

**1. TITLE OF THE CERTIFICATE (HU)**

54 3441 01 BANKI TANÁCSADÓ/SZAKKÉPESÍTETT BANKREFERENS

**2. TRANSLATED TITLE OF THE CERTIFICATE (EN)**BANK CONSULTANT/QUALIFIED BANK EXECUTIVE  
(THIS TRANSLATION HAS NO LEGAL STATUS)**3. PROFILE OF SKILLS AND COMPETENCES****A typical holder of the certificate is able to:**

- A typical holder of the certificate is able to: - analyse the operation of financial markets and institutions; - analyse and price essential financial services and products; - analyse the main interconnections of the banking industry using the appropriate technical tools (accounting, financial calculations, etc.); - apply the main risk assessment and risk management tools; - within that: = in the knowledge of the economic environment and the prevailing legal regulations, recognise environmental factors and consider those when making informed decisions, = apply accounting methods and procedures required for the professional analysis of undertakings, = lay the quantitative and qualitative foundation for the financial decisions related to the operation of the financial institution, = in possession of banking professional skills, cooperate creatively in the foundation of professional decisions, = perform lending-related tasks, organise and manage team work, = in the course of his/her analytical and controlling work, analyse independently the bank's credit structure and - in the comprehensive knowledge of credit types, make decisions concerning their application, = describe the individual steps of the bank's lending procedure in a professional manner and apply them in the course of decision making preparations, = find his/her way in the not typically banking areas (recognise the terminology of a specific professional area and the related legislation; present the impacts of transactions concluded in various areas on the bank's balance sheet, profitability, liquidity and solvency); assess the transactional risk level in these areas.

**4. RANGE OF OCCUPATIONS ACCESSIBLE TO THE HOLDER OF THE CERTIFICATE**

3639 Other financial institution administrators

**(\*) Explanatory notes:**

This document is designed to provide additional information about the specified certificate and does not serve as a legal certificate of vocational qualification. The format of the description is based on the following documents:

Council Resolution 93/C 49/01 of 3 December 1992 on the transparency of qualifications; Council Resolution 96/C 224/04 of 15 July 1996 on the transparency of vocational training certificates, and Recommendation 2001/613/EC of the European Parliament and of the Council of 10 July 2001 on mobility within the Community for students, persons undergoing training, volunteers, teachers and trainers.

More information on transparency is available at: <http://europass.cedefop.europa.eu/>

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## 5. OFFICIAL BASIS OF THE CERTIFICATE

<p><b>Name and status of the institute issuing the certificate</b></p>	<p><b>Name and status of the national/regional authority providing accreditation/recognition of the certificate</b></p> <p>In the case of vocational qualifications belonging to the competence of the Ministry of Finance (PM), a vocational qualification-related independent professional committee commissioned by the PM</p>																																																										
<p><b>Level of the certificate (national or international)</b></p> <p><b>Level of vocational qualification according to the National Qualification Register:</b> 54 Higher level vocational qualification entitling the holder to fill positions characteristically requiring intellectual work, which is based on the input competence determined in the vocational and examination requirements, on preliminary vocational qualification or on the baccalaureate.</p> <p><b>ISCED97 code:</b> 4CV</p>	<p><b>Grading scale / Pass requirements</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Five -grade:</td> <td style="width: 10%; text-align: center;">5</td> <td style="width: 75%;">excellent</td> </tr> <tr> <td></td> <td style="text-align: center;">4</td> <td>good</td> </tr> <tr> <td></td> <td style="text-align: center;">3</td> <td>satisfactory</td> </tr> <tr> <td></td> <td style="text-align: center;">2</td> <td>pass</td> </tr> <tr> <td></td> <td style="text-align: center;">1</td> <td>fail</td> </tr> </table> <p>Vocational qualification examination after the completion of vocational training</p> <p>Parts of the examination: - Vocational theory - Vocational practice</p> <p>A successful vocational qualification examination requires a pass grade both in vocational theory and practice.</p>	Five -grade:	5	excellent		4	good		3	satisfactory		2	pass		1	fail																																											
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<p><b>Certificate number:</b> PT K</p> <p><b>Serial number:</b> 123456</p> <p><b>Certificate issue date:</b> 2023.09.14</p>	<p><b>Description of vocational theoretical and practical subjects and their grades according to the five-grade scale</b></p> <p><b>1. Grades of vocational theoretical examination subjects</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Topics/subjects of written examination</td> </tr> <tr> <td style="width: 80%;">Grade of Written Examination</td> <td style="width: 20%; text-align: center;">5</td> </tr> <tr> <td colspan="2">Topics/subjects of oral examination</td> </tr> <tr> <td>Mandatory Subjects</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Financial Markets - Market Calculations</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Banking Skills</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Lending Transactions</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Defense of the Thesis</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Mandatory Subjects by Choice (Min. 2 Subjects Are to be Chosen)</td> <td style="text-align: center;">5</td> </tr> <tr> <td>International Finances and the European Monetary System</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Personal Financial Planning</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Leasing Skills</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Investment Management</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Corporate Financing</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Grade of Vocational Theory</td> <td style="text-align: center;">5</td> </tr> </table> <p><b>2. Assessment of vocational practical preparedness</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Subjects of practical examination</td> </tr> <tr> <td>Mandatory Subjects</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Economic-Financial Skills</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Basics of Accounting and Balance Sheet Analysis</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Financial Markets - Market Calculations</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Banking Skills</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Lending Transactions</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Mandatory Subjects by Choice (Min. 2 Subjects Are to be Chosen)</td> <td style="text-align: center;">5</td> </tr> <tr> <td>International Finances and the European Monetary System</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Personal Financial Planning</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Leasing Skills</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Investment Management</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Corporate Financing</td> <td style="text-align: center;">5</td> </tr> <tr> <td>Grade of Vocational Practice</td> <td style="text-align: center;">5</td> </tr> </table>	Topics/subjects of written examination		Grade of Written Examination	5	Topics/subjects of oral examination		Mandatory Subjects	5	Financial Markets - Market Calculations	5	Banking Skills	5	Lending Transactions	5	Defense of the Thesis	5	Mandatory Subjects by Choice (Min. 2 Subjects Are to be Chosen)	5	International Finances and the European Monetary System	5	Personal Financial Planning	5	Leasing Skills	5	Investment Management	5	Corporate Financing	5	Grade of Vocational Theory	5	Subjects of practical examination		Mandatory Subjects	5	Economic-Financial Skills	5	Basics of Accounting and Balance Sheet Analysis	5	Financial Markets - Market Calculations	5	Banking Skills	5	Lending Transactions	5	Mandatory Subjects by Choice (Min. 2 Subjects Are to be Chosen)	5	International Finances and the European Monetary System	5	Personal Financial Planning	5	Leasing Skills	5	Investment Management	5	Corporate Financing	5	Grade of Vocational Practice	5
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<p><b>Access to next level of education/training</b></p> <p>To accredited higher education linked to baccalaureate or to education with the purpose of obtaining OKJ vocational qualification based on completed higher education</p>	<p><b>International agreements</b></p>
<p><b>Other information concerning the vocational training process</b></p>	
<p><b>Legal basis</b></p> <p>Act LXXVI of 1993 on vocational training,  Decree 27/2001 (VII. 27.) OM of the Minister of Education on the amendment of Decree 7/1993 (XII. 30.) MüM of the Minister of Labour on the National Qualifications Register,  Decree 26/2001 (VII. 27.) OM of the Minister of Education on the general rules and rules of procedure of vocational examinations,  Decree 35/2001. (X.10.) of the Ministry of Finance (PM) on vocational and examination requirements of bank consultant/qualified bank executive qualifications (Appendix 5).</p>	

## 6. OFFICIALLY RECOGNISED WAYS OF ACQUIRING THE CERTIFICATE

Description of vocational education and training received	Percentage of total programme %	Duration (hours/weeks/months/years)
School-/training centre-based	Theory: 80 % Practice: 20 %	
Workplace-based		
Accredited prior learning		
Total duration of the education/training leading to the certificate		1100 hours

### Entry requirements:

- Baccalaureate
- Precondition of admission to professional examination:
- Basic level language exam type "A",
- The confirmation of the company providing the training, that the person wishing to take the examination, participated in vocational training outside the school system, completed the minimum number of hours required, and met the requirements set forth by the training institution.
- Prior to the application for oral vocational examination a 20 pages' (minimum 40 000 characters) thesis prepared and submitted in the predefined format, allocated at least a "pass" grade by the assessor (accepted by the training institution - related to the mandatory modules - and containing the independent, professional discussion of the selected topic).

### Further information:

#### MANDATORY VOCATIONAL THEORETICAL SUBJECTS

##### Foundation modules /subjects:

Economic-Financial Skills (Min. 50 Hours) 100 hours

Basics of Accounting and Balance Sheet Analysis (Min. 55 Hours) 100 hours

##### Vocational modules /subjects:

Financial Markets - Market Calculations (Min. 60 Hours) 100 hours

Banking Skills (Min. 60 Hours) 100 hours

Lending Transactions (Min. 60 Hours) 100 hours

#### MANDATORY VOCATIONAL PRACTICAL SUBJECTS

##### Foundation modules /subjects:

Economic-Financial Skills (Min. 15 Hours) 100 hours

Basics of Accounting and Balance Sheet Analysis (Min. 15 Hours) 100 hours

##### Vocational modules /subjects:

Financial Markets - Market Calculations (Min. 15 Hours) 100 hours

Banking Skills (Min. 15 Hours) 100 hours

Lending Transactions (Min. 15 Hours) 100 hours

##### Mandatory subjects by choice (alternative):

International Finance and the European Monetary System (Min. 15 Hours) 100 hours

Personal Financial Planning (Min. 15 Hours) 100 hours

Leasing Skills (Min. 15 Hours) 100 hours

Investment Management (Min. 15 Hours) 100 hours

Corporate Finance (Min. 15 Hours) 100 hours

### Further information (including the description of the national grading method):

The basis of the grading system is a list of vocational and examination requirements compiled in accordance with uniform criteria and structure, issued in the form of legal regulation that includes the following:

- identification number and description of the vocational qualification as specified in OKJ and the relevant FEOR number,
- school and vocational prequalification required for the start of the training, aptitude and vocational competence requirements and prescribed practice,
- the most typical occupation or activity accessible to the holder of the vocational qualification certificate, the short job description, and the list of related vocational qualifications,
- the duration of the training required for the vocational qualification; maximum number of hours; the ratio of theoretical and practical training; the number of vocational training classes in the vocational training school; the duration of initial training period; the possibility of organising a grade examination assessing the efficiency of practical training,
- occupational requirements of vocational qualification,
- requirements pertaining to vocational examination.

The vocational and examination requirements will be classified by the occupational group committees of the National Qualification Register (OKJ) and by the National Council for Vocational Training, and subsequently they will be issued in the form of legal regulations.

Vocational and examination requirements are available at: <http://www.nive.hu>

This certificate supplement was prepared on the basis of the instruction for filling in the Certificate Supplement published on the homepages of the National Reference Point and the National Europass Centre.

**National Reference Point – NSZFH – <http://nrk.nive.hu>**

Head of Examination Organiser:

Issue date: 2023.09.14

**SEAL**

SAMPLE