

**SKILLS FRAMEWORK FOR FINANCIAL SERVICES
TECHNICAL SKILLS AND COMPETENCIES (TSC) REFERENCE DOCUMENT**

TSC Category	Investment and Financial Management					
TSC	Credit Assessment					
TSC Description	Assess borrower or customer's credit worthiness and credit risk based on internal credit guidelines to determine suitable credit structuring options					
TSC Proficiency Description	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
		FSE-FIN-2013-1.1-1	FSE-FIN-3013-1.1-1	FSE-FIN-4013-1.1-1	FSC-FIN-5013-1.1-1	
		Perform preliminary analysis to support the assessment of credit worthiness of customers	Assess credit worthiness of customers based on credit analysis findings	Determine credit risks of customers and suitable credit structuring options	Lead organisation's credit framework for assessment of credit worthiness and risks	
Knowledge		<ul style="list-style-type: none"> • Credit risk analysis techniques • Financial statements analysis • Credit documentation requirements and validation approaches • Credit risk categories • Credit and lending regulations • Credit risk policies and systems 	<ul style="list-style-type: none"> • Credit risk framework • Stress testing methodologies • Lending regulations and credit cycles • Principles of debt repayment and credit servicing • Product, customer and industry knowledge 	<ul style="list-style-type: none"> • Industry analysis techniques • Financial risk evaluation • Country analysis and cross border risk assessments • Product, customer and industry strategy • Advanced credit risk analysis techniques • Credit risk mitigation principles • Credit structuring approaches 	<ul style="list-style-type: none"> • Business environment best practices • Credit review methodologies • Credit risk management policies • Financial services industry laws and regulations • Local industry regulatory trends 	
Abilities		<ul style="list-style-type: none"> • Identify and verify availability of correct documentation for credit assessment • Interpret information contained in financial statements • Apply credit risk analysis techniques to determine type of borrowers and identify credit worthiness for simple borrower or customer scenarios • Apply internal credit rating policies and systems to determine customers' credit 	<ul style="list-style-type: none"> • Review credit documentation and financial statements for standard credit applications • Verify credit risk analysis findings and reported results • Validate customers' credit standing • Distinguish the difference between internal and external credit ratings • Monitor on-going credit worthiness of customers • Assess the impact of unfavourable factors on 	<ul style="list-style-type: none"> • Approve credit risk ratings for borrower or customers • Review credit worthiness assessments performed by team members • Apply advanced credit risk analysis techniques for complex applications • Assess on-going credit worthiness of customers • Review organisation's credit risk policies and procedures • Verify compliance of credit renewals 	<ul style="list-style-type: none"> • Evaluate comprehensiveness of organisation's credit analysis frameworks and procedures • Review applicability of credit risk analysis techniques • Evaluate summaries and assumptions made for assessment of on-going credit worthiness of complex and priority customers • Provide strategic direction in aligning credit assessments to policies 	

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		standing according to customer types	<p>customers' credit worthiness</p> <ul style="list-style-type: none"> • Draft basic credit proposals and credit structuring options based on credit assessment 	<ul style="list-style-type: none"> • Develop credit facility structures to meet customers' needs and requirements • Provide recommendations for loan structuring based on assessed credit worthiness • Write credit proposals with structured credit facilities 	<ul style="list-style-type: none"> • Establish reasonableness of credit proposals for bespoke customer scenarios • Reassign or approve credit risk ratings and credit proposals • Endorse credit facility structures and suggested credit structuring options 	
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