



## 風險管理課程 RISK MANAGEMENT

### 課程簡介 Introduction

風險管理課程為本澳金融從業員而設，旨在幫助學員全面認識及瞭解風險管理，其中包括以下二個獨立的課程：

The series of risk management courses are designed for Macau's financial practitioners. It aims to provide students with a comprehensive knowledge and understanding of risk management. There are following two courses:

- 一、 風險管理原理 The Principles of Risk Management
- 二、 金融機構風險管理 Risk Management for Financial Institutions

### 課程對象 Target Audience

本課程適合各銀行從業員、保險從業員及其他金融從業員修讀。

The course is suitable for banking, insurance as well as any other financial practitioners.

### 導師 Instructor

課程導師為澳門資深銀行從業員，擁有管理學碩士學位及多年本澳銀行行政及管理經驗。退休後參與教育及培訓工作，為本澳多間機構設計及教授金融、銀行及管理課程。導師採用理論與實踐並重之教學方針，以深入淺出的方式授課。

### 課程證書 Course Certificate / 持續專業培訓時數 CPD hours

出席率達 100% 的學員方可獲頒授課程證書及獲得持續專業培訓時數。學員若遲到或缺席超過 15 分鐘，將不獲頒授課程證書及不能獲得持續專業培訓時數。學員請務必於每節課準時到達，並緊記於每一節課上課前及完結後在出席記錄表上簽名。

### 其他課程資料 Other Course Info.

語言 Language	粵語輔以英語，英文教材 Cantonese supplemented with English, English Handout
上課地點 Venue	澳門士多烏拜斯大馬路 1-B 號東曦閣大廈地下澳門金融學會
查詢 Enquiry	請向李先生 或 官小姐查詢，電話 8297 2626 / 2856 8280



## 風險管理原理課程 The Principles of Risk Management

### 課程目的 Course Objectives

成功完成課程後，學員應能夠：

1. 瞭解風險概念和個人風險和企業風險涵蓋的內容；
2. 認識風險管理對營商環境和人類生存的意義，包括認識各類風險和風險驅動因素；
3. 識別和論述風險管理程序重要步驟和關鍵因素；
4. 識別事故風險和營商風險不同解決方案，包括風險融資、保險和對沖；
5. 論述 CAMEL 系統評分與一家企業財務健康的關係。

After successfully completing this course, participants should be able to:

1. Understand the concept of risk and identify the risk contents for individuals and corporates;
2. Understand risk management in the contexts within human life and business environment including types of risks and risk drivers;
3. Identify and discuss the important steps and key factors in risk management process;
4. Identify the alternative solutions for hazard risks and business risks including risk financing, insurance and hedging;
5. Discuss the relationship between overall financial soundness of an institution with its CAMEL rating.

### 課程主題和大綱：

1. 風險定義和人們對風險的意識
2. 事故風險和財務風險
3. 事故風險和財務風險對個人的負面影響
4. 保護個人風險可行的途徑和方法
5. 識別營商面對的各類風險和營商環境風險管理需求
6. 企業風險管理流程七個重要步驟
7. 發展新項目和推出新產品需識別的風險驅動因素
8. 企業風險管理原理
9. 企業風險管理解決方案
10. CAMEL 評分系統



**Topics covered and course outlines:**

1. Definition of risk and how people perceive risk
2. Comparison of hazard risks and financial risks
3. Negative impacts of hazard risks and financial risks on individuals
4. Possible plans and approaches to protect individual risks
5. Identification of business risks for corporates and the need for risk management in business environment
6. Seven steps of risk management process for corporates
7. Identification of risk drivers in establishment of a new project or launching of a new product
8. Principles of corporate risk management
9. Solutions to corporate risk management
10. CAMEL rating system



## 金融機構風險管理課程 Risk Management for Financial Institutions

### 課程目的 Course Objectives

成功完成課程後，學員應能夠：

1. 認識澳門各類型金融機構的業務性質、固有風險以及風險對機構的影響；
2. 認識和比較金融機構業務衍生九大固有風險的性質、成因、決定因素和效應；
3. 識別一個良好風險管理系統的組成元素，以及認識一個完善風險管理系統的架構、相關功能、應用實務和運行機制；
4. 對巴塞爾銀行監管委員會環球銀行監管標準有初步認識。

After successfully completing this course, participants should be able to:

1. Know the business nature of various financial sectors of Macau financial market, the inherent risks and their possible impacts;
2. List and compare the nature, causes, determinants and effects of the nine inherent risks in business activities of financial institutions;
3. Identify the constituents associated with a sound risk management system and the structure, functions, practices and mechanism of the system;
4. Understand very briefly the global standard under the Basel Committee in banking supervision.

### 課程主題和大綱：

1. 風險定義
2. 澳門金融機構：銀行業、保險業和其他金融機構
3. 澳門金融機構九大固有風險
4. 承保風險
5. 信貸風險
6. 市場風險
7. 利率風險
8. 流動性風險
9. 操作風險
10. 信譽風險
11. 法律風險
12. 策略風險
13. 風險管理的必要性
14. 風險管理系統
15. 巴塞爾銀行監管委員會環球銀行監管標準
  - 巴塞爾 I 背景和資本充足率
  - 巴塞爾 II 計算最低資本要求的三大風險領域和銀行監管三大支柱概念
  - 實行巴塞爾 II 對銀行的影響



**Topics covered and course outlines:**

1. Risk definition
2. Financial Institutions in Macau; Banking Sector, Insurance Sector and Other Financial Institutions
3. Nine Inherent Risks for Financial Institutions in Macau
4. Underwriting Risk
5. Credit Risk
6. Market Risk
7. Interest Rate Risk
8. Liquidity Risk
9. Operational Risk
10. Reputation Risk
11. Legal Risk
12. Strategic Risk
13. The Needs for Risk Management
14. Risk Management System
15. Global Standard under the Basel Committee in Banking Supervision
  - Basel I, background and capital adequacy ratio
  - Basel II, three areas of risk for minimum capital adequacy and three pillars concept
  - Implementation of Basel II