



Finance Essentials for Banks

1 Day (for dates see www.financetalking.com)

SUMMARY

This concise, one day course will enable you to gain a working knowledge of how banks make money and create value for their shareholders. We will cover bank strategy and key performance indicators; how the income statement and balance sheet work for a bank and the headline numbers for results; how banks are regulated and the impact this has on strategy and performance. We will use a major bank as our main example and compare to a range of others.

PRE-REQUISITES

Introduction to Financial Markets, Financial PR and IR Course; or Introduction to Companies, Funding and the Capital Markets online course; or equivalent knowledge.

OUTCOMES

- Become conversant with the language of a bank's senior management
- Understand the business of banking and how banks make money
- Appreciate how banks create value for shareholders and how this drives strategy
- Understand bank balance sheets and income statements
- See how banks are regulated, including capital ratios, leverage, liquidity etc
- Be able to use key performance indicators to tell your financial story

WHAT'S INCLUDED

- Breakfast, lunch and snacks throughout the day at one of wallacespace's lovely venues
- A folder containing all your course materials
- A copy of our printed financial glossary
- Briefing papers, online courses and quizzes available after your course via a virtual classroom
- Access to our tutors by phone or email should you have any questions after your course

After the course, you will have access for 4 months to the following online courses which will help you consolidate your knowledge:

- Introduction to Companies, Funding & the Capital Markets
- Finance Essentials for Banks

WHAT YOU WILL LEARN

The Big Picture

- Context – economic overview
- Capital markets essentials including the yield curve & funding
- Why banks are highly leveraged
- How banks create value
- Example bank strategy – how it fits in

Banking and Accounting Essentials

- How banks make profits
- Exercise: Banks accounting game

Bank Regulations

- Exercise: Banking risks
- Basel I, II and III overview
- Capital, risk-weighted assets and capital ratios
- Other Basel III measures
- Impact of regulatory landscape on profitability
- Capital and leverage ratios compared

Key Performance Indicators

- Exercise: How KPIs tell the story

Example Bank Review

- Understanding financial strength
- Understanding growth and profitability
- Segment performance
- Key performance Indicators vs peers

Summary and Conclusion

- Telling the story – the link with strategy
- The future for the banking sector
- How to learn more

HOW YOU WILL LEARN

This course uses real bank examples and a collaborative approach to learning.

COURSE FEE

£790 + VAT

