIT & UCP 600

*Learning Level: Intermediate*

## PROGRAMME DESCRIPTION

The goal of this two-day workshop is to provide participants with a thorough understanding of a Letter of Credit and the governing international rules.

## LEARNING OBJECTIVES

Upon completion of the programme, participants will be able to:

- Differentiate between Documentary Collections and Letter of Credit
- Acquire comprehensive knowledge of LC operations
- Identify relevant ICC rules (UCP600, ISBP and Incoterms)
- Understand the operation of documentary credits, be familiar with the terms and conditions of documentary credits and understand the roles of the parties involved
- Familiar with the standards that banks use in examining presentations made under documentary credits to establish compliance

## TRAINING METHODOLOGY

The workshop will be highly practical and use topical case studies and examples

## PARTICIPANT PROFILE

Trade Finance Managers, Relationship Managers, Internal Audit and Compliance

## PROGRAMME OUTLINE

### Introduction to Letter of Credit

- Purpose
- Coverage
- Interpretation
- examines the various documents that are presented under documentary credits and the provisions of UCP 600 that govern the data included in the documents.

### Documents used in Letter of Credit operations

- Each type of document that can be required under documentary credits is examined – commercial invoices, transport documents, insurance documents and “other” documents
- Details on the function and purpose of each document before the relevant provision of UCP 600 is highlighted for each section of the document Case Studies

- These case studies cover key aspects of Documentary credit work including applying for a documentary credit, reviewing the terms and conditions of a credit for workability, and examining presentation of documents from the perspective of a nominated bank, a confirming bank and an issuing bank. It provides the participant with the opportunity to practise their knowledge and skills in the operation of documentary credits and the application of UCP 600 in real-world scenarios.

## PROGRAMME DETAILS

DATE : 9 – 10 OCTOBER 2017  
TIME : 9:00 AM – 5:00 PM  
VENUE : ASIAN BANKING SCHOOL

## PROGRAMME FEE\*

AICB MEMBER:	NON-MEMBER:
<b>RM2,200</b>	<b>RM2,700</b>

*\*per pax and inclusive of 6% GST*

## ABOUT THE TRAINER

### **Chang Wing Hoh**

Chang Wing Hoh's career in banking spanned over 39 years, 37 of which were in trade financing. He was the Head of International Trade Financing Division of Deutsche Bank Bhd, Kuala Lumpur from 1987 to 1997, a post he gained through rank and file after joining the bank as a clerk in 1969. He left Deutsche Bank to assume the post of Head of Trade Financing and Correspondent Banking at Hong Leong Bank, Kuala Lumpur; a position he held from 1997 until his retirement in 2004. His responsibilities and duties involved overseeing and taking charge of the banks' trade finance operations, formulating strategies for trade business and income growth, and providing training and help-desk advisory service to customers – both internal and external. He was also involved in the trade financing backend processing system upgrade in both banks and the internet trade finance online system of Hong Leong Bank.

After retiring from Hong Leong Bank, he ventured into freelance trade finance training and consulting work, and secured a one-year service contact with Citibank, KL, providing trade finance training for their Commercial and Corporate Banking Relationship Managers. Upon expiry of the contract in 2007, he took a break but then re-joined the banking industry in 2010 when he was offered the post of Project Manager - Business at AmBank as the bank has embarked on a project to replace their backend trade transaction processing system to sync with their front-end trade financing system. The system went live in October 2012, after which he was transferred to Trade Operations to review and recommend changes to their processing of trade transactions. He also provided training for the staff to improve their understanding of trade financing business. He was with AmBank until 2014.

Through its sector-leading customised and open enrolment Executive Education programmes that are designed to be relevant, intensive and challenging, the Asian Banking School equips banks and its senior executives with the right knowledge to take them up and move them forward. It also provides the opportunity for them to share their experiences in a structured and intellectually stimulating environment, to learn from each other and ask the hard-hitting questions in a conducive environment.

Please visit [www.asianbankingschool.com/our-programmes/executive-education](http://www.asianbankingschool.com/our-programmes/executive-education) to find out more details about the following Executive Education programmes or email [enquiries@asianbankingschool.com](mailto:enquiries@asianbankingschool.com) to request for a printed brochure.

## THE FUTURE OF BANKING IN A DISRUPTIVE AGE

By Professor Luiz Moutinho, Professor of BioMarketing and Futures Research, DCU Business School, Dublin City University

This programme will cover the critical analysis of trends and developments that shape the society of the future, the analysis of trends that are related to the banking industry, the analytical discussion of specific trends in bank marketing and management, and the analysis, discussion and presentation of case studies on World Banking and Asian Banking.

19-20  
APRIL  
2017

## CUSTOMER BEHAVIOUR AND CONSUMER PSYCHOLOGY IN BANKING

By Professor James Intriligator, Professor of Innovation and Consumer Psychology, Bangor University, Wales

From decision making to behavioural economics, from emotional engagement to the neuroscience of choice, this programme will explore behaviour, thinking, and emotion in banking. Attendees will gain new insights into what makes their customers tick – and will see how some of the world's leading corporations are using this same targeted knowledge to gain valuable competitive advantages.

4-5  
MAY  
2017

## DESIGN THINKING FOR BANKING

By Professor James Intriligator, Professor of Innovation and Consumer Psychology, Bangor University, Wales

This programme will explore design thinking and see how it can be used in banking and finance. Participants will learn what design thinking is and will get trained in how to practice it themselves – and how to help infuse a culture of design thinking in their organisations. They will also see how some of the world's leading corporations use this approach to develop new products/services and thereby gain valuable competitive advantages.

8-9  
MAY  
2017

## BEHAVIOURAL FINANCE AND VALUE CREATION IN BANKING

By Dr Massimo Massa, Rothschild Chaired Professor of Banking and Professor of Finance, INSEAD

The programme is designed to provide strategic insights and operational tools to expose the participants to the new world of banking using a behavioural perspective. It is tailored to make participants get acquainted with the new behavioural tools used to handle more sophisticated and demanding customers, as well as go up against more prepared competitors and new sources of competition to gain a competitive edge. A framework will be developed to allow for critical thinking and to lay out how to move forward and cope with these new trends, and turn them into opportunities and sources of competitive advantage.

12-13  
SEPTEMBER  
2017

## CREATING VALUE IN A FAST CHANGING BANKING WORLD

By Dr Jean Dermine, Professor of Banking and Finance, INSEAD

The banking world is changing fast; digital banking, competition from FinTech companies, Basel 3 regulations on capital and liquidity, and regional economic integration. As banks are shifting from overriding concern for growth to a preoccupation with long-term value creation and risk control, knowledge of Asset & Liability Management (ALM) is becoming a necessity for all bankers accountable for the results of a profit centre. ALM is a tool that ensures that strategy, decision making, risk-taking, pricing and performance measurement are consistent with the corporate objectives set by senior management and the board and regulatory constraints imposed by central banks, such as Basel 2 or Basel 3.

21-22  
NOVEMBER  
2017





UNIVERSITY OF  
CAMBRIDGE  
Judge Business School

Executive Education

ASIAN  
BANKING  
SCHOOL

## CAMBRIDGE SUMMER SCHOOL PROGRAMME

31 JULY – 4 AUGUST 2017

The Cambridge Summer School is a flagship programme of the Asian Banking School, in partnership with the world renowned University of Cambridge Judge Business School, which is ranked fifth globally and first in the UK in the latest Financial Times ranking of MBA programmes. This year's inaugural programme carries the theme Creating Resilience from Disruption in Today's Banks and will be held at Trinity Hall College (pictured here), one of the oldest and most beautiful of the University of Cambridge colleges. Participants will be provided on-campus accommodation throughout and will become alumni of Cambridge Judge Business School and their Executive Education group following successful completion of the Programme.



CASS  
BUSINESS SCHOOL  
CITY UNIVERSITY OF LONDON  
EST 1894

ASIAN  
BANKING  
SCHOOL

## GLOBAL BANKING LEADERS PROGRAMME

27 NOVEMBER – 8 DECEMBER 2016

Join us on a transcontinental journey through this ground breaking programme for leaders of the banking sector that will be held in Kuala Lumpur in the first week and London in the second week; and gain first hand knowledge and share perspectives on key issues in the industry today through a fully immersive learning experience.

The Global Banking Leaders Programme is a flagship programme of the Asian Banking School, in partnership with the Cass Business School, City University London, which is ranked in the top one-percent of business schools worldwide and renowned for their world class faculty and research.

## ABOUT ASIAN BANKING SCHOOL

The **ASIAN BANKING SCHOOL (ABS)** is the industry provider of premium professional certification and capability development programmes. Dedicated to developing talent, it specializes in professional banking education and serves as a channel for intellectual content and thought leadership for the banking sector.

Created for the industry by the industry as an independent entity, ABS was built upon the decades-long experience of the Institute of Bankers Malaysia (IBBM) in delivering professional qualifications and training programmes. It was registered in 2012 and after its official launch by the Bank Negara Malaysia Governor at the end of 2013, ABS started full operations in August 2015.

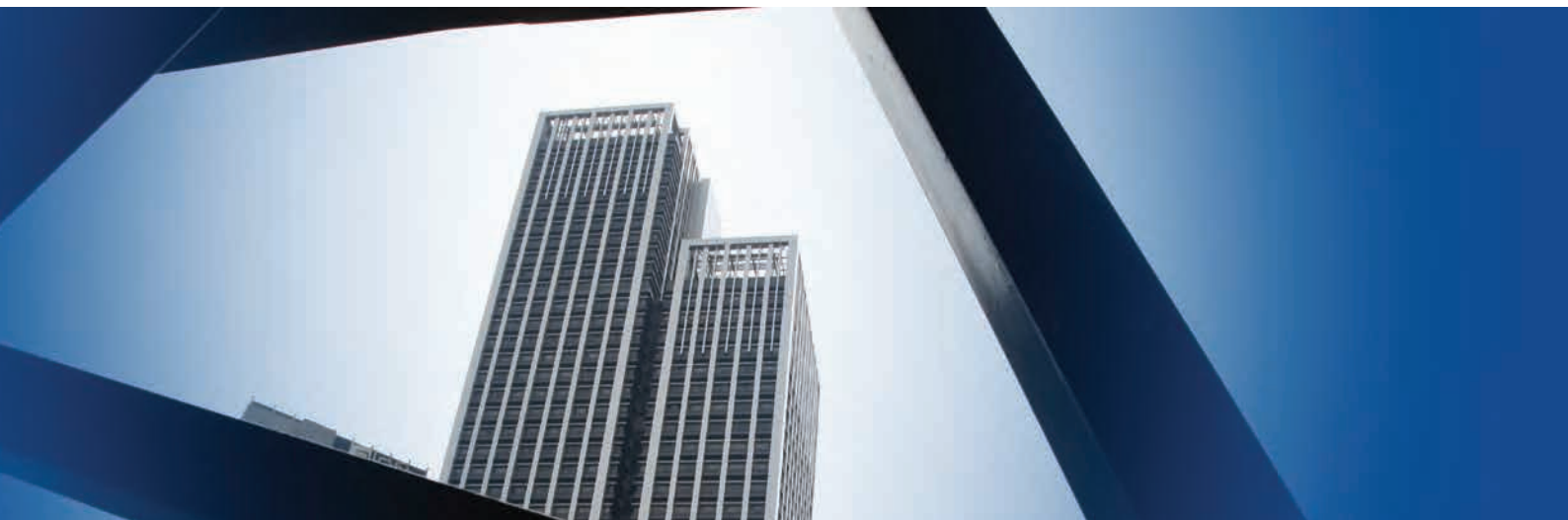
At the helm of ABS is Chief Executive Officer Professor Colyn Gardner, who has had a long illustrious career immersed in banking. He has been a practising banker, a banking consultant to many of the world's largest banks and organisations, an innovative training course developer, a professor of banking, a successful Conference Speaker on banking topics and a corporate client of banks. He founded and built several companies that have listed on the London Stock Exchange, including DC Gardner Group plc; the largest and leading banking training consultancy of its time, and a name that is still respected around the world today. His entrepreneurial and innovative spirit, commitment and strength in the areas of talent development will see him steering ABS towards its strategic direction in delivering highly regarded training for banking professionals internationally.

As one of the industry's preferred partner in learning and development, ABS offers industry relevant training programmes that cover a comprehensive list of banking areas and are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. It also provides specialised consulting services and tailored learning solutions to meet the specific needs of our clients; with executive education offerings already being planned for in the near future.

ABS works closely with the Asian Institute of Chartered Bankers in raising competency standards for the banking industry through the delivery of training and exams for professional qualifications developed and awarded by the professional body.

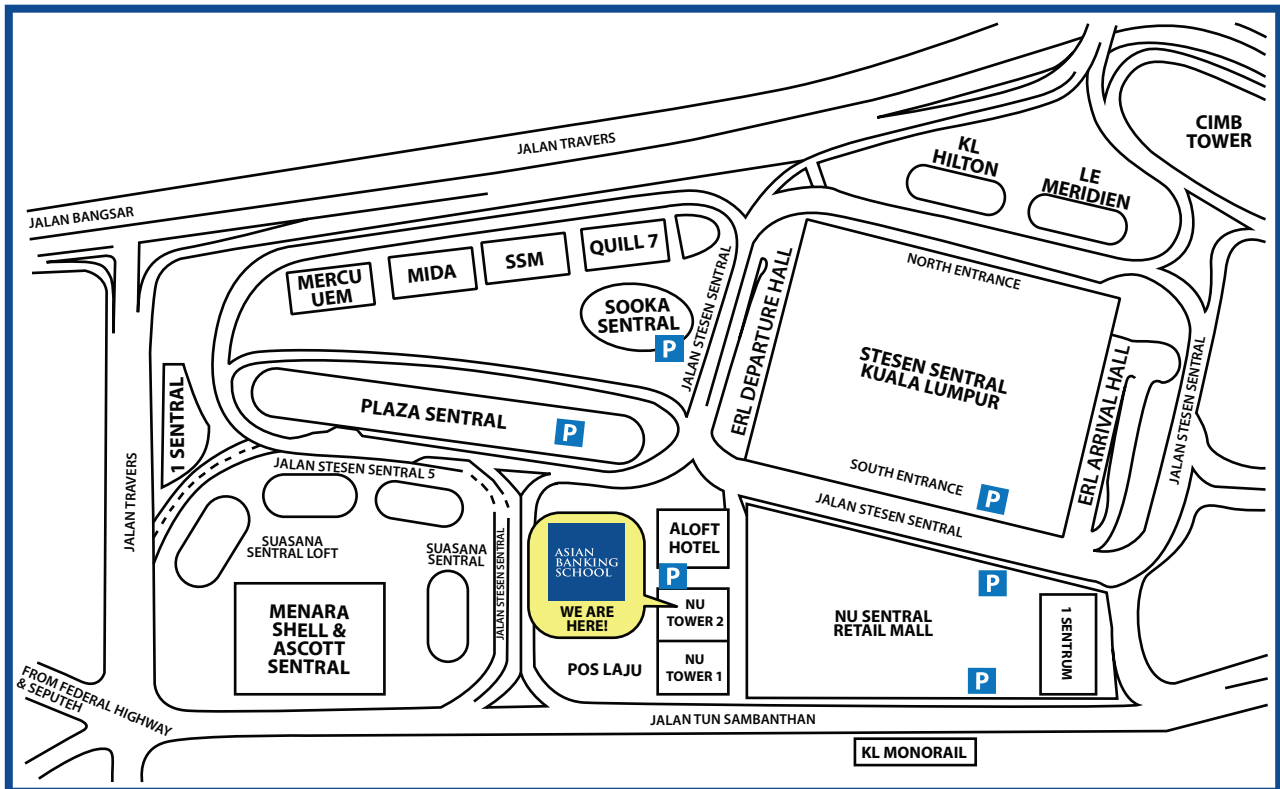
ABS also plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP).

Guided by the transformation blueprint for the Malaysian banking education landscape, it is the aim of ABS to innovate the approach of developing talent, and in turn raise the calibre and dynamism of professionals in the industry.



## GETTING TO ABS

Asian Banking School is conveniently located in Nu Tower 2 in the new business hub of the city, Kuala Lumpur Sentral. Adjacent to Aloft Hotel and next to the NU Sentral Shopping Mall, it is only steps away from Kuala Lumpur Sentral Station, Malaysia's largest transit hub, and a 5-minute walk from the Monorail Station.



### Travelling to ABS:

#### Option 1: Travel by car

- Park at NU Tower / Aloft Hotel visitor car park; or
- Park at NU Sentral

#### Option 2: Travel by rail (stop at KL Sentral Station)

- KTM Komuter
- Rapid KL (Kelana Jaya Line)
- KLIA Transit
- KLIA Express
- KL Monorail

---

### Contact details:

Asian Banking School  
Level 12, NU Tower 2  
Jalan Tun Sambanthan  
50470 Kuala Lumpur Sentral  
Kuala Lumpur, Malaysia

Tel : +603-2742 7822  
Email : [enquiries@asianbankingschool.com](mailto:enquiries@asianbankingschool.com)  
Website : [www.asianbankingschool.com](http://www.asianbankingschool.com)

For enquiries, please contact:

Asian Banking School

Level 12, NU Tower 2, Jalan Tun Sambanthan, Kuala Lumpur Sentral

50470 Kuala Lumpur, Malaysia

Tel : +603-2742 7822

Email : [enquiries@asianbankingschool.com](mailto:enquiries@asianbankingschool.com)



Asian Banking School



Asian Banking School (ABS)