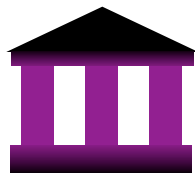

SEMINARS FOR SENIOR BANKERS IN 2011

*28 Short Intensive Seminars for
The Senior Management Teams of Banks*



Batt-Consulting

MANAGEMENT CONSULTANTS & TOP TEAM TRAINERS
FOR THE LEADERS OF BANKS

“Increasing Bank Profitability at Acceptable Risk”

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INTRODUCTION

This brochure presents 28 seminars for senior bankers in 2011. Batt-Consulting designed the programmes based on the priorities recommended by a sample of bank chief executives based in many regions of the world. The content of all seminars can be adjusted to meet the precise needs of individual banks. New subjects can be added. Subjects from different seminars can be combined to create tailor-made programmes.

Objectives of the Seminars

The seminars are designed to explore the strategies, organisation structures and management processes of leading banks. They focus on best-practices for increasing bank profitability at acceptable risk.

Target Participants

The seminars are for bank boards, chief executives, top executive teams, senior managers who are expected to reach this level soon, those who support directly their senior management teams, and "high-flyers":

BOARD MEMBERS AND CHIEF EXECUTIVES

TOP EXECUTIVE TEAMS

SENIOR MANAGERS

In Profit Centres & Subsidiaries

Personal Banking
(Retail, Premium and Private Banking)
SME, Commercial and Corporate Banking
Branch Network & Branch Management
ALM and Treasury
Financial Services: Investment & Insurance

In Support Divisions

Strategic Planning, Marketing, Sales Support
Budgeting and Financial Control
Credit and Other Types of Risk Management
Operations and Information Technology
Human Resources Management
Internal Audit and Compliance

"HIGH-FLYERS"

Less Senior Personnel With the Potential to Rise to Top Positions

Style of the Seminars

All seminars allow time for discussion about the practical steps that participants' banks could implement.

The seminars are intensive and participative. Various methods are used: formal presentations, including many real case histories, with discussions; case studies and "question and answer" plenary discussion sessions; syndicate discussions sessions. They are delivered in English with simultaneous translation into other languages, if necessary.

Challenges & Issues Covered by the Seminars

The 28 seminars group under the following challenges and methods:

BOARD & TOP TEAM CHALLENGES

Board Key Performance Targets	Top Management Effectiveness	Corporate Governance
Succession Planning	Mergers & Acquisitions	Increasing Bank Profitability
Best-Practices	Strategic Planning	Reorganisation & Reengineering
Risk Management	Credit Management	Asset & Liability Management

BANKING BUSINESS CHALLENGES

Personal Banking	SME Banking	Corporate Banking
Branch Network Management	Internet & Mobile Banking	IT Strategy & Investment
	International Expansion	

MANAGEMENT PROCESS CHALLENGES

Strategic Marketing	Selling Intensity	Relationship Management
Planning, Budgeting & Control	Human Resources Management	Innovation & Change

KEY TECHNICAL METHODS

Credit Scoring & Risk-Pricing	Profitability Measurement	Banking Maths & Models
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SUMMARY OF SEMINARS FOR 2011

The subjects, target participants and durations of the 28 seminars are shown below. More detailed brochures describe each seminar and are available on request:

SUBJECTS	TARGET PARTICIPANTS					DAYS	PAGE	
	Main Board	Chief Executive	Top Team	Senior Managers	High-Flyers			
BOARD AND TOP TEAM CHALLENGES								
1	Key Performance Targets for Bank Boards	✓	✓	✓			1 to 3	6
2	Increasing Top Management Effectiveness	✓	✓	✓			1 to 3	6
3	Excellence in Bank Corporate Governance	✓	✓	✓			1 to 3	7
4	Strategic Succession Planning & "High-Flyers"	✓	✓	✓			3 to 5	7
5	Getting Value from Bank Mergers & Acquisitions	✓	✓	✓			1 to 3	8
6	Increasing Bank Profitability at Acceptable Risk	✓	✓	✓	✓	✓	3 to 5	8
7	The Best-Practice Management of Banks	✓	✓	✓	✓	✓	3 to 5	9
8	Advanced Strategic Planning in Banking	✓	✓	✓	✓	✓	3 to 5	9
9	Reorganising & Reengineering Banks for Growth	✓	✓	✓	✓	✓	3 to 5	10
10	World-Class Risk Management in Banking	✓	✓	✓	✓	✓	3 to 5	10
11	World-Class Asset & Liability Management	✓	✓	✓	✓	✓	3 to 5	11
12	World-Class Credit Risk Management	✓	✓	✓	✓	✓	3 to 5	11
BANKING BUSINESS CHALLENGES								
13	Best-Practice Personal Banking		✓	✓	✓	✓	3 to 5	13
14	Best-Practice SME Banking		✓	✓	✓	✓	3 to 5	13
15	Best-Practice Corporate Banking		✓	✓	✓	✓	3 to 5	14
16	Organising & Managing Modern Branch Networks		✓	✓	✓	✓	3 to 5	14
17	Best-Practice Internet & Mobile Banking		✓	✓	✓	✓	3 to 5	15
18	Extracting Maximum Value from IT Investment		✓	✓	✓	✓	3 to 5	15
19	Winning in International Banking		✓	✓	✓	✓	3 to 5	16
MANAGEMENT PROCESS CHALLENGES								
20	Strategic Marketing in Banking		✓	✓	✓	✓	3 to 5	18
21	Intensifying Selling & Cross-Selling in Banking		✓	✓	✓	✓	3 to 5	18
22	Managing Relationships with Key Customers		✓	✓	✓	✓	3 to 5	19
23	Best-Practice Planning, Budgeting & Control		✓	✓	✓	✓	3 to 5	19
24	World-Class Human-Resources Management		✓	✓	✓	✓	3 to 5	20
25	Managing Innovation & Change in Banking		✓	✓	✓	✓	3 to 5	20
KEY TECHNICAL METHODS								
26	Credit Scoring & Risk-Adjusted Pricing of Loans		✓	✓	✓	✓	2 or 3	22
27	Profitability Measurement Using Transfer Rates		✓	✓	✓	✓	2 to 5	22
28	Maths & Models for Modern Bankers					✓	3 to 10	23
NEW SEMINAR BEING DEVELOPED FOR LATER IN 2011								
	Key Factors for Success in Islamic Banking	✓	✓	✓	✓	✓	3 to 5	

RELEVANCE OF THE SEMINAR SUBJECTS

Choosing the Most Relevant Subjects

Every year Batt-Consulting asks a large sample of bank chief executives, based around the world, to express their opinions about which senior management training subjects will be most important in the following year. These CEO's are asked to rank many subjects as "very important", "important", "useful", "not very important" and "irrelevant". For 2011, the most important seminar subjects were ranked as follows:

THE 14 MOST IMPORTANT SEMINAR SUBJECTS

% of Bank CEO's Who Rated the Subjects as "Very Important" or "Important"



Seminars about each of these subjects, and others, are included in this brochure.

The relevance of some of the seminars, above, varies from market to market. Some subjects are highly relevant in all markets. Others are more relevant to banks in countries with developing banking markets and the remainder are more important in countries with advanced banking markets. Batt-Consulting is pleased to provide guidance about the choice of seminars.

Taking Practical Action After Seminars

Most banks want more than just a short seminar. They also want relevant action plans for guiding implementation of improvements discovered and discussed at seminars. Our seminar leaders are often asked to develop these action plans, based on what they learn at seminars and their experience. Three examples illustrate this additional service:

- Leading bank in Europe: the bank requested a practical plan for reorganising the bank around priority market segments, and to boost selling, following a seminar about increasing bank profitability at acceptable risk
- Progressive bank in the Middle East: After a seminar about asset & liability management, the bank wanted an action plan for strengthening its asset & liability committee (ALCO) and introducing a transfer rate system for measuring ALM profits correctly
- Medium-sized bank in Africa: Following a seminar about strategic succession planning, the bank needed an action plan for improving human resources management and establishing a "high-flyer scheme"

2 or 3 days are normally sufficient for the development of a post-seminar action plan which is presented to the chief executive and top team of the bank by our seminar leaders.

BOARD AND TOP TEAM CHALLENGES

1. Key Performance Targets for Bank Boards		1 to 3 days
TARGET PARTICIPANTS		
Board members who need to know more about the financial ratios that determine bank performance		
SEMINAR OBJECTIVES		
To examine the Key Performance Targets (KPT's) that determine bank performance and how they should be used to achieve excellent results:		
1. To brief board members and senior executives with limited banking experience about the factors that determine bank performance in absolute terms and relative to competitors	3. To review how board reports about key performance targets are used by leading banks, and how these reports should be designed, produced and delivered to boards	
2. To explain how the key performance targets that "drive" bank profitability, risks, growth and market shares should be defined, measured and interpreted	4. To discuss the main ways the participants' banks could upgrade the quality, frequency and use of the key performance target reports needed by their boards	
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Defining the Key Performance Targets	KPT's for profitability: gearing ratio, net interest margin, asset & liability structure, cost/income ratio, etc. KPT's for risk, growth & market share.	
2. Measuring the Key Performance Targets	External information needed about competitors' performance. Internal information required about the bank. Measurement frequency.	
3. Interpreting the Key Performance Targets	Correlation between individual KPT's, and groups of KPT's, with bank profitability, growth and market shares. Defining strategic implications.	
4. Using the Key Performance Targets in Practice	Setting objectives for the whole bank and targets for strategic business units (SBU's). Monitoring & rewarding executive performance.	
5. Producing the Key Performance Reports	Design of board KPT reports - "dashboards". Staff responsible for producing & explaining the KPT reports. Automating report production.	
6. Priorities for Progress at Participants' Banks	Definition of KPT's? Measuring & interpreting KPT's? Taking decisions about action based on KPT's? Designing and producing KPT reports?	

2. Increasing Top Management Effectiveness		1 to 3 days
TARGET PARTICIPANTS		
Main board directors, chief executives and members of top executive teams		
SEMINAR OBJECTIVES		
To explore the ways that leading banks increase the effectiveness of their top executive teams:		
1. To understand why external developments and the increasing scale, scope and complexity of many banks are making top executive teams strengthen the way they work	3. To explore how leading banks focus top management attention on to the key determinants of profitability and reward managers for achieving agreed targets	
2. To review how the most-effective top teams set objectives, create exciting visions, select and communicate strategies, organise banks, and choose and focus subordinates	4. To discuss the main ways the participants' banks could strengthen the role, modus operandi and effectiveness of their own top teams	
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Clarifying Objectives and an Exciting Vision	The meaning and purpose of "objectives" and "visions". Agreeing and building commitment to achieving the bank's objectives and vision.	
2. Agreeing & Communicating Winning Strategies	Selecting strategies for boosting income, increasing cost-effectiveness and upgrading risk management. Communicating strategies effectively.	
3. Establishing an Effective Organisation Structure	Organisational design principles. Building strategic priorities into the organisation structure. Managing top team time. Increasing delegation.	
4. Choosing & Focusing Managers and Personnel	Assessing performance and potential. Balancing the time devoted to income-generating, cost-creating and risk management activities.	
5. Focusing on the Key Drivers of Profitability	Choosing key performance targets (KPT's) that reflect strategic priorities. Setting KPT's for individual top executives and managers.	
6. Establishing Motivating Reward Systems	Measuring management performance. Profit-sharing and other reward systems. Strengthening corporate governance and codes-of-conduct.	

3. Excellence in Bank Corporate Governance		1 to 3 days
TARGET PARTICIPANTS		
Main board directors, chief executives and members of top executive teams		
SEMINAR OBJECTIVES		
To investigate worldwide trends in bank Corporate Governance, the benefits from strong governance, and likely future developments:		
1. To understand the growing demand for strong corporate governance, the barriers that need to be overcome, and the benefits that derive from having strong governance	3. To assess the corporate governance codes of leading world banks and to agree definitions of world-class standards of corporate governance in the banking world	
2. To review corporate governance codes, regulations and laws and their implications for bank boards, individual board directors and top executives, and bank performance	4. To discuss the main ways the participants' banks could strengthen their own corporate governance, including changes necessary at board and top executive levels	
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Growing Importance of Strong Governance	The demand for greater integrity and transparency. The wishes of shareholders, regulators, customers, correspondents & rating agencies.	
2. Barriers to and Benefits from Good Governance	Examples of failures in governance: conflicts of interest, dishonesty. Reputational risks. Financial & other benefits from strong governance.	
3. Governance Codes, Regulations and Laws	Examples of corporate governance codes, regulations and laws in leading countries. Progress in other places. Likely future developments.	
4. Roles of Boards in Well-Governed Banks	Separation of roles of chairmen and CEO's. Roles of board governance committees and independent directors. Qualifications of directors.	
5. Examples of Governance in Leading Banks	Corporate governance policies and statements of leading world banks. Definition of world-class standards of corporate governance.	
6. Upgrading Governance in Participants' Banks	Defining governance responsibilities of the board & top management? Establishing board governance committees? Ensuring compliance?	

4. Strategic Succession Planning & "High-Flyers"		3 to 5 days
TARGET PARTICIPANTS		
Main board directors, chief executives and members of top executive teams		
SEMINAR OBJECTIVES		
To explore how leading banks use Strategic Succession Planning and "High-Flyer" Schemes to ensure they always have the managers needed for success:		
1. To understand why excellent succession planning is key to success in strategy formulation and implementation, and for fast growth and high profitability	3. To examine how leading banks ensure they always have the skills needed: training, recruitment, "high-flyer" schemes, consulting support, alliances and joint ventures	
2. To explore those factors which determine a bank's future management needs: external developments, internal factors and strategic redirection of the bank	4. To assess how participants' banks could improve their strategic succession planning and "high-flyer" schemes, and the steps needed to implement improvements	
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Strategy, Profitability and Succession Planning	The critical role strategic succession planning plays in the successful implementation of strategies. Essential new skills for ambitious banks.	
2. Boosting Business and Income	Skills required for different marketing strategies and more intensive selling. Building the skills needed for successful business development.	
3. Upgrading Risk Management Capabilities	Skills needed in future for world-class credit management and ALM. Cultivating skills which are increasingly essential for risk management.	
4. Improving Cost-Effectiveness	Impact of increasing spans-of-control, moving staff from cost-creating to income-generating jobs, using advanced IT, and out-sourcing jobs.	
5. World-Class Succession Planning	Defining future management needs. Identifying future leaders. Preparing "high-flyers" for succession. Training & rewarding personnel.	
6. Priorities for Progress at Participants' Banks	Translating strategy into future management needs? Establishing a "high-flyer" scheme? Upgrading performance & potential assessment?	

5. Getting Value from Bank Mergers & Acquisitions		1 to 3 days
TARGET PARTICIPANTS		
Main board directors, chief executives and members of top executive teams		
SEMINAR OBJECTIVES		
To examine the reasons for Mergers & Acquisitions in banking and how leading banks get maximum value from these partnerships:		
1. To assess the external developments and internal pressures that encourage banks to consider merging with, or acquiring, one or more other banks	3. To explore the practical steps needed to find, evaluate and excite potential partners, and to form partnerships and ensure maximum value from them after establishment	
2. To understand the potential benefits and risks that arise from merger or acquisition, and the alternative strategies for extracting value from these types of partnership	4. To discuss merger & acquisition opportunities for banks of participants and the steps that could be taken to realise the opportunities in practice	
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Reasons for Merging or Acquiring	Access to extra capital, customers, products, channels, key people and skills. Cost and risk reduction opportunities. Capital utilisation benefits.	
2. Finding and Evaluating Potential Partners	Getting information about potential partners. Method for assessing the benefits to possible partners and choosing the best potential deal(s).	
3. Choosing Strategies for Getting Value	Pros and cons of cost-cutting, income-boosting and best-practice transfer strategies. Strategies for achieving world-class benefits.	
4. Negotiating and Agreeing Partnerships	Developing a merger or acquisition vision, plans and targets. Selling the concepts to preferred potential partners. Documenting agreements.	
5. Managing Formation of Partnerships	Choosing the necessary legal, financial, banking and other advisers. Arranging the necessary financing. Finalising legal agreements.	
6. Ensuring Envisaged Benefits are Realised	Establishing objectives & strategies for the new partnership. Organising the partnership, assigning responsibilities & controlling implementation.	

6. Increasing Bank Profitability at Acceptable Risk		3 to 5 days
TARGET PARTICIPANTS		
Main board directors, chief executives, members of top executive teams, senior managers and "high-flyers"		
SEMINAR OBJECTIVES		
To explore the types of strategy that leading banks implement to increase profitability while keeping risks at acceptable levels:		
1. To explain all the elements of strategy and how the best banks link them with effective strategic planning to build substantial competitive advantage and high profitability	3. To explore how leading banks increase the chance of successful strategy implementation by improving basic values with strong governance and other cultural changes	
2. To illustrate successful strategies for boosting income, strengthening risk management and cost-effectiveness, and optimising the allocation of resources	4. To assess ways that participants' banks could improve their strategies and their strategic planning processes and the steps needed to implement these changes	
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Linking Strategy to Profitability	The meaning of objectives, strategy and vision. The elements of strategy. How to build competitive superiority and high profitability.	
2. Strategies for Boosting Business and Income	Business strategies covering marketing focus, selling intensity, credit policies and processes, and asset & liability management.	
3. Strategies for Upgrading Risk Management	Risk management strategies and policies relating to credit, market and operating risks and their implications for capital adequacy.	
4. Strategies for Improving Cost-Effectiveness	Organisation of modern banks. Reengineering management processes and operational procedures. Elimination of wastage.	
5. Optimizing Resource Allocation	Methodologies for allocating a bank's scarce resources optimally: people, time, capital and IT investment.	
6. Enhancing Basic Values	Building a progressive management culture. Developments in bank corporate governance. Codes-of-conduct and ethical standards.	

7. The Best-Practice Management of Banks		3 to 5 days
TARGET PARTICIPANTS		
Main board directors, chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore the best-practice business strategies, organisation structures and management methods adopted by leading banks:		
1. To provide a comprehensive understanding of the main areas of banking in which best-practices are essential for success in today’s highly competitive markets 2. To examine best-practices in retail, premium, SME and corporate banking, asset & liability management (ALM) and related treasury activities 3. To explore the best-practices that relate to marketing, selling, credit risk policy and processes, organisational structure, and planning & control systems 4. To assess ways that participants’ banks could upgrade their own strategies, structures and management methods to the world-class standards found in leading banks		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Overview of Best-Practices in Leading Banks	Best-practices for boosting income, managing risks, increasing cost-effectiveness, optimising resource allocation and progressing culture.	
2. Best-Practice Retail, Premium & SME Banking	Best-practices for marketing, selling, credit, organisation, operations, IT, HR, planning & control in retail, premium and SME banking.	
3. Best-Practice ALM and Corporate Banking	World-class standards of ALM. Best-practices for marketing, selling, credit, organisation and relationship management in corporate banking.	
4. Best-Practice Marketing, Selling and Credit	Best-practices for setting marketing priorities and intensifying selling & cross-selling. World-class standards of credit risk management.	
5. Best-Practice Organisation, Planning & Control	Organisational options for modern banks. Choosing and implementing the best structure. Best-practice bank planning & control systems.	
6. Priorities for Progress in Participants’ Banks	Improvements to strategy? Modernising the organisation structure? Strengthening management processes? Enhancing the bank’s culture?	

8. Advanced Strategic Planning in Banking		3 to 5 days
TARGET PARTICIPANTS		
Main board directors, chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore how the world’s leading banks conduct Strategic Planning and translate strategy into practical action that leads to faster growth and increased profitability at acceptable risk:		
1. To study the nature of winning strategies and how these enable banks to build significant superiority over their competitors and generate outstanding performance 2. To explore many real case history examples of successful bank business and support strategies, and to practise the methodologies used to develop them 3. To learn how strategic plans should be translated into practical action plans, targets, budgets and rewards; and what needs doing to ensure successful implementation 4. To assess how participants’ banks could upgrade their strategic planning up to world-class levels, and the steps needed to implement the necessary improvements		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Key Elements of Overall Bank Strategy	Objectives. Exciting visions. Strategies to boost income, contain risks, increase cost-effectiveness and optimise resource allocation.	
2. Formulating Winning Business Strategies	Focused marketing strategies. Intensive selling. World-class credit risk management. Centralised-active asset & liability management (ALM).	
3. Developing Cost-Effective Support Strategies	Strategies for risk management, organisation structure, management processes, operations, information technology and human resources.	
4. Turning Strategies in Action Plans and Targets	Developing action plans for all managers. Setting priority tasks for all senior executives. Identifying key performance targets (KPT’s).	
5. Ensuring Successful Implementation	Involving managers in strategy formulation. Explaining strategy and priority tasks to staff. Monitoring implementation & rewarding success.	
6. Advancing Strategy at Participants’ Banks	Clarifying objectives? Creating an exciting vision? Building business and/or support strategies? Action planning? Changing reward systems?	

9. Reorganising & Reengineering Banks for Growth		3 to 5 days
TARGET PARTICIPANTS		
Main board directors, chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore how leading banks around the world Reorganise & Reengineer their businesses and management processes with the aim of achieving fast growth and high profitability:		
1. To examine the best-practice organisational structure and process reengineering changes - and the underlying strategies & design principles - made by leading banks	3. To explore specific ways that leading banks reengineer themselves and how they manage the major changes, benefits and risks associated with reengineering	
2. To review current organisational developments that are affecting boards, top management teams, customer business divisions, risk management and support units	4. To assess how participants’ banks could reorganise & reengineer, and the steps needed to implement these fundamental changes successfully	
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Strategies for Structure & Processes	Organisational options for modern banks. Choosing the best overall structure. Objectives of reengineering and achieving real benefits.	
2. Organisational Structure Design Principles	Leadership, business & management design principles. Economics of different structures: territorial, product, segment, functional and matrix.	
3. Organising the Board & Top Executive Team	Best size and composition of the top team. Managing top team time. Top executive and board committees. Delegation & decentralisation.	
4. Organising the Business Divisions	Organising business divisions to reflect marketing priorities, the need for intensive selling, tight risk management and high cost-effectiveness.	
5. Organising Support & Risk Management Units	Modern structures for support and risk functions: planning, marketing & sales support, risk and credit, ALM, finance, operations, IT and HR.	
6. Managing Major Change Projects	Benefits and risks of major reorganisation & reengineering projects. Managing major change projects to ensure large and lasting benefits.	

10. World-Class Risk Management in Banking		3 to 5 days
TARGET PARTICIPANTS		
Main board directors, chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore the approaches to Risk Management of leading banks and the steps needed to reach their levels of excellence:		
1. To understand the many elements of risk management that must be managed well, if “nasty shocks” are to be avoided and compliance kept strict and reliable	3. To review the best-practice ways of organising risk management and the supporting management processes, IT systems and skills needed for world-class performance	
2. To examine world-class standards of credit, market and operating risk management achieved by leading banks and the action taken to reach this level of excellence	4. To rank the priorities for upgrading risk management to world-class levels in participants’ banks, and to specify the steps needed to implement the improvements needed	
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Main Elements of Risk Management	Definition of the key elements of credit, market and operating risk management. Overview of world-class standards in all elements.	
2. World-Class Credit Risk Management	Contents of credit policies in leading banks. Best-practice processes, organisation structures, IT systems and skills for credit management.	
3. World-Class Market Risk Management	Nature of market risks. Policies for controlling these risks. Processes, organisation, IT systems and skills for market risk management.	
4. Best-Practice Management of Operating Risks	Causes of operating risks. Policies for controlling the risks. Processes, organisation, IT systems and skills for operating risk management.	
5. Organising for World-Class Risk Management	Roles and responsibilities of a top level risk management function and a board risk committee. Developing the skills and systems needed.	
6. Priorities for Progress in Participants’ Banks	Priorities for upgrading credit, market and operating risk management? Reorganising for effective risk management? Procuring essential skills?	

11. World-Class Asset & Liability Management		3 to 5 days
TARGET PARTICIPANTS		
Main board directors, chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore the centralised-active Asset & Liability Management (ALM) of leading banks and how they use it to increase bank profits and make them less volatile:		
<ol style="list-style-type: none"> To examine the meaning and nature of ALM as practised by world-class banks, and the reasons why ALM is of increasing strategic importance to most banks To show how top level Asset & Liability Committees (ALCO's) should be established, to define their roles and the analytical support they need to be fully effective To assess the many ways leading banks make more money from ALM, and the action they take to upgrade the necessary ALM skills and ALM-related computer systems To assess how participants' banks could upgrade their ALM to world-class levels, and the many steps needed to implement these important changes 		
KEY THEMES		ILLUSTRATIVE SUBJECTS
1. The Strategic Importance of ALM	Opportunities to offset declining credit margins, to increase bank net interest margin and profits, and to make them less volatile.	
2. Defining ALM Profits, Risks and Opportunities	Transfer rates for measuring ALM profits. Value-at-risk (VAR) models for measuring basis, liquidity, interest rate, currency & market price risks.	
3. Organising Banks for Centralised-Active ALM	The roles, memberships and modus operandi of effective ALCO's, ALCO support groups and treasury committees in leading banks.	
4. Making More Money from ALM	Managing ALM as a profit-generating business. Hunting for cheaper liabilities & higher yielding assets. Managing associated market risks.	
5. Enhancing ALM Skills and Systems	ALM training for boards, ALCO members and top executives. Procuring the IT systems and analysis models needed for effective ALM.	
6. Advancing ALM at Participants' Banks	Priorities for developing ALM skills? Installing profit & risk measurement systems? Organising ALM? Formulating ALM and treasury strategy?	

12. World-Class Credit Risk Management		3 to 5 days
TARGET PARTICIPANTS		
Main board directors, chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore world-class approaches to Credit Risk Management and how they are used to improve lending profitability, before and after bad debts:		
<ol style="list-style-type: none"> To define world-class standards of credit risk management, and how achievement of these standards improves loan portfolio performance and helps to avoid “nasty shocks” To review modern, best-practice credit policies and processes and the ways leading banks reengineer credit processes to increase their reliability & cost-effectiveness To examine how world-class banks organise their credit management functions and credit committees, and the principles that guide these organisational arrangements To assess ways that participants' banks could bring their own credit policies, processes and organisation structures up to world-class standards 		
KEY THEMES		ILLUSTRATIVE SUBJECTS
1. World-Class Credit Risk Management	The 13 main elements & 250 sub-elements of credit risk management. Definitions of world-class, and lesser, standards in each element.	
2. Formulating Credit Risk Policies	Subjects covered in world-class credit policies. Segmentation and analytical basis of policy. Documentation & explanation of credit policy.	
3. Upgrading Credit Risk Management Processes	Modern credit appraisal, risk-adjusted pricing, loan processing, early warning, remedial & recoveries, and portfolio management processes.	
4. Organising Credit Risk Management Functions	Separation of responsibilities for selling loans and credit decisions. Key credit support units. Organisation of a world-class credit risk division.	
5. Roles of Credit Risk Committees	Board risk, credit policy and lending committees. Chairmanships, memberships & voting arrangements. Segmenting lending committees.	
6. Priorities for Progress at Participants' Banks	Participants' banks compared to world-class standards? Identification of improvement priorities? Action steps over the next 1 to 2 years?	

BANKING BUSINESS CHALLENGES

13. Best-Practice Personal Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To review the best-practice approaches to Personal Banking of world-class banks covering retail, premium & private banking		
1. To understand trends in personal banking markets, the opportunity to achieve high profitability, the risks of loss, and the overall strategies of the most successful banks 2. To explore the marketing strategies, selling methods and credit policies & processes that world-class banks select for their retail, premium and private banking businesses 3. To examine best-practice support strategies for personal banks, covering bank and branch organisation structure, planning, budgeting, financial control, operations, IT & HR 4. To assess how participants’ banks could improve their approaches to personal banking, its profit performance, and the steps needed to implement necessary changes		
KEY THEMES		ILLUSTRATIVE SUBJECTS
1. Overall Strategy for Personal Banking	The economics of retail, premium and private banking compared to corporate banking. Fixing the best balance between these segments.	
2. Marketing & Selling to Personal Customers	Choosing the best sub-segments, product packages, sales & delivery channels, service quality levels. Intensification of selling & cross-selling.	
3. Credit Risk Management for Personal Lending	Credit policies for personal lending. Best-practice credit scoring, risk-pricing and early warning systems. Cost-effective loan processing.	
4. Organising for Profitable Personal Banking	Profit-centre divisions for retail, premium and private banking each with special branches, direct sales teams, product and credit managers.	
5. Planning & Controlling Personal Business	Choosing KPT’s, action planning and setting budgets for personal banking units. Measuring & rewarding performance of people & teams.	
6. Priorities for Progress in Participants’ Banks	Priorities for developing personal banking? Target sub-segments, products, sales & delivery channels, sales intensification, credit policy?	
14. Best-Practice SME Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To review the best-practice approaches to SME Banking of world-class banks and the opportunities and risks that SME markets present:		
1. To understand the large sizes, major contributions and growing financial services needs of SME markets and the opportunities and risks from these developments 2. To explore the business strategies that leading banks adopt for their SME markets in terms of sub-segment and product priorities, channels, selling and credit policy 3. To examine best-practice support strategies for SME banks, covering organisation structure, credit processes, operations, IT, HR, planning, budgeting and financial control 4. To assess ways that participants’ banks could improve their approach to SME banking, its profit performance and the steps needed to implement necessary changes		
KEY THEMES		ILLUSTRATIVE SUBJECTS
1. Trends in SME Banking Markets	Definitions and growing contributions of SME’s. Economics of SME banking compared to corporate banking. Fixing the best SME strategy.	
2. Effective Marketing & Selling to SME’s	Choosing the best sub-segments, product packages, sales & delivery channels, service quality levels. Intensification of selling & cross-selling.	
3. Safe Credit Policies for Growing SME Lending	Credit policies for SME lending. Best-practice credit scoring, risk-pricing and early warning systems. Cost-effective loan processing.	
4. Organising for Profitable SME Banking	Building a profit-centre division for SME banking with its own special branches, product managers, direct sales teams and credit managers.	
5. Planning & Controlling SME Business	Choosing KPT’s, action planning and setting budgets for SME banking units. Measuring & rewarding performance of people & teams.	
6. Priorities for Progress in Participants’ Banks	Priorities for developing SME banking? Target sub-segments, products, sales & delivery channels, sales intensification, credit policy?	

15. Best-Practice Corporate Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To review the best-practice approaches to Corporate Banking of world-class banks and to assess the favourable and less favourable trends in corporate banking markets:		
<ol style="list-style-type: none"> 1. To understand the challenge of achieving high profitability in corporate banking and the approaches that are crucial to successful exploitation of the opportunities 2. To explore the business strategies that leading banks adopt for their corporate markets in terms of sub-segment and product priorities, channels, selling and credit policy 3. To examine best-practice support strategies for corporate banks, covering organisation structure, credit processes, operations, IT, HR, planning, budgeting and financial control 4. To assess ways that participants' banks could improve their approach to corporate banking, its profit performance, and the steps needed to implement necessary changes 		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Trends in Corporate Banking Markets	The economics of corporate banking compared to personal banking. The challenges of making high profitability. Choosing the best strategy.	
2. Effective Marketing & Selling to Companies	Choosing the best sub-segments, credit and non-credit products, sales & delivery channels, service quality levels. Cross-selling intensification.	
3. Credit Management in Corporate Lending	Credit policies for corporate lending. Best-practice risk-appraisal, risk-pricing and early warning systems. Cost-effective loan processing.	
4. Organising for Profitable Corporate Banking	Key customer relationship management. Special corporate suites (branches), product managers, direct sales teams and credit managers.	
5. Planning & Controlling Corporate Business	Choosing KPT's, action planning and setting budgets for corporate banking units. Measuring & rewarding performance of people & teams.	
6. Priorities for Progress in Participants' Banks	Priorities for developing corporate banking? Target segments, non-credit products, channels, relationship management and credit policy?	

16. Organising & Managing Modern Branch Networks		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore important areas of development in the Organisation & Management of Bank Branch Networks by examining real, best-practice examples:		
<ol style="list-style-type: none"> 1. To understand trends in the evolution of branches and branch networks and the strategies that leading banks are adopting to ensure high network profitability 2. To explore the options for organising branch networks to ensure intensive selling, superior service for customers, strong credit management and cost-effective operations 3. To examine how leading banks segment branch plans, budgets and financial control reports so they can target, measure and reward performance objectively and fairly 4. To assess how participants' banks could improve their approach to branch banking, its profit performance, and the steps needed to implement necessary changes 		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Evolution of Branch Networks	Trends towards more numerous, smaller, segmented, branded and sales-focused branches; growing product range; longer opening hours.	
2. Organising Modern Branch Networks	Branch and network organisational models: territorial, segment and functional. Direct sales teams. POS offices. Associated economics.	
3. World-Class Branch Selling & Credit Processes	In-branch selling supported by direct sales teams, areas sales offices & tele-selling. Credit scoring, risk-pricing, online loan application systems.	
4. Segmenting Branch Plans and Budgets	Branch action planning focused on market segment & product priorities. Key performance targets (KPT's) for segmented branch budgets.	
5. Branch Performance Control and Rewards	KPT's for branch performance measurement reports, e.g. cross-selling. Rewards for branch staff: selling incentives, bonuses and profit sharing.	
6. Priorities for Progress at Participants' Banks	Products to sell? Sales intensification? Credit policies? Reorganisation of the network and branches? Modernising branch planning & control?	

17. Best-Practice Internet & Mobile Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore best-practice approaches to Internet & Mobile Banking (IMB) in combination with bank branches and other traditional sales and delivery channels:		
1. To review developments, opportunities and challenges that banks need to understand when using internet & mobile banking as sales & delivery channels	3. To assess strategies for exploiting internet and mobile banking and the ways that world-class banks staff and reorganise themselves to ensure success	
2. To explore how internet & mobile banking can create high value for banks and their customers, the risks that can arise and how these risks can be avoided or controlled	4. To pinpoint the principal ways participants’ banks could advance their internet and mobile banking up to the high standards found in the world’s leading banks	
KEY THEMES		ILLUSTRATIVE SUBJECTS
1. Progress & Challenges in IMB	The growing range of services sold & delivered via IMB. Leading banks’ strategies. Competition & collaboration with mobile phone operators.	
2. Creating Value and Controlling the Risks	How IMB can create real value for customers and banks. Commercial, operating, legal, reputational and other risks. Risk mitigation policies.	
3. World-Class Standards of IMB	Main elements of IMB: strategy, marketing, selling, risk policies, HR, organisation, operations and IT. World-class standards in each element.	
4. Building & Implementing a Successful Strategy	Choosing target segments & services, pricing, branding & risk policies. Adapting skills, organisation structure & IT systems. 3rd-party alliances.	
5. Staffing & Organising for IMB	Essential technical & managerial skills: marketing, selling, IT, people and risks. Organisational Options for IMB. Building an IMB culture.	
6. Priorities for Progress in Participants’ Banks	Priorities for developing IMB? Target segments, products, branding, selling channels & intensity, risk policies, IT systems and organisation?	

18. Extracting Maximum Value from IT Investment		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore how leading world-banks extract maximum value from their investment in IT and the profound effect that new technologies will have on bank IT strategy and profitability		
1. To review new technologies and those that are starting to emerge, and to assess the commercial opportunities and threats that will arise from them	3. To assess the implications of IT for the organisation of banks at board, top team and IT division levels, and to define the new IT skills banks will need in the years ahead	
2. To examine best-practices in managing IT, including the way strategy is formulated and implemented, and the efforts leading banks make to create real value from IT	4. To assess how participants’ banks could make progress in extracting great value from their IT investment, and the steps needed to implement the necessary advances	
KEY THEMES		ILLUSTRATIVE SUBJECTS
1. New & Emerging Technologies	Mobile; cloud computing; software as a service (SaaS); location based services; enterprise content management; internet advances, Web 2.0.	
2. Linking IT to Bank Profit Improvement	Applications that support income-generation, risk management and cost-effectiveness. How much to invest in IT. Impact on bank ROE.	
3. Formulating Value-Creating IT Strategies	Setting clear objectives for IT investment. Best balance of applications. Core system selection. IT outsourcing. Forming strategic alliances.	
4. Organising Banks to Exploit IT Opportunities	Structure & staffing of a modern IT division. Role of a top IT strategy committee. Role of the board in exploiting IT and the skills required.	
5. Modern Methods for the Management of IT	IT project Identification, evaluation and ownership. Definition of world-class standards of IT management. Assessment of participants’ banks.	
6. Priorities for Progress at Participants’ Banks	Priority applications? Overall IT strategy and investment? Core system replacement? Organisation and skills for IT? Outsourcing? Alliances?	

19. Winning in International Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore alternative strategies for International Banking and the key factors for success:		
1. To understand the widely varying motivations, objectives and visions of different types and sizes of banks as they expand their businesses internationally	2. To evaluate different strategic options and organisational arrangements for international banking, and the management processes that are essential for success	3. To define the management and staff required for profitable international banking and the steps that leading banks take to build a qualified and motivated international workforce
		4. To assess how participants’ banks could make progress in international banking, and the steps needed to implement the necessary advances
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Rationale for International Expansion	Higher profits. Less political & country risk. Lower funding costs and tax. Access to skills and IT systems. Ethnic support. Reputation. Pride.	
2. Pursuing the Right International Strategy	Cross-border business, pursuing national customers abroad, exploiting product expertise, foreign domestic banking. Organic growth. Acquisition.	
3. Organising for International Banking	Regional and country versus global segment versus product structures. Matrix responsibilities for ALM, treasury, products, credit, HR and IT.	
4. Installing Essential Management Processes	International strategic planning, action planning, budgeting & control. Credit, market and operational risk management. HR and IT systems.	
5. Building a Cadre of International Bankers	Skills and experience for international banking. Language requirements. Remuneration packages. Training, career development and job rotation.	
6. Priorities for Progress at Participants’ Banks	International objectives, strategy & vision? Licenses? Reorganisation? Management and Personnel? Management process enhancement?	

MANAGEMENT PROCESS CHALLENGES

20. Strategic Marketing in Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore the world-class approaches to Strategic Marketing used by leading banks for boosting business, income and profitability:		
<p>1. To examine the differences between “strategic marketing” and “traditional marketing”, and how leading banks use the former to boost growth, market shares and profitability</p> <p>2. To increase understanding of why segmented marketing strategies are fundamental to success, even survival, in very competitive banking markets</p> <p>3. To practise a range of analytical methodologies which are very helpful in formulating winning marketing strategies for target market segments, products and channels</p> <p>4. To assess ways that participants’ banks could upgrade their own strategic marketing approaches to increase market shares and improve profitability at acceptable risk</p>		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Importance of Strategic Marketing	Opportunities to boost bank profitability greatly with focused marketing. How to increase market shares substantially by intensifying selling.	
2. Market Segmentation in Banking	Nature and examples of segmentation. Using segmentation to focus selling efforts, set credit policy and to reorganise banks and branches.	
3. Focusing Marketing on to the Best Business	Choosing the best target customers, market segments, products and product packages, locations, branches and other delivery channels.	
4. Organising for Strategic Marketing	Building divisions for retail, premium, private, SME and corporate customers. Forming a world-class Marketing & Sales Support function.	
5. Market-Focused Planning, Budgeting & Control	Segmenting branch plans, budgets and financial control reports and focusing them on to relevant key performance targets (KPT's).	
6. Building a Strategic Marketing Culture	Emphasising customer service quality and satisfaction, selling and profitability. Rewarding staff for marketing & selling success.	

21. Intensifying Selling & Cross-Selling in Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore how world-class banks Intensify Selling & Cross-Selling so that they win more customers and business, and boost growth and profitability:		
<p>1. To provide a comprehensive review of the world-class selling approaches used by leading banks to improve market penetrations, market shares and profitability</p> <p>2. To understand how more time spent selling increases cross-selling, profits and profitability; and how to estimate the time spent selling across the bank</p> <p>3. To assess ways of boosting selling intensity by adding more selling jobs, increasing the time spent selling in all selling jobs, and transferring more people into selling jobs.</p> <p>4. To examine the best ways to organise and manage selling efforts across the whole bank, and to find improvement opportunities for participants’ banks</p>		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. True Meaning of “Selling” & “Selling Intensity”	Differences between “selling”, “sales support”, “marketing” and other activities. The wide variation of selling intensity between banks.	
2. The Link Between Selling and Profitability	Why more time selling drives up cross-selling which, in turn increases profit and profitability. The importance of measuring selling time.	
3. Measuring a Bank’s Current Selling Intensity	Identifying all people involved in selling. Estimating the time they spend on selling, credit and operations. Comparing time-use to best-practice.	
4. Increasing Selling Time by Adding Selling Jobs	Adding more existing types of selling job. Creating new types of selling jobs. Increasing the time spent selling in all selling jobs.	
5. Transferring Personnel Into Selling Jobs	Reengineering to free up people for transfer from cost-creating support jobs into income-generating selling jobs. Retraining for reassignment.	
6. Organising Selling Efforts	Organising branch selling, direct sales teams, area sales offices, tele-selling and direct mailing. Roles of central Marketing & Sales Support.	

22. Managing Relationships With Key Customers		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior relationship managers and “high-flyers”		
SEMINAR OBJECTIVES		
To explore how leading banks Manage Relationships with Key Customers and Clients, in corporate, SME, private and premium banking:		
1. To review definitions of “key customers” in different market segments and the many tasks involved in providing an appropriate level of service quality to these customers 2. To assess the economics of relationship management, especially the increased costs involved and the extra business and income needed to improve bank profitability 3. To examine how the best banks organise relationship management, plan customer relationship development, and monitor the performance of relationship managers & teams 4. To discuss ways to assess and reward the performance of relationship managers and teams, and to define their many training needs so they can both sell and serve well		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Definitions of “Key Customers”	Varying criteria for designating customers as “key” in different market segments, especially in corporate, SME, private and premium banking.	
2. Main Elements of Relationship Management	Key customer selection. Formation of relationship teams. Planning & controlling relationships. Rewarding and training relationship managers.	
3. Economics of Relationship Management	Setting service quality standards for key customers in different market segments. The costs, benefits and risks of relationship management.	
4. Organising Relationship Management Teams	Roles of senior relationship managers and team members. Assigning teams to key customers. Sales & product support for relationship teams.	
5. Planning & Controlling Relationships	Identifying customers’ needs and cross-selling opportunities. Setting key performance targets (KPT’s) and budgets. Measuring results.	
6. Assessing & Training Relationship Managers	Appraising the performance of relationship teams and individual team members. Rewarding performance. Defining & delivering training.	

23. Best-Practice Planning, Budgeting & Control		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To review best-practice approaches to Planning, Budgeting & Control and how leading banks use them to increase growth and profitability whilst keeping risks at acceptable levels:		
1. To examine how strategic planning is used to set longer term objectives, create exciting and motivating visions, and formulate winning business and support strategies 2. To explore how the best banks translate their strategies into action plans, key performance targets and budgets that are used to measure, manage & reward performance 3. To understand the roles of the board, top management, divisions, and planning & financial control specialists in the overall planning, budgeting & control cycle 4. To assess ways that participants’ banks could improve their planning, budgeting & control up to best-practice levels, and to define the steps needed for progress		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Planning, Budgeting & Control Cycle	Strategic planning. Action planning. Budgeting. Financial control. Performance-related rewards. Evolution of bank planning & control.	
2. Agreeing Objectives and an Exciting Vision	Setting objectives for shareholders, customers, regulators, personnel, and society. Creating a vision that attracts customers, staff & investors.	
3. Formulating Winning Strategies	Formulating business strategies to boost income and contain risks, and support strategies, covering reorganisation, processes, IT and HR.	
4. Developing Action Plans and Budgets	Developing action plans for all managers, covering strategically key tasks, and budgets, focused on key performance targets (KPT’s).	
5. Measuring & Managing Performance	Segmented financial control reports, focused on to KPT’s and budgets. Designing and implementing motivating reward systems.	
6. Organising Planning & Control	Roles of the board, top executives, other managers, and planning & control units in the planning & control cycle. Establishing planning units.	

24. World-Class Human Resource Management in Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To review how leading banks around the world manage their Human Resources in direct support of building their various businesses:		
<ol style="list-style-type: none"> 1. To explore the strategies of the most successful banks, including the contributions made by HR strategy to the success, and the new skills that will be needed in future 2. To examine how the best banks organise themselves so that a high proportion of their personnel are involved with target customers and income-generating activities 3. To review best-practice approaches to performance measurement and appraisal, performance-related reward systems, and the development of a progressive culture 4. To pinpoint ways that participants’ banks could strengthen their own human resources policies and processes up to world-class levels 		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Strategic Importance of Human Resources	Human resources as a key part of overall strategy. Critical new skills for progressive banks. Ensuring HR management supports the business.	
2. Focusing Personnel on to Income-Generation	Reengineering banks for intensive selling and superior customer service. Preparing personnel to move into selling and servicing jobs.	
3. Best-Practice Performance Appraisal	Choosing relevant key performance targets (KPT’s) for different jobs. Focusing planning & control and performance appraisal on to KPT’s.	
4. Modern Reward Systems in Banking	Review of different reward systems used by leading banks. Rewarding selling success, credit and profit performance. Profit-sharing schemes.	
5. Best-Practice Bank Organisation Structures	Organisational options for progressive banks and financial impact of the options. Reorganising banks to improve selling, service & profitability.	
6. Building a Progressive Culture	Increasing the commitment of managers to achieving world-class profitability, selling, service, IT literacy, innovation and meritocracy.	

25. Managing Innovation & Change in Banking		3 to 5 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior managers and “high-flyers”		
SEMINAR OBJECTIVES		
To examine real innovations in banking, and the process of managing innovation and change, with the aim of improving bank growth, profitability and reputation:		
<ol style="list-style-type: none"> 1. To understand the irresistible external forces that are compelling banks to innovate & change, the benefits from implementing fresh ideas, and the risks of not doing so 2. To examine the innovative changes being introduced by leading banks to their strategies, the business they do, and the management methods that they employ 3. To explore the process of managing innovation & change successfully and the steps that can be taken to build a truly innovative culture that searches for effective change 4. To help participants set innovation development priorities for their banks, covering improvements to marketing, selling, risk management, organisation and HR policies 		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Need for Banks to Innovate	More demanding customers. Increasing competition. Pressures on profitability. Changing regulations. New technologies. Globalisation.	
2. Business Innovations by Leading Banks	Creative ways to serve customers. New delivery channels. Evolution of banks into financial services shops. Product diversification & branding.	
3. Management Innovations by Leading Banks	New selling and risk management methods. Centralised-active ALM. New ways to organise and motivate staff. Advanced operations and IT.	
4. The Process of Managing Innovation	Stimulating fresh thinking. Better evaluation of new ideas. Nurturing embryonic innovations and new ventures. Cutting resistance to change.	
5. Building an Innovative Culture	Top management support and enthusiasm. Dedicated personnel. R&D budgets and sufficient time. Reward systems to encourage innovation.	
6. Priorities for Progress at Participants’ Banks	More business innovations? Modern management innovations? Better processes for stimulating, managing and rewarding innovative ideas?	

KEY TECHNICAL METHODS

26. Credit Scoring & Risk-Adjusted Pricing of Loans		2 or 3 days
TARGET PARTICIPANTS		
Chief executives, members of top executive teams, senior credit officers and “high-flyers”		
SEMINAR OBJECTIVES		
To examine how leading banks use Credit Scoring and Risk-Adjusted Pricing to improve the profitability of personal sector lending:		
<ol style="list-style-type: none"> 1. To understand the roles of credit scoring and risk-adjusted pricing in world-class credit risk management, and how these tools help improve loan portfolio performance 2. To study how credit scores are developed and tested, the many ways they are used in practice, their advantages and limitations, and how to overcome resistance to their use 3. To understand the long term strategic importance of risk-adjusted pricing, how the method is applied in practice, and how to deal with obstacles to implementation 4. To practise credit scoring and risk-adjusted pricing methods and to assess how participants’ banks could introduce, or upgrade, their use of these modern tools 		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. World-Class Credit Risk Management	The 13 main elements & 250 sub-elements of credit risk management. Definitions of world-class, and lesser, standards in each element.	
2. Developing and Testing Credit Scores	Collecting data for credit scoring. Developing scores using statistical methods. Testing scores on historical data and by parallel running.	
3. Using Credit Scoring in Practice	Granting credit. Setting credit limits and loan prices to reflect risk. Assessing advertising campaigns. Training credit officers.	
4. Strategic Importance of Risk-Adjusted Pricing	Different pricing methods used. Pricing to cover costs of funding, bad debts and operations, and to ensure shareholders get their target ROE.	
5. Applying Risk-Adjusted Pricing in Practice	Pricing individual loans. Responding to competitors’ prices. Exploiting competitive dominance. Focusing on lending profitability, not just size.	
6. Priorities for Progress at Participants’ Banks	Training about scoring and risk-pricing? Collecting data and procuring IT systems for scoring? Reducing resistance to risk-adjusted pricing?	

27. Profitability Measurement Using Transfer Rates		2 to 5 days
TARGET PARTICIPANTS		
Senior bankers who need accurate measures of margins and profitability and “high flyers”		
SEMINAR OBJECTIVES		
To examine the various Transfer Rate Systems used by banks to measure net interest margins and profitability, to identify the best approach, and to explore the impact on top level decision-making:		
<ol style="list-style-type: none"> 1. To explain how the transfer rate system chosen affects, profoundly, decision-making in the areas of ALM (asset & liability management), marketing, credit, IT and HR 2. To understand alternative transfer rate systems, their pros & cons, and to choose the most accurate system for implementation at participants’ banks 3. To explore how leading banks use transfer rates to measure the profitability of deposits, loans, customers, market segments, branches, ALM & investment decisions 4. To assess ways that participants’ banks could improve their own transfer rate system(s), and to discuss the steps needed to implement necessary changes 		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. The Strategic Importance of Transfer Rates	Importance of accurate measures of net interest margin and profitability for decisions about marketing strategy, credit policy and ALM strategy	
2. Choosing the Best Transfer Rate System	Traditional profit & loss accounting, psychological rates, cost-of-funds, single pool rate, dual pool rates, and mark-to-market rates. Variations.	
3. How Transfer Rates Affect Marketing Strategy	Measuring the margins and profitability of deposits, loans, customers, market segments and branches. Adapting marketing strategy.	
4. The Impact of Transfer Rates on Credit Policy	Measuring the margins and profitability of individual loans and whole loan portfolios. Adjusting credit policy to reflect true profitability and risk.	
5. The Central Role of Transfer Rates in ALM	Separating margins from ALM, deposits and loans. Impact on overall bank strategy, credit & market risk policies, and performance appraisal.	
6. Priorities for Progress at Participants’ Banks	Increasing knowledge about transfer rates? Procuring necessary IT systems? Adjusting strategies, policies and performance appraisal?	

28. Maths & Models for Modern Bankers		3 to 10 days
TARGET PARTICIPANTS		
“High-flyers” who have good knowledge of mathematics and can use Excel worksheets		
SEMINAR OBJECTIVES		
To examine useful mathematical methods and financial analysis tools that have become essential to the management of modern banks:		
<ol style="list-style-type: none"> 1. To refresh participants’ understanding of the essential mathematical methods and financial analysis tools that are now commonly used in modern banks 2. To study how the mathematical methods and financial analysis tools are used in strategy formulation, marketing, selling, credit management, ALM and reorganisation 3. To practise use of the various mathematical methods and financial analysis tools by using them in the special case studies designed for the seminar 4. To discuss the practical application of the maths & models in participants’ banks and the steps needed for them to be understood better, accepted and applied routinely 		
KEY THEMES	ILLUSTRATIVE SUBJECTS	
1. Essential Maths and Financial Analysis Tools	<p>Mathematical Methods: Weighted and moving averages. Means and modes. Variances and standard deviations. Probability distributions. Bank ratio analysis. Correlation and multiple regression analysis.</p> <p>Financial Analysis Tools: Compound interest. Discounted cash flow analysis (DCF). Net present value (NPV). Internal rate of return (IRR).</p>	
2. Maths & Models for Bank Strategy Formulation	<p>Comparing Banks’ Performance: Identifying the key ratios that determine banks’ relative profitabilities. Measuring banks’ market shares. Explaining why some banks perform better than others.</p> <p>Managing the Bank’s Performance: Allocating capital to strategic business units (SBU’s) and calculating the associated returns. Projecting bank balance sheets, profit & loss accounts and key ratios. Measuring productivity and productivity gains.</p> <p>Strategic Moves: Evaluating the return on proposed capital and other investments, e.g. bonds, new branches and IT investments. Extracting value from bank mergers and acquisitions.</p>	
3. Maths & Models for Marketing & Selling	<p>Marketing: Assessing market attractiveness and competitive strength. Estimating market penetrations and market shares. Measuring the profitability of products, customers, market segments and branches, before and after operating costs and bad debts.</p> <p>Selling: Measuring cross-selling ratios. Estimating and boosting selling intensity. Identifying key factors for success in selling bank products, for example, deposit products.</p>	
4. Maths & Models for Credit Risk Management	<p>Credit Profitability: Calculating the profitability of loans. Measuring the profitability of loan portfolios. Estimating and reducing the operating costs of credit management.</p> <p>Credit Risks: Developing credit scores with multiple regression analysis. Setting risk-adjusted loan prices to cover the costs of funding, operations and bad debts, and to yield a target return on shareholders’ equity. Measuring the risks of loan portfolios.</p>	
5. Maths & Models for ALM	<p>ALM Profits: Calculating ALM profits using different transfer rate systems (cost-of-funds, single and dual pool rate, and mark-to-market systems). Separating ALM margins and profits from deposit and lending margins and profits. Dividing ALM profits into “gapping” (mismatching) and structural ALM profits.</p> <p>ALM Risks: Estimating market risks using standard deviations and value-at-risk (VAR) Monte Carlo risk simulation models.</p>	
5. Maths & Models for Reorganisation	<p>Organisational Design: Calculating the balance of profit-centres and cost-centres within a bank’s organisation structure. Measuring a bank’s spans-of-control. Estimating the reduction in staff numbers and costs by widening spans-of-control and thereby reducing management layers.</p> <p>Use of Time: Estimating how time is used across key functions: selling, credit management and operations.</p>	

ABOUT BATT-CONSULTING

Experienced Senior Bankers & Consultants

The seminars from Batt-Consulting are designed and led by one or more of the firm's senior consultants who have:

- Led hundreds of workshops & seminars for individual banks and spoken regularly for banking institutes, central banks, universities and other providers of bank training
- Held top positions in 20 banks based in Europe, the USA, Latin America, the Middle East and Asia Pacific; and worked for 14 other management consulting firms

SOME OF OUR INTERNATIONAL SEMINAR LEADERS AND SENIOR BANK CONSULTANTS

Christopher Batt

Profile: Acknowledged top adviser to the owners, leaders and senior managers of banks about strategy, reorganisation and best-practices. An experienced banker, strategist and credit card expert. Consulting to over 140 banks in more than 50 countries. Designer and leader of workshops and seminars for the boards and top executive teams of banks around the world.



Top Banking Positions:

- Jordan Ahli Bank in Jordan - Chief Operating Officer = CEO, reporting to the Chairman of the Board
- Visa International in the USA - Member of Visa's top Executive Committee, Head of Global Strategy
- Grindlays Bank in the UK - GM of Specialised Finance
- NatWest Bank in the UK - Group Planning Manager

Consulting Experience: McKinsey & Company, Booz Allen & Hamilton, A.T. Kearney and Spicers Consultants.

Specialisations: Strategy formulation, strategy implementation, reorganisation, marketing, selling, credit management and ALM.

Qualifications: University of Cambridge, University of London, Fellow of the UK's Chartered Institute of Bankers in recognition of status in UK banking and training services to senior bankers.

Paul McInerney

Profile: Extensive executive-level consulting and training for banks in Europe and Middle East. Focus on personal, premium, private & SME banking & management of modern branch networks. An experienced banker and authority on innovation management in banking.



Top Banking Positions:

- Lloyds Bank
- TSB Bank
- Bradford & Bingley

Consulting Experience:

- Henley-Incubator at the Henley Management College
- NML Consulting

Specialisations: Strategy, marketing and organisation for retail, premium & SME banks; management of branches, sales & credit.

Qualifications: Henley Management College, Cranfield Business School, Associate of the UK's Chartered Institute of Bankers.

Michael Green

Profile: A top international banker. An internationally-renowned leader in enterprise risk management in banking. Accomplished expert in the design and implementation of fundamental strategic change and in corporate governance and risk management by the main boards and top executive teams of banks. Extensive experience across Asia-Pacific, Europe and the Americas.



Top Banking Positions:

- Barclays Bank - Chief Operating Officer, Group Risk (worldwide role)
- Standard Chartered Bank - Main Board Director, Risk, Operations & Technology (worldwide roles)
- National Australia Bank Europe, covering Clydesdale Bank and Yorkshire Bank - Head of Risk
- ANZ Banking Group in Australia - GM of Retail Risk
- Lloyds Bank: UK Chief Lending Officer, Brazil, Japan, Singapore, Spain

Specialisations: Strategy formulation, strategy implementation, corporate governance, risk management and reorganisation.

Qualifications: Oxford University, INSEAD. Diploma in Company Direction (governance) from the UK's Institute of Directors.

Chris Churchill-Coleman

Profile: Leading adviser about IT to the leaders of banks across the UK, USA, Europe, Middle East and Africa. Expert at internet & mobile banking. Wide experience of major IT systems changes, including core IT systems replacements. Years of experience as a practical banker.



Top Banking Positions:

- Abbey National Bank
- Cahoot (internet bank)
- Nationwide (mortgage bank)

Consulting Experience:

- Open Text
- The Prism Group

Specialisations: Bank strategy, IT strategy, internet banking, mobile banking, core IT systems replacement.

Qualifications: University of Leicester, Associate of the UK's Chartered Institute of Bankers, a UK Chartered Treasurer.

Extensive Top Level Consulting

The seminars from Batt-Consulting are based on the practical experience gained from the firm's consulting work with banks all over the world. This work deals with overall strategy formulation & implementation, marketing, selling, branch network management, credit risk management, asset & liability management, reorganisation, reengineering, operations, human resource management, information technology, planning & control, corporate governance and cultural change.

This work requires our consultants to be up-to-date with developments in banking, and leading banks' strategies, organisation structures and management methods. This means it is relatively easy for the consultants to design and lead seminars that are fresh, interesting and practical.

SOME MORE OF OUR INTERNATIONAL SEMINAR LEADERS AND SENIOR BANK CONSULTANTS

Dr. Loris Biaggio

Profile: Top Swiss private banker. Extensive leadership of bank IT, HR, finance, IT, operations and risk functions. Wide range of bank audit experience and of top level management consulting to banks in Europe and the Middle East. Major contributions to the Swiss Banking industry. Workshops and seminars for bank boards and top executive teams.



Top Banking Positions:

- Banca del Gottardo - Member, Board Executive Committee
- Liechtensteinische Landesbank (Switzerland) - Member of the top management team
- Swiss Bankers Association, Member of the Committee of the Risk & Derivatives Commission
- Credit Suisse - branch banking

Consulting Experience:

- Peat, International Consultants - Senior Bank Consultant
- Peat Marwick & Mitchell - Senior Bank Auditor

Specialisations: Private banking, strategy, reorganisation, risk management, ALM, IT, operations and HR management.

Qualifications: Zurich University, PhD (Dr. oec. publ., summa cum laude) and masters degree.

Tomas Kadlec

Profile: Specialist in bank strategy formulation and implementation, development of IT system strategy including the replacement of core systems, ALM, marketing strategy formulation-product development. Frequent speaker at seminars for senior bankers.



Bank Consulting Experience:

- Western and Eastern Europe
- Middle East and North Africa
- South East Asia

Specialisations:

- Overall bank strategy and IT strategy formulation
- Market segmentation and profitability analysis
- Asset & liability management
- Reengineering, reorganisation and associated HR issues

Academic: International Business, University of Economics, Prague.

Carey Mackinnon

Profile: 30+ years experience in top level management consulting. Leader of several of the biggest logistics projects ever carried out by major banks in the Middle East and Asia-Pacific. Specialist in the reorganisation and modernisation of bank branch networks, internet banking and e-commerce, major change projects, customer service quality programmes for banks.



Top Consulting Positions:

- KPMG Consulting, Chief Operations Officer, Asia-Pacific
- Beacon International Management, Co-Founder & Principal
- CL Mackinnon & Associates, Managing Partner

Consulting Experience:

- Middle East, especially Egypt and Saudi Arabia
- Asia-Pacific, including Australia, Singapore and South Korea
- United Kingdom, Europe and Africa

Specialisations: Reorganisation of branch networks, pilot branches and roll-out; policies & procedures for operations, IT, finance and HR; e-strategies using new e-commerce solutions; joint ventures & alliances for internet banking and e-commerce, and trade finance.

Qualifications: Natural Sciences and Maths, Engineering, Seamanship and Marine Navigation.

Milan Zika

Profile: Specialist in bank strategy formulation and implementation, design & reorganisation of banks around priority market segments, the design and implementation of segmented planning, budgeting & control systems. Regular speaker at seminars for senior bankers.



Bank Consulting Experience:

- Western and Eastern Europe
- Middle East
- South East Asia

Specialisations:

- Strategic and action planning, budgeting, financial control
- Reengineering, reorganisation and associated HR issues
- Marketing & sales support
- Credit risk management, asset & liability management

Academic: Economics, University of Economics, Prague.

Worldwide Work

Batt-Consulting is a specialised, top level management consulting and training firm that works, world-wide, with banks and other organisations active in the financial world.

The firm is based in the United Kingdom with consultants in the UK and Czech Republic. It was established in 1990 to provide top level consulting and training to banks with an emphasis on profit improvement, business and support strategy, risk management and reorganisation work.

The firm's senior consultants have all held senior positions in banks. The majority have worked for other prominent management consulting companies. Over their careers as both bankers and consultants they have served more than 150 banks in over 50 countries.

Services Provided

The main mission of Batt-Consulting is to help banks "increase profitability at acceptable levels of risk". This means resolving complex issues that relate to:

*Overall Bank Strategy
Domestic Strategy
Marketing, Product & Delivery Channels Strategy
Credit Risk Policies & Processes
Organisation Structure Design & Implementation
Management Process Reengineering
Information Technology & Internet Banking
Planning & Control Systems*

*Corporate Governance
International Strategy
Selling Intensity & Methods
Asset & Liability Management
Treasury Strategy & Organisation
Operations Strategy & Reengineering
Human Resource Management
Management Information Systems*

The firm provides three types of service:

*Management Consulting
Best-Practices
Education*

*Designing and Leading Strategic Projects
Helping Banks to Reach World-Class Standards
Leading Top Management Workshops & Seminars*

Consulting & Best-Practice Clients

Our consulting and best-practice clients are the owners and leaders of banks and other financial institutions, both small and large. Some are famous internationally. Others are leaders in their own local markets. Most importantly, we serve:

*Commercial Banks
Savings Banks
Mortgage Banks
Co-operative Banks
Private & Premium Banks
Financial Services Groups*

*Investment Banks
Merchant Banks
Asset Management Firms
Stock Brokers
Central Banks & Regulators
Insurance Companies*

Education Clients

Batt-Consulting serves four types of education client:

***Individual Banks.** We help banks' top teams keep up-to-date with bank strategies and methods by designing and leading short, intensive, in-house workshops & seminars.*

***Banking Academies & Institutes.** For these we design and lead public training meetings for senior bankers.*

***Sponsors of Bank Education,** including banking schools, central banks, bankers' associations and universities.*

***Providers of IT to Banks.** These companies often ask us to brief them about banking developments and strategies to help ensure their own services are correctly focused.*

www.batt-consulting.com

Batt-Consulting

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