

# News

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## Moody's Analytics and the Hellenic Bank Association Collaborate on Certification for Greek Professionals

**NEW YORK, May 14, 2019** – Moody's Analytics and the Hellenic Banking Institute (HBI), the education and training arm of the Hellenic Bank Association (HBA), have announced the launch of the Certification of Professional Competence in Mortgage Lending, a joint certification in credit assessment for Greek mortgage professionals.

The launch reception was attended by senior executives from across the banking industry. Among the speakers were Mrs. Charoula Apalagaki, Secretary General of HBA and Mr. Ari Lehavi, Executive Director at Moody's Analytics.



*Left to right: Ari Lehavi, Executive Director at Moody's Analytics and Charoula Apalagaki, Secretary General of the Hellenic Bank Association, speak at the launch reception for the new joint Certification of Professional Competence in Mortgage Lending*

The certification program meets the requirements of the European Parliament and Council Directive on Mortgage Credit as well as Greek Law 4438/2016. The objective of the mandate is to ensure a minimum standard of competency and ethics among mortgage lenders, specifically applicable to the following roles:

- Bank professionals in the front, middle and back office engaged in product design, underwriting, administration and management, selling, and lending of residential mortgages.
- Mortgage brokers who propose, offer, and/or sell residential mortgages.
- Managers of employees listed above.
- Individuals aspiring to work in any job position related to the Greek mortgage market

Beyond meeting regulatory requirements, the program is designed to elevate the consultative skills of lending professionals to become responsible advisers to their customers, in line with the objectives of Greek banks and the evolving expectations of the market.

The program further provides a modern learning experience, using advanced technology to personalize the learning, expediting the impact, while minimizing the workload for those who already possess the required skills.

According to Charoula Apalagaki, "In line with the objectives of the HBA, this certification establishes a self-regulatory framework for member banks to respond to the central bank expectations with a robust certification solution. We are delighted to work with Moody's Analytics and leverage their expertise in credit risk and modern learning practices."

According to Ari Lehavi, Executive Director at Moody's Analytics, "We are honored to collaborate with the Hellenic Banking Institute to deliver a program that represents the highest standards in international credit practices, adapted to the unique context of the Greek banking industry."

### **About Moody's Analytics**

Moody's Analytics provides financial intelligence and analytical tools to help business leaders make better, faster decisions. Our deep risk expertise, expansive information resources, and innovative application of technology help our clients confidently navigate an evolving marketplace. We are known for our industry-leading and award-winning solutions, made up of research, data, software, and professional services, assembled to deliver a seamless customer experience. We create confidence in thousands of organizations worldwide, with our commitment to excellence, open mindset approach, and focus on meeting customer needs. For more information about Moody's Analytics, visit our [website](#) or connect with us on [Twitter](#) or [LinkedIn](#).

Moody's Analytics, Inc. is a subsidiary of Moody's Corporation (NYSE: MCO). Moody's Corporation reported revenue of \$4.4 billion in 2018, employs approximately 13,200 people worldwide and maintains a presence in 42 countries.

### **About the Hellenic Banking Institute**

The HBI is the vocational education and training arm of the [Hellenic Bank Association](#). Its purpose is to contribute to the improvement of the competitiveness of banks through the systematic development of the professional qualifications of their human resources.

The main task of the HBI is to design and implement professional training programmes, based on an integrated system, which includes all learning objects related to the broader financial sector and covers all levels of knowledge and skills.

The primary aims of the [HBI](#) are to ensure that the training it provides matches the actual needs of the sector, and that learning outcomes are evaluated. To this end, it constantly updates its curriculum, being at the same time a leader in adopting examination methods upon completion of training.

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