

€ TRAINING

Banking & Financial Intermediation





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Introduction

Banks and other financial organizations have a significant impact on the growth and stability of society. However, recent occurrences have raised concerns about their function, leading some to assert that they take unnecessarily big risks. The role of financial markets is examined in this training program. We also look at the financial tools they employ, including derivatives, and how businesses may employ them to control or lower risk.

This training program is intended to equip professionals in the field with the abilities to assess credit risk and to educate those coming from businesses in need of financing on what banks are searching for. We also look carefully at the most recent financial products, gaining in-depth understanding of Forwards, Options, Futures, and Swaps.

Course Objectives

- Analyze the function and dangers of financial institutions as intermediaries in the financial system.
- Offer or look for suitable banking services
- Analyze the income statement and balance sheet of a bank.
- Make lending decisions after assessing the credit risk
- Utilize financial instruments to manage your finances and risks.

Targeted Audience

- Decision-making Experts in the Credit Industry
- Relationship managers are in charge of offering suitable financial services.
- Those that want to work as credit analysts
- Those requesting funding on behalf of their business
- Banking and the Financial Crisis enthusiasts

Course Outline

Unit 1: An Overview of The Monetary Financial System

- The Financial and Monetary System
- Financial Intermediation: What Is It?
- The Function and Purpose of Banking and Financial Intermediary
- Instruments of Finance & Securitization
- Financial Markets
- Disintermediation

Unit 2: The Bank's Balance Sheet & Income Statement

- The Roles of the Central Banks
- Retail, Investment & Private Banking
- The Bank's Income Statement
- The Bank's Balance Sheet
- Assets & Liabilities

- Capital Adequacy & International Regulation

Unit 3: Providing Credit - the Bank's Major Role

- Types of Finance: Assets, International Trade & Working Capital
- Off Balance Sheet Finance
- Credit Analysis/Evaluating Credit Applications
- The Bank's Risk Return Trade Off
- Reducing Risk
- Monitoring & Controlling Lending

Unit 4: The Financial Crisis and Lessons Learnt

- Causes of the Financial Crisis
- Consequences of the Financial Crisis
- The Role of Derivatives
- Lessons Learnt
- International Regulatory Requirements
- The Confidence Function

Unit 5: Banking Services

- Personal & Business Services
- Current Accounts & Payment Services
- Savings & Deposits
- Investments
- Private Banking & Wealth Management
- International Trade