

**(Reference Model) الدليل المرجعي**

| # | Classification | Reference Model - Source     | Country       | Website  | Accredited Program   |
|---|----------------|------------------------------|---------------|--|--|
| 1 | Credit         | Fitch Learning/ Fitch        | International | <a href="http://www.fitchlearning.com">www.fitchlearning.com</a>     | <b>Corporate Credit Analysis</b><br>Advanced Corporate Credit - Warning Signals<br>Corporate Credit Analysis<br>Corporate Rating Methodology<br>Credit Risk of Commodity Companies<br>Distressed Valuation<br>Fundamentals of Corporate Financial Statements<br>Leveraged Finance & High Yield Risk - NEW<br>Restructuring Problem Credits<br>SME Corporate Credit Analysis  |
|   |                | Moody's Analytics/ Moody's   | USA           | <a href="http://www.moodysanalytics.com">www.moodysanalytics.com</a> | Fundamentals of Corporate Credit<br>Advanced Corporate Credit Analysis<br>Liquidity Analysis and Refinancing Risk<br>Corporate Cash Flow Analysis<br>Problem Credits: Early Warning Signs and Effective Actions<br>Credit Reasoning and Writing<br>Covenants and Documentation<br>Presenting Credit Assessments<br>Financial Institutions and Sovereign Credit<br>Due Diligence<br>Valuation and Credit in the Energy Sector |
|   |                | Fitch Learning/ Fitch        | International | <a href="http://www.fitchlearning.com">www.fitchlearning.com</a>     | <b>Insurance Company Analysis</b><br>Advanced Insurance Company Analysis - Warning Signals<br>Fundamentals of Insurance Financial Statements<br>Insurance Company Analysis<br>Solvency II  |
|   |                | Fitch Learning/ Fitch        | USA           | <a href="http://www.fitchlearning.com">www.fitchlearning.com</a>     | <b>Modeling and Excel</b><br>Advanced Financial Modeling<br>Best Practice Financial Modeling (Intermediate)<br>Excel for Financial Professionals<br>Fundamentals of Financial Analysis<br>Fundamentals of Financial Modeling   |
|   |                | Financial Modeling Institute | Canada        | <a href="https://fminstitute.com/">https://fminstitute.com/</a>      | <b>Certifications - Financial Modeling</b><br>Advanced Financial Modeler (AFM)<br>Chartered Financial Modeler (CFM)<br>Master Financial Modeler (MFM)  |

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| 2 | Finance                  | Corporate Finance Institute   | USA | <a href="https://corporatefinanceinstitute.com/">https://corporatefinanceinstitute.com/</a> | Accounting Fundamentals<br>Reading Financial Statements<br>Spreadsheet Formulas for Finance<br>Excel Modeling Fundamentals<br>Financial Analysis Fundamentals<br>Building a Financial Model in Excel<br>Budgeting and Forecasting<br>Monthly Cash Flow Forecast Model<br>Scenario and Sensitivity Analysis in Excel<br>Advanced Excel Formulas<br>Dashboards and Data Visualization<br>Behavioral Finance Fundamentals<br>Financial Modeling Templates |
| 3 | Corporate Banking        | Moody's Analytics/<br>Moody's | USA | <a href="http://www.moodysanalytics.com">www.moodysanalytics.com</a>                        | Commercial Real Estate Analysis Foundations<br>Advanced Commercial Real Estate Analysis<br>Advanced Financial Statement Analysis<br>Corporate Credit Rating Analysis<br>Understanding Credit Spreads<br>Corporate Valuation and Credit Analysis<br>Corporate Debt Restructuring<br>Corporate Cash Flow Analysis<br>Capital Markets: Building Corporate Capital Structures<br>Project Finance<br>Structured Finance                                     |
|   |                          | American Bankers Association  | USA | <a href="http://www.aba.com">www.aba.com</a>  | 1) Credit Products for Small Businesses<br>2) Deposit Products and Services for Small Businesses<br>3) Fundamentals of Small Business Banking Suite<br>-Small Business Basics<br>-Small Business Operating and Life Cycle<br>4) Relationship Selling to Small Business Customers<br>5) Servicing and Growing Small Business Relationships  |
| 4 | Treasury and Investments | Moody's Analytics/<br>Moody's | USA | <a href="http://www.moodysanalytics.com">www.moodysanalytics.com</a>                        | Introduction to Derivatives<br>Introduction to Fixed-Income Markets<br>Introduction to Fixed-Income Derivatives<br>Introduction to Credit Derivatives<br>Introduction to Equity Capital Markets  |
| 5 | Financial Institutions   | Moody's Analytics/<br>Moody's | USA | <a href="http://www.moodysanalytics.com">www.moodysanalytics.com</a>                        | Advanced Bank Risk Analysis<br>Bank Regulation: Impact and Implications of Evolving Regimes<br>Fundamentals of Bank Credit Risk Analysis<br>Non-Bank Financial Credit Risk<br>Financial Institutions and Sovereign Credit  |

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| 6 | Retail Banking/<br>Branches | American Bankers<br>Association | USA | <a href="http://www.aba.com">www.aba.com</a> | <b>2) Banking Basics</b><br>-Bank Marketing: Building Customer Relationships<br>-Bank Payment Systems and Technology<br>-Bank Sales and Service: Expanding Customer Relationships<br>-Banks as a Business<br>-Banks and the Deposit Function<br>-Banks and the Economy<br>-Banks and Personal Wealth Management<br>-Business and International Banking Services<br>-Introduction to Banking<br>-Lending as a Cornerstone of Banking<br>-Safeguarding Bank Assets and the Nation<br>-Safeguarding the Customer and the Bank<br><b>3) Banking Fundamentals</b><br>-Bank Lines of Business<br>-The Banking Industry<br>-Building Customer Relationships<br><b>4) Branch Manager Certificate</b><br><b>5) Certificate in General Banking</b><br><b>6) Customer Service Representative Certificate</b><br><b>7) Ethical Issues for Bankers</b><br><b>8) Legal Foundations in Banking</b><br><b>9) Money and Banking</b><br><b>10) Personal Banker Certificate</b><br><b>11) Robbery and Bank Security</b><br><b>12) Fundamentals of Consumer Lending Suite</b><br>-Consumer Credit Basics |
|   |                             | American Bankers<br>Association | USA | <a href="http://www.aba.com">www.aba.com</a> | <b>13) Product Knowledge</b><br>-Consumer Credit Products<br>-Consumer Lending<br>-Understanding Bank Products<br><b>14) Sales</b><br>-Selling in a Social World<br>-Successful Sales Campaigns<br><b>15) Essential Selling Skills Bundle</b><br>-Effective Referrals Suite<br>-Making the Client Call Suite<br>-Overcoming Objections Suite<br>-Relationship Sales Suite<br>-Sales Planning Suite   |

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|   |   | <b>American Bankers Association</b>                        | <b>USA</b>         | <a href="http://www.aba.com">www.aba.com</a>                        | Bank Solutions Provider Certificate<br>Bank Teller Certificate<br>Branch Manager Certificate<br>Certificate in Bank Financial Management<br>Certificate in General Banking<br>Customer Service Representative Certificate<br>Personal Banker Certificate<br>Supervisor/Team Leader Certificate<br>Universal Banker Certificate<br>Residential Mortgage Lender Certificate   |
| 7 | FinTech   | <b>Euromoney</b>   | <b>UK</b>          | <a href="https://www.euromoney.com">https://www.euromoney.com</a>   | Digital Leadership and Transformation: Leveraging Digital for Top-Line Growth<br>AI, Machine Learning and Big Data for Banks and Financial  |
|   |   | <b>Centre for Finance, Technology and Entrepreneurship</b> | <b>UK</b>          | <a href="https://www.cfte.education">https://www.cfte.education</a> | Fintech Foundation Course   |
|   |   | <b>London Financial Studies</b>                            | <b>UK</b>          | <a href="https://www.londonfs.com">https://www.londonfs.com</a>     | Applications Course<br>Data Mining and Machine Learning in Finance  |
| 8 | <b>Behavioral Competencies</b>                  | <b>World Economic Forum</b>                                | <b>Switzerland</b> | <a href="http://www.weforum.org">www.weforum.org</a>                | <ol style="list-style-type: none"> <li>1. <b>Complex problem-solving</b></li> <li>2. <b>Critical thinking</b></li> <li>3. <b>Creativity</b></li> <li>4. <b>People management</b></li> <li>5. <b>Coordinating with others</b></li> <li>6. <b>Emotional intelligence</b></li> <li>7. <b>Judgment and decision-making</b></li> <li>8. <b>Service orientation</b></li> <li>9. <b>Negotiation skills</b></li> <li>10. <b>Cognitive flexibility</b></li> </ol>  |
| 9 | <b>Management &amp; Leadership Competencies</b> | <b>The Institute of Leadership &amp; Management - ILM</b>  | <b>UK</b>          | <a href="http://www.i-l-m.com">www.i-l-m.com</a>                    | <ol style="list-style-type: none"> <li>1. <b>Authenticity</b><br/>(Self-Awareness, Conversation, Ethics, Integrity, Supporting)</li> <li>2. <b>Vision</b><br/>(Developing Strategy, Leading Change, Evaluating Risk, Future Readiness , Creativity)</li> <li>3. <b>Achievement</b><br/>(The Healthy Workplace, Managing Performance, Resilience, Adaptability, Mentoring)</li> <li>4. <b>Ownership</b><br/>(Taking Initiative, Assuming Responsibility, Managing Upwards, Empowering, Learning from Mistakes)</li> <li>5. <b>Collaboration</b><br/>(Teamworking, Building Networks, Leading Projects, Appreciating</li> </ol> |

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| 10 | Strategies & Project Management    | Project Management Institute - PMI                      | USA         | <a href="http://www.pmi.org">www.pmi.org</a>          | <ol style="list-style-type: none"> <li>1. Project Management Professional (PMP)®</li> <li>2. Portfolio Management Professional (PfMP)®</li> <li>3. PMI Agile Certified Practitioner (PMI-ACP)®</li> <li>4. PMI Professional in Business Analysis (PMI-PBA)®</li> <li>5. Program Management Professional (PgMP)®</li> <li>6. Certified Associate in Project Management (CAPM)®</li> <li>7. PMI Risk Management Professional (PMI-RMP)®</li> <li>8. PMI Scheduling Professional (PMI-SP)</li> </ol> |
| 11 | Human Resources                    | Chartered Institute of Personnel and Development - CIPD | UK          | <a href="http://cipd.co.uk">cipd.co.uk</a>            | <ol style="list-style-type: none"> <li>1. HR Generalist</li> <li>2. Recruitment and talent planning</li> <li>3. Learning and Development</li> <li>4. Employee relations</li> <li>5. Performance and reward</li> <li>6. Employee engagement</li> <li>7. Organisation development</li> </ol>  |
|    |                                    | Society of Human Resources Management - SHRM            | USA         | <a href="http://hrci.org">hrci.org</a>                | <ol style="list-style-type: none"> <li>1. Business Management (20%)</li> <li>2. Talent Planning and Acquisition (16%)</li> <li>3. Learning and Development (10%)</li> <li>4. Total Rewards (15%)</li> <li>5. Employee and Labor Relations (39%)</li> </ol>  |
| 12 | Business Process Re-Engineering    | European Foundation for Quality Management              | Belgium     | <a href="http://www.efqm.org">http://www.efqm.org</a> | <ol style="list-style-type: none"> <li>1. ADDING VALUE FOR CUSTOMERS</li> <li>2. CREATING A SUSTAINABLE FUTURE</li> <li>3. DEVELOPING ORGANISATIONAL CAPABILITY</li> <li>4. HARNESSING CREATIVITY &amp; INNOVATION</li> <li>5. LEADING WITH VISION, INSPIRATION &amp; INTEGRITY</li> <li>6. MANAGING WITH AGILITY</li> <li>7. SUCCEEDING THROUGH THE TALENT OF PEOPLE</li> <li>8. SUSTAINING OUTSTANDING RESULTS</li> </ol>   |
| 13 |                                    | International Organization for Standardization          | Switzerland | <a href="http://www.iso.org">www.iso.org</a>          | <ol style="list-style-type: none"> <li>1. ISO 9001 Quality management</li> <li>2. ISO 31000 Risk management</li> <li>3. ISO 26000 Social responsibility</li> <li>4. ISO 37001 Anti-bribery management systems</li> <li>5. ISO 4217 Currency codes</li> <li>6. ISO/IEC 27001 Information security management</li> </ol>  |
| 14 | Premises & Administration Services | Chartered Institute of Procurement & Supply             | UK          | <a href="http://www.cips.org">www.cips.org</a>        | <ol style="list-style-type: none"> <li>1. Category Management in Practice</li> <li>2. Buying services</li> <li>3. Forecasting &amp; Inventory Management</li> <li>4. Forecasting Techniques</li> <li>5. Introduction to procurement and category management</li> </ol>  |
|    |                                    | International Federation of Consulting Engineers        | Switzerland | <a href="http://www.fidic.org">www.fidic.org</a>      | <ol style="list-style-type: none"> <li>1. CLAIMS &amp; DISPUTES RESOLUTION UNDER FIDIC</li> <li>2. FIDIC CONTRACTS MANAGEMENT &amp; ADMINISTRATION</li> <li>3. SUSTAINABLE PROJECT MANAGEMENT</li> <li>4. ENVIRONMENT MANAGEMENT</li> <li>5. PROJECTS PROCUREMENT</li> <li>6. CLIENT RELATIONSHIPS AND COMMUNICATIONS</li> <li>7. ADMINISTRATION AND ORGANIZATION OF THE</li> </ol>   |

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| 15 | Legal Control        | مركز ايداع الاوراق المالية  | Jordan   | <a href="http://www.sdc.com.jo">www.sdc.com.jo</a>  | <p>1. متطلبات عمل البنك وشروطها<br/>2. البنوك الإسلامية<br/>3. الحسابات والبيانات المالية<br/>4. التدقيق والتدقيق<br/>5. السرية المصرفية<br/>6. اندماج البنوك<br/>7. التصفية<br/>8. اجراءات التصويب والعقوبات</p>   |
|    |                      | البنك المركزي الاردني   | Jordan   | <a href="http://www.cbj.gov.jo">http://www.cbj.gov.jo</a>   | <p>1. مكافحة عمليات غسل الاموال وتمويل الارهاب<br/>2. تعليمات بازل<br/>3. قوائم الحظر<br/>4. القوانين والتشريعات المالية<br/>5. اختبارات الاوضاع الضاغطة<br/>6. الجوانب القانونية في العمل المصرفي</p>  |
| 16 | Islamic Banking      | Accounting and Auditing Organization for Islamic Financial  | BAHRAIN  | <a href="http://aaoifi.com">http://aaoifi.com</a>   | <p>1. Certified Shari'a Advisor and Auditor (CSAA)<br/>2. Certified Islamic Professional Accountant (CIPA)</p>  |
|    |                      | General Council for Islamic Banks & Financial Institutions  | BAHRAIN  | <a href="http://cibafi.org">http://cibafi.org</a>   | <p>1. The Certified Islamic Banker<br/>2. The Certified Islamic Specialist in Capital markets<br/>3. The Certified Islamic Specialist in Trade Finance<br/>4. The Certified Islamic Specialist in Takaful<br/>5. The Certified Islamic Specialist in Accounting<br/>6. The Certified Islamic Specialist in Governance and Compliance<br/>7. The Certified Islamic Specialist in Risk Management<br/>8. Teaching and Coaching Certificate in Islamic Finance<br/>9. The Certified Islamic Specialist in Sharia Auditing<br/>10. Techniques of Sharia Auditing<br/>11. The Certified Islamic Bank Manager<br/>12. The Basic of Islamic Accounting</p> |
|    |                      | Islamic Financial Services Board  | Malaysia | <a href="http://www.ifsb.org">www.ifsb.org</a>  |   |
| 17 | Corporate Governance | OECD Bank for International Settlements (BIS) Financial Stability Institute   |          | <p><a href="https://www.oecd.org">https://www.oecd.org</a><br/><a href="https://www.bis.org">https://www.bis.org</a></p>        | <a href="#">Corporate Governance in Banks</a>   |
| 18 | Risk Management      | <a href="#">The Institute of Risk Management (IRM)</a>  |          | <a href="https://www.theirm.org">https://www.theirm.org</a>   | <p>International Certificate in Enterprise Risk Management<br/>International Certificate in Financial Services Risk Management<br/>International Diploma in Enterprise Risk Management</p>  |
| 19 | Compliance           | <p><a href="#">ACAMS</a><br/><a href="#">Financial Stability Institute</a><br/><a href="#">CBJ</a><br/><a href="#">Federal Reserve Bank</a></p> |          | <p><a href="https://www.acams.org">https://www.acams.org</a><br/><a href="http://www.fsiconnect.org">www.fsiconnect.org</a></p> | <p>Advanced AML Audit Certification<br/>Advanced Financial Crimes Investigations Certification<br/>CAMS</p>   |

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| 20 | Audit and Internal Control | The Institute of Internal Auditors (IIA)   |          | <a href="https://www.theiia.org">https://www.theiia.org</a>  | <b>Certified Internal Auditor (CIA)</b><br><b>Certified Government Auditing Professional® (CGAP®)</b><br><b>Certification in Control Self-Assessment® (CCSA®)</b><br><b>Certification in Risk Management Assurance® (CRMA®)</b><br><b>Qualification in Internal Audit Leadership® (QIAL®)</b>   |
| 21 | Information Systems        | Information Systems Audit and Control Association (ISACA)                        |          | <a href="https://www.isaca.org">https://www.isaca.org</a>  | <b>Certified Information Systems Auditor (CISA)</b><br><b>Certified Information Security Manager (CISM)</b><br><b>Certified in the Governance of Enterprise IT (CGEIT)</b><br><b>Certified in Risk and Information Systems Control (CRISC)</b><br><b>COBIT 5 Foundation</b><br><b>COBIT 5 Implementation</b><br><b>COBIT 5 Assessor</b><br><b>Cybersecurity Professional</b>  |
| 22 | Finance                    | The Institute of Internal Auditors (IIA)<br>CFA Institute                        |          | <a href="https://www.theiia.org">https://www.theiia.org</a><br><a href="https://www.cfainstitute.org">https://www.cfainstitute.org</a> | <b>The Certified Financial Services Auditor® (CFSA®)</b><br><b>CPA</b><br><b>CFM</b><br><b>CFA</b>  |
| 23 | Islamic Banking            | Accounting and Auditing Organization for Islamic Financial Institutions - AAOIFI | BAHRAIN  | <a href="http://aaoifi.com">http://aaoifi.com</a>  | <b>1. Certified Shari'a Advisor and Auditor (CSAA)</b><br><b>2. Certified Islamic Professional Accountant (CIPA)</b>  |
|    |                            | General Council for Islamic Banks & Financial Institutions                       | BAHRAIN  | <a href="http://cibafi.org">http://cibafi.org</a>  | <del>1. The Certified Islamic Banker</del><br><b>2. The Certified Islamic Specialist in Capital markets</b><br><b>3. The Certified Islamic Specialist in Trade Finance</b><br><b>4. The Certified Islamic Specialist in Takaful</b><br><b>5. The Certified Islamic Specialist in Accounting</b><br><b>6. The Certified Islamic Specialist in Governance and Compliance</b><br><b>7. The Certified Islamic Specialist in Risk Management</b><br><b>8. Teaching and Coaching Certificate in Islamic Finance</b><br><b>9. The Certified Islamic Specialist in Sharia Auditing</b><br><b>10. Techniques of Sharia Auditing</b><br><b>11. The Certified Islamic Bank Manager</b><br><b>12. The Basic of Islamic Accounting</b> |
|    |                            | Islamic Financial Services Board   | Malaysia | <a href="http://www.ifsb.org">www.ifsb.org</a>   |   |