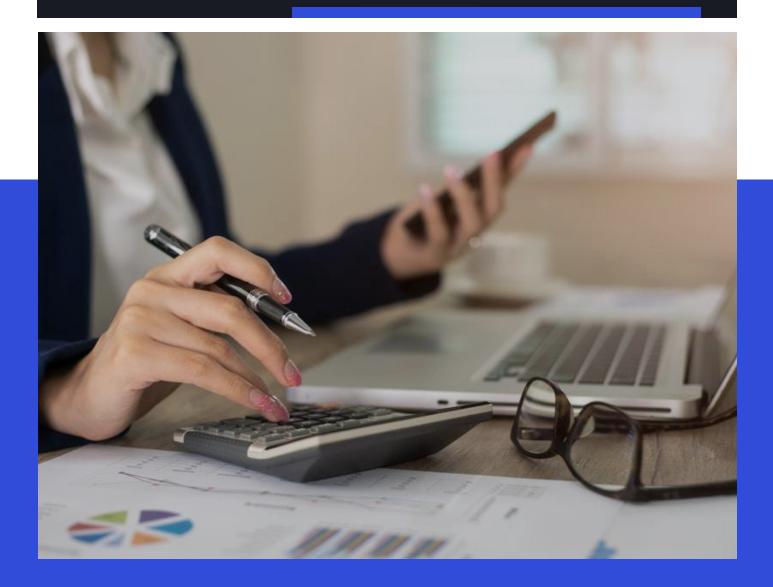


5-day Interactive Training Course

# Banking & Financial Intermediation

Steering the Multifaceted Environment of Banking Organisations

Dubai	US\$ 4,350
Dubai	US\$ 4,350
Prague	US\$ 5,350
Dubai	US\$ 4,350
Dubai	US\$ 4,350
Dubai	US\$ 4,350
	Dubai Prague Dubai Dubai



# Banking & Financial Intermediation

Steering the Multifaceted Environment of Banking Organisations



### **About the Course**

Banks and financial intermediaries have always been considered vital catalysts for the economic growth of societies and nations. However, the recent financial crises have pointed out many instances of financial intermediation failure due to excessive risk-taking and how it snowballs to impact all sectors and industries across the globe.

One of the main challenges of the companies on a daily basis is how to maintain a solid and beneficial relationship with their respective banks? What are the most suitable banking products or services for my company? How do changes in the monetary policy of my country influence my financing costs? This intensive Banking & Financial Intermediation training course will provide professionals with a solid background on how the financial and banking system works. It will lay off the business model of a typical bank, how banks operate and manage their client's deposits, credit portfolios and concurrent risks associated with lending and borrowing activity.

# **Core Objectives**

#### Delegates will achieve the following objectives:

- Recognise the role of each key player in the financial system
- Explain the purpose of the banking and financial intermediaries in financing the economy
- Recognise the difference between depository vs nondepository financial intermediaries
- Demonstrate the wide range of banking services and the users of each one of them
- Evaluate the performance and position of a banking institution by analysing their Annual Financial Report
- The importance of Asset Liability Management

## **Training Approach**

This training course will use proven learning techniques to ensure maximum understanding, comprehension and retention of the information presented. The training course will follow a participative workshop format. It will be focused on developing practical skills that delegates can apply in real-life business situations on return to their organisation.

### **The Attendees**

This training course is suitable for anyone who wants to learn how the effectively construct financial models and forecasts, whether the delegates come from Business, Legal or Technical backgrounds.

This training course will be valuable to professionals, including (but not limited to) the following:

- Engineers
- Production Managers
- IT Managers
- Sales Professionals
- Marketing Managers
- Legal Managers
- HR Managers
- Project Managers
- Banking Professionals
- Public and Semi-Public Sectors' Professionals
- Entrepreneurs and Business Owners
- Consultants

# DAILY DISCUSSION

# **DAY ONE**

#### UNDERSTANDING THE FINANCIAL SYSTEM

- Deficit vs Surplus Spending Units
- Understanding the Architecture of the Financial System
- Direct vs Indirect Finance
- The 4D: The new era of the financial system
- Depository versus Non-Depository Financial Intermediary

# **DAY TWO**

#### **BANKING INSTITUTIONS**

- The origins of Banking and Depository Institutions
- The Classical Business Model of a Bank: Roles, Functions, and Risks
- Commercial vs Thrift Banking Industry
- Types of Banking Institutions: Retail, Corporate, Investment and Private banks
- Banking Services

# **DAY THREE**

#### INTEREST RATES, CENTRAL BANKING, AND MONETARY POLICY

- Theories of Regulation of Depository Institutions
- The role of a central bank as a regulator and Treasury Fiscal Agent
- The relationship between Reserves and Total Deposits in Banks
- Determination of the Market Rate Interest
- Different types of interest rates and the yield curve

# DAY FOUR

#### MANAGEMENT AND PERFORMANCE OF A BANKING INSTITUTION

- The Managerial Objectives of a Bank
- Managing the Spread
- Managing the Burden
- Understanding the Income Statement of a Bank
- Understanding the Balance Sheet of a Bank
- The Off-Balance Sheet of a bank

# **DAY FIVE**

#### ASSET LIABILITY MANAGEMENT AND RATIO ANALYSIS

- Asset and Liability Management defined
- Who sets the objectives of Asset and Liability Management (ALM)?
- The ALM: A Balancing Act
- Liquidity Ratio
- Capital Adequacy Ratio