

COURSE OUTLINE

Finance – for Non Financial Banking Executives

Who is it for?

- This workshop is aimed at individuals working in the Financial Services industry, or those dealing with customers / clients in the Financial Services industry, who need to gain a better understanding of what banks do and how they operate.

What is it about?

- Covering the fundamentals of business finance, this course will give delegates an understanding of the core fundamentals of how money flows in a bank and how to 'read' their financial statements.

What will it cover?

- How a company is financially structured & trades
- The business cycle – how the money flows
- The financial objectives of the business
- How a company is funded – debt & equity
- The role of banks: investment v commercial banks
- Commercial Banks & Fractional Reserving
- Investment Banks & Securitisation
- The key financial statements – Profit & Loss Account, Balance Sheet and Cash Flow Statement
- Asset Quality Ratios
 - Provision coverage ratio
 - Provision charge ratio
 - Reserve Adequacy ratio
 - Charge off Ratio
 - Non Performing Loans Coverage
 - Non Performing Loans Ratio
- Capital Adequacy Ratios
 - Basic Capital Ratio
 - Alternative Capital Ratio
 - Dividend Payout Ratio
 - Regulation
- Operational and Earnings Ratios
 - Net Interest Earned
 - Other Income Ratio
 - Operating Expenses Ratio

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- Return Ratio
- Liquidity Ratios
 - Ratios 1 - 4
- Basel III and Regulation
 - Tier 1 & Tier 2

What will I learn?

- Understanding of key financial terminology and jargon
- Confidence to prepare budgets and read Management Information
- The ability to use financial information to when dealing with other parts of the business
- An appreciation of the financial implications of operational decisions