FinanceTalking

www.financetalking.com info@financetalking.com +44 (0)1572 717000

Financial Training for Banks

Tailored in-company training · One-to-one coaching · Open courses · On-demand eLearning · Webinars

Why Us?

The way we do it really works. We have spent years developing practical, interesting, engaging ways for people to learn – and have developed multiple ways to make the learning stick.

Most importantly, people leave our courses with the tools in place to use what they have learnt back at work – and make a difference.

- ✓ We use interactive games and quizzes to simulate real life scenarios.
- ✓ We have our own simple banks simulation (involving a board and monopoly money) which is a powerful tool for learning how the accounts fit together.
- ✓ Wherever possible we use live examples from your own bank to bring the learning to life.
- ✓ We send you away with practical skills that you can put into practice back at work, ensuring long-lasting learning

> "All the case studies were great at energising the group and bringing the thinking to life"

Some of Our Financial Services Clients

Aviva | Barclays | HSBC | ING | ICAP | Lloyds Banking Group
MetLife | Nationwide | Prudential | RBS | TSB Bank | Zurich

> "Amazing tutor. Really simplified all complex information and so patient! She made finance interesting. The course surpassed my expectations – it was excellent."

Call Miranda Lane on +44 (0)1572 717000 Or email info@financetalking.com

How We Can Help

In the current environment it is more important than ever for non-financial people working within banks to understand the language of senior management, the pressures on the performance and the rationale for the bank's strategy.

We can help build your team's commercial and financial acumen. This is not just about being able to read a bank's income statement and balance sheet (although, of course this helps). It is about understanding the impact of current economic policies around the world and increasing financial regulation. It is also about appreciating the levers that a bank can pull to improve performance and how they impact on the business as a whole.

Ultimately, it is also about understanding the overall objectives of your business – often the creation of shareholder value and what this means in a banking context.

Training Options

- ✓ In-house tailored training – group workshops and individual coaching
- ✓ Open courses – run in small groups in central London
- ✓ eLearning (standard courses, or tailored eLearning)
- ✓ Blended learning (courses/workshops/webinars + eLearning)
- ✓ Pre and post-course testing and formal examinations

Call Miranda Lane on +44 (0)1572 717000 Or email info@financetalking.com

Typical In-House Assignments

BANKING ESSENTIALS FOR MARKETING & COMMUNICATIONS

“We’d like our marketing and communications team to be able to speak the language of the boardroom, appreciate what drives value in our business and be able to engage in conversations about strategy. As part of this, we would like them to understand key corporate finance concepts such as shareholder value and why ROE is such a key measure.”

FINANCE ESSENTIALS FOR LEGAL

“We’re looking to run a practical workshop to help our legal team appreciate the bank’s strategy and how performance is measured, with a view to understanding senior management’s point of view.”

BANKING ESSENTIALS FOR INTERNAL AUDIT

“We’d like our internal audit team to appreciate the current pressures on the bank and to understand the rationale for the board’s priorities.”

Call Miranda Lane to discuss an in-house programme, on +44 (0)1572 717000

Finance Essentials for Banks Example Programme

1 – 2 Days

Pre-requisites: *Introduction to Capital Markets* online course or similar

We run this course as a one day open course programme but we often suggest 2 days in house to enable people to consolidate their learning and put it into practice with more case studies than the one-day version allows.

The course is designed to give you a working knowledge of how banks make money and create value for their shareholders. We 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 use a major bank (or in-house, your own bank) as our main example and compare to a range of others in the sector.

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 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
- Overview of bank valuation
- The future for the banking sector
- How to learn more

HOW YOU WILL LEARN

We use a selection of banks as class examples; we have our own bank balance sheet simulation which helps you understand how bank's work from a financial point of view and we use lots of quizzes and other exercises to embed the learning.

POST COURSE SUPPORT

Following the course, we suggest our "*Finance Essentials for Banks*" online course bundle (*Introduction to Capital Markets, Banking Basics, Bank Regulations* and *Analysing Banks*), which allow you to consolidate your learning.

Call Miranda Lane on +44 (0)1572 717000 Or email info@financetalking.com

Pre and Post-Course Support

The course is fairly intensive and covers a number of different subjects. Some delegates are likely to want to either brush up their skills before the course or revisit certain areas after the course. We will therefore offer the following online courses as online pre and post-course support:

- Introduction to Capital Markets
- Introduction to Investor Relations & Financial PR
- Banking Basics
- Bank Regulations
- Analysing Banks

Each online course comes with:

✓ A course module of 1-2 hours

✓ An online quiz to test your knowledge

✓ A briefing paper to download and keep

The online courses and briefing papers are delivered via an online classroom for which each individual will be given a login and which enables us to monitor usage if you wish.

We also welcome calls and emails from online course delegates, should they wish to speak to a tutor.

About Our Online, On Demand Courses

We design and produce our online courses in-house, so you'll find the same approach, experienced tutors and colour-coded materials that you may have already experienced on our other courses.

✓ Use our online courses as a standalone or as a pre-course requirement to ensure that all delegates are starting from the same point.

✓ We can tailor the courses to meet your learning needs.

✓ Our online courses are web-based, so you can do them whenever and wherever you like. You simply need a computer or tablet with speakers or headphones.

✓ We use visuals, audio and plenty of interactivity to keep you interested and alert. You can control the pace and recap at any point . All modules come with a briefing paper for you to download and keep.

✓ If you have questions or you'd like to discuss any aspect of the course, you are welcome to email or phone your tutor.

Pre and Post-Course Online Courses

INTRODUCTION TO CAPITAL MARKETS

Learn how the capital markets work and how companies raise capital by issuing bonds and shares. You will understand the key concepts and jargon and the role of investment banks. We also cover major types of investor on the buy-side and the role of analysts on the sell-side.

INTRODUCTION TO INVESTOR RELATIONS & FINANCIAL PR

Following on from “Introduction to Capital Markets”, learn the fundamentals of Investor Relations and financial PR, including typical objectives, activities and communication strategies. You will understand what makes your target audiences tick and how best to communicate with them, whilst remaining within the regulations.

BANKING BASICS

Learn about how banks make money, the key concerns for bank management and how to evaluate a bank’s performance. You will see how the balance sheet and income statement work for a bank and you’ll understand key financial jargon and commonly used financial metrics such as ROE, cost:income ratio, leverage and net interest margin.

BANK REGULATIONS

Learn about banking risks and how regulators aim to minimise them. We cover risk-weighted assets, capital, capital ratios and other regulatory measures. We look at the Basel Committee, Basel I, II and III as well as regional responses to the recent financial crisis. And we consider current trends, the implications for profitability and the challenges facing banks.

ANALYSING BANKS

Learn how to analyse a real bank. We cover shareholder value, what it means for a bank and which levers can be pulled to create more value. We show how typical bank KPIs fit in and how to evaluate whether or not a bank is doing well. This module offers a choice of HSBC, Barclays or Lloyds Banking Group as the main case study.

FinanceTalking Tutors

Your tutor will be enthusiastic and knowledgeable with a talent for making complex concepts simple. We all love what we do and our clients tell us it shows.

MIRANDA LANE

Miranda, a Chartered Accountant, worked in investment banking and Investor Relations/Financial PR consultancy before pursuing a career in financial training. Her particular interest is course design - developing courses that get the best out of people and work for a full range of learning styles. Miranda founded FinanceTalking in 2000.

> “Miranda was brilliant – great pace, broke things down into bite size chunks.”

HELEN VARLEY

Helen, a Chartered Accountant by training, was formerly director of group accounting developments at Unilever. She has first class operational experience in a range of sectors and her corporate background gives her a good insight into the practical issues surrounding accounting and reporting. As well as teaching, Helen also consults on financial reporting.

> “Energy, enthusiasm & very engaging style. Helen made the topic come alive.”

DAVID YATES

David qualified as a solicitor and worked for Linklaters & Paines, specialising in capital markets and corporate law. He worked in corporate finance at Robert Fleming in London and Australia and then in Financial PR, specialising in the Life Sciences sector. David’s deep knowledge of and interest in the financial markets and experience of advising companies in M&A and IPO situations helps him bring finance to life.

> “David is an excellent teacher – easily the best financial tutor I have had.”

Call Miranda Lane on +44 (0)1572 717000 Or email info@financetalking.com

FinanceTalking Ltd
Copthill Farm
Launde Road, Loddington
Leicestershire LE7 9XB

www.financetalking.com
info@financetalking.com
+44 (0)1572 717000