A program especially curated for

THE MAP FOR BANKERS
(MANAGEMENT ASSOCIATES PROGRAM)

Faculty
• Philip Tan
• Christopher Yap
• Tay Kay Luan
• Dr Gary Theseira

• Gillian Ng
• Wong Siew Li
• Dr Elsa Satkunasingam

10 to 13 July 2023
9.00AM – 5.00PM
RM6,000 before SST
asb.edu.my/executive-education
The banking industry is a fundamental part of the global economy, playing a crucial role in financial transactions and investments. As such, it requires highly skilled professionals who can understand and navigate the complex world of finance. Whether you are interested in pursuing a career in banking, or simply want to gain a deeper understanding of the financial system, the MAP for Bankers will include, but are not limited to, topics on the global financial crisis, impact of globalization, advances in technology and disruptive forces on markets, sustainability, the future of banking, and the implications of ethical failures on organizations. Especially curated by our subject matter experts, the 4-day program will equip you with the tools and expertise necessary to thrive in this complex world of finance.

Program Overview
The learning outcomes of this program include but are not limited to:

- Understand the overall Banking Model, its evolution over time and the threat of ‘Alternative Finance’.
- Understand the role of the Central Bank, Monetary Policy and Monetary Management Tools.
- Understand and appreciate the banking regulatory requirements on Statutory Reserves, Capital Adequacy/Leverage and Liquidity Management.
- Have an overview of financial markets and their interdependence.
- Understand pricing/market benchmarks – OPR, KLOR, BR, BR, Marginal COF, Flat Rates.
- Understand the risks involved in banking and the interplay of credit, market, liquidity, operational, technology & cyber security and climate & sustainability risks in banking transactions.
- Understand how to fund SMEs and how it is different.
- Outline the Governance Framework of the Bank and the roles and responsibilities of the Chairman, the Board members and the Company Secretary.
- Understand the implications of ethical failures on organizations.
- Understand how individuals behave when confronted with ethical choices.
- Apply their knowledge to make ethical choices that benefit their organization and society.
- List expectations from management regarding their job function and the way they work.
- Identify some key skills employers look for.
- Reflect on the areas they need to work on for success.

Who Should Attend?

- Management associates/Management trainees/Graduate trainees of Banks
- Anyone starting or who wishes to start their career in Banking
- Fresh graduates in Banking, Finance, Accounting (or others) who wish to start a career in Banking.
Program Outline

Day 1
Session 1 to 4 - Introduction To Banking & The Whole Ecosystem

1. **Overview of Markets**
   - Concept of Market
   - Commodities, Players and Rules
   - Perfect Competition, Commoditization, Efficiencies & Prices

2. **Opportunities and Threats: Impact on Financial Markets**
   - Globalization
   - Technological Advances
   - The 4th Industrial Revolution & New Disruptive Forces

3. **The Banking Model**
   - Intermediation between depositors and borrowers
   - Intermediation between issuers of debt and investors
   - Net Interest Income (accrual revenues) and Fees-based Income
   - The Evolution of Basel Capital and Liquidity Standards
   - Capital Management, Leverage, Balance Sheet and Returns
   - Are banks in a tight spot and are being dis-intermediated?


5. **Back to Basics**
   - The role of the Central Bank, regulating the intermediaries (financial institution)
   - Monetary Policy, its goals and management tools applied to the money market
   - Understanding the key regulations on statutory reserves, capital adequacy and liquidity management
   - Understanding the pricing-market benchmarks (OPR, KLIBOR, BIL, BR, Marginal COF and Flat Rates and how they are applied.
   - How to read the BNM Monetary Policy Statement

Day 2
Session 1 - Learning From The Global Financial Crisis

1. **Risks in Banking**
   - The structure of risks in Banking
   - Major risk categories (Credit, Market, Liquidity and Operational Risks)
   - Technology & Cybersecurity Risk (RMIT), Climate Change & Sustainability Risk
   - Others on the radar: ICAAP, Scenario Analysis and Reverse Stress Testing

2. **Illustrated Example: Risks Involved in a Lending Transaction**

3. **Group Discussions on 2 current topical issues affecting banking (Pre-reading materials will be provided)**

Program Outline

Day 3
Session 1 - Funding the SMEs

- Broad landscape – definitions, statistics, and demographics
- Typical financing sources available to SMEs
- Assistance and funds from BNM
- Disconnect between SME expectations and banking industry expectations
- What about the unbanked SMEs?

Session 2 - Where Is Sustainability In Banking? How Does It Affect Me?

Session 3 - Climate Change – Why Do I Need To Know About Climate Change?

Session 4 - Governance Frameworks

1. **Where do I sit in the whole scheme of things?**
   - The Importance of Corporate Governance
   - The Role of the Board
   - Board Committees
   - The Role of a Chairman
   - The Role of a CEO

Day 4
Session 1 - How Do I Stay Ethical And Make Ethical Decisions?

Session 2 - Putting My Best Foot Forward

Session 3 - Closing & Graduation
Philip Tan Puay Koon is a training consultant. He has close to three decades of experience in the field of banking and finance, principally in the areas of Treasury and Risk Management. Presently, Philip serves as an Independent Director of SP Setia Berhad, Citibank Berhad, AIG Malaysia Insurance Berhad and as a non-public interest director of Private Pension Administrator (PPA) Malaysia. He is the current Chairman of the Corporate Debt Restructuring Committee (CDRC), established by Bank Negara Malaysia. Philip helped to establish Danajamin Nasional Nasional Berhad as a pioneer Independent Director in 2009 and retired from the board in 2018 after serving 9 years. He also served previously as an Independent Director of Payments Network Malaysia Sendirian Berhad (PayNet), Cagamas Berhad and MIDF Amanah Investment Bank Berhad. He is a Fellow member of the Institute of Corporate Directors Malaysia (ICDM).

Tay Kay Luan was appointed as the Chief Executive Officer (CEO) of FIDE Forum on 7 February 2022. As CEO, he spearheads the implementation of the Forum’s strategic initiatives to achieve its vision of becoming the leader in promoting corporate governance excellence on the boards of financial institutions in Malaysia. Kay Luan has wide implementation experience of turning around organizations in terms of profitability, market growth and brand positioning. He is currently a senior adviser to the UK-based Harmonious Entrepreneurship Society, and a trustee of Astro Kasih. Kay Luan has authored three books on Sustainability namely, Sustainability is the Future, Applying Sustainability Principles and Practices, and Perspectives on Social and Business Sustainability, and is a regular speaker at international conferences. He is currently pursuing a 4-year PhD with Graduate Business School, USM.

Dr Gary Theseira has more than a decade of experience in Climate Change and Sustainability Policymaking. He is a Senior Research Officer at the Forest Research Institute Malaysia (FRIM) and a Consultant Technical Advisor to the Malaysian Green Technology and Climate Change Centre (MGTC). He was seconded to the Ministry of Natural Resources and Environment Malaysia (NRE) as Deputy Undersecretary before serving under YB Yeo Bee Yin, then Minister of Energy, Science, Technology, Environment and Climate Change as Special Functions Officer. Dr Theseira holds a PhD in Agronomy from Mississippi State University and conducted Post-Doctoral Research at the University of Minnesota.
Christopher Yap steers AmBank Group’s Business Banking division with core focus on growing the Small and Medium-Sized Enterprises (SMEs) and Commercial Banking segments. He takes charge of strategy development and execution to expand the Group’s presence and market share in the entrepreneurial and SME sector through market responsive products, business efficiency solutions, development programs and service excellence. Since his appointment, Business Banking achieved a compound annual growth rate of 26% for loans, and a total corresponding revenue of 22%. Several initiatives were introduced to help SMEs scale and growth through the AmBank BizCLUB – reaching 12,000 SMEs to date. In FY22, the AmBank BizRACE focused on the deployment of Industry 4.0 and Digitalisation amongst SMEs by providing technical expertise through subject matter experts as well as grant handholding support. The program helped garner close to RM19 million in smart automation grants being approved for participants. Through these efforts, AmBank has received 10 awards for the Best SME Bank in Malaysia from various organizations since 2018.

Dr Elsa Satkunasingam is a Senior Business Development Adviser, Corporate Governance & Sustainability at the Iclif Executive Education Center at Asia School of Business. She conducts training and research in corporate governance for financial institutions and companies. She was formerly the Deputy General Manager, Corporate Secretariat Division at the Malaysia Deposit Insurance Corporation (PIDM) specializing in research and training on corporate governance and compliance. Prior to that she was the head of the Corporate Governance Department at Bursa Malaysia and was involved in the development of corporate governance and sustainability programs and publications. She has also published several book chapters and journal articles in the area of corporate governance. She holds a PhD from Monash University and a Master of Laws and Bachelor of Laws from University Malaya.

Wong Siew Li is Director of Corporate Governance & Sustainability at Iclif Executive Education Center under Asia School of Business. Over the past 10 years, she has played a key role in developing, managing and providing content enhancements to a whole host of corporate governance programs including the Financial Institutions Directors’ Education (FIDE) program for directors of financial institutions and the Mandatory Accreditation Program (MAP) for directors of public listed companies. During this time, Iclif expanded its range of corporate governance offerings beyond the financial sector to include all sectors of the economy as well as government. She has taught in governance programs and facilitated in the Money Services Business Directors’ Education Program (MSB-DEP).
REGISTRATION FORM
The Map For Bankers (Management Associates Program)
RM6,000 before SST

<table>
<thead>
<tr>
<th>Name</th>
<th>Designation:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Salutation:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Preferred Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Tel (Company):</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Tel (Mobile):</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Email Address:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

Meal Preference:
- Vegetarian
- Non-Vegetarian

Terms And Conditions
Terms and conditions apply. Please visit https://asb.edu.my/terms-conditions-corporate-governance-program for our terms and conditions and additional information on the program.

Personal Data Protection
ASB Management Sdn Bhd respects your personal data and have taken steps to be fully compliant to the Personal Data Protection Act 2010 (Malaysia). The types of data, purpose of use, and a list of your rights under the Act are explained in our Privacy Policy And Notice (https://asb.edu.my/policy)

PROMOTIONAL MATERIALS
With regards to promotional and marketing materials, would you like to receive news and updates on ASB’s services/offers?
- Yes
- No

Payment
Asia School of Business is registered to charge Service Tax (“SST”) for programs conducted in Malaysia under the laws of Malaysia (SST registration no.: W10-1906-32000062). Payment should be made within 30 days from the invoice date or in advance of the program date, whichever is sooner. Your place is only secured once payment has been received within this period.

- Cheques should be made payable to ASB MANAGEMENT SDN BHD- FEES
- For telegraphic transfer, kindly remit payment to ASB MANAGEMENT SDN BHD- FEES account number: 514150439951 at MALAYAN BANKING BERHAD, JALAN RAJA LAUT BRANCH, 50350 KUALA LUMPUR

Please send your registration form to fide@asb.edu.my
Please email a copy of the payment receipt to asbfinance@asb.edu.my