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# STRATEGY, ORGANISATION AND TOP TEAM TRAINING FOR BANKS

**“Increasing Bank Profitability at Acceptable Risk”**



***Batt-Consulting***

MANAGEMENT CONSULTANTS & TOP TEAM TRAINERS  
FOR THE LEADERS OF BANKS

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### **Batt-Consulting**

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## OVERVIEW OF BATT-CONSULTING

Batt-Consulting is a specialised, top level management consulting and training firm that works with banks and other financial companies, worldwide. It was established in 1990 and provides three types of service:

- ❖ **Consulting:** Designing & Leading Strategy & Reorganisation Projects for Banks
- ❖ **Best Practice:** Helping Banks to Reach “World-Class” Levels of Strategy & Management
- ❖ **Education:** Leading Workshops & Seminars for Senior Bankers

The firm’s leading consultants have all held top positions in banks. Most have worked for other prominent management consulting companies. They have served over 150 banks in more than 50 countries.

### ❖ Focus on Profitability & Risk

The firm’s main mission is to help banks increase profitability at acceptable levels of risk. This means resolving complex issues that relate to:

*Overall, Domestic & International Strategy  
Retail, Premium & Private Banking  
SME & Corporate Banking  
Marketing Strategy, Selling Intensity & Methods  
Product & Delivery Channels Development  
Credit Risk Policies & Processes  
Asset & Liability Management and Treasury*

*Organisation Structure Design & Implementation  
Corporate Governance at Main Board Level  
Process Reengineering  
Operations Strategy  
Information Technology & Internet Banking  
Human Resources Management  
Planning, Control & MIS*

### ❖ Worldwide Work With a Focus on Europe & the Middle East

Batt-Consulting is based in the United Kingdom and has consultants located in the UK and Czech Republic. They work worldwide but concentrate on Europe and the Middle East:

*Over their careers the firm’s senior consultants have served many banks across Europe, the Middle East, North and South America, Asia-Pacific and Africa. This experience spans almost every type of bank*

*The firm was established to provide consulting and training to banks with an emphasis on business strategy, risk management, support strategy and reorganisation work. It started in the UK in 1990*

## OUR CLIENTS

The firm serves three types of client: Consulting, Best Practice and Education Clients.

### ❖ Consulting Clients

Our consulting 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:

*Retail, Private and Premium Banks  
SME and Commercial Banks  
Savings Banks  
Mortgage Banks  
Co-operative Banks*

*Corporate and Institutional Banks  
Investment Banks  
Merchant Banks  
Asset Management Firms and Stock Brokers  
Financial Services Groups*

All of these clients ask us to help make big strategic changes over many months, sometimes years.

### ❖ Best Practice Clients

These are banks that are ambitious to have “world-class” strategies and management methods. We help them to set development priorities - usually over a period of 2 or 3 weeks - by applying a range of assessment methodologies that we have developed with leading banks around the world.

### ❖ Education Clients

We help senior bankers keep up-to-date with banking strategies and management methods by designing and leading short, intensive workshops and seminars. Chiefly, these are in-house, private events for individual banks all over the world. We also speak often at public meetings sponsored by leading organisers of management education.

*Individual Banks. For these we design and lead short workshops & seminars for the top team*

*Sponsors of Bank Education. Banking academies, central banks and universities are also clients*

*Banking Institutes. We develop, chair and speak at many public training meetings for senior bankers*

*IT Suppliers to Banks. To these IT companies we explain bank strategies and management methods*

Many banks that have used our education services have also asked us to give consulting support.

## ❖ Examples of Bank Clients

Some of the banks that our consultants have served over their careers - as consultants, bankers or both - include:

BANKS	SCOPE OF WORK	BANKS	SCOPE OF WORK
American Express	UK and USA	Banco Finantia	Portugal
Citibank	UK	Banco Hispano Americano	Spain
Visa International	Global	Banco Mello	Portugal
Abbey National	UK	Bank of Cyprus	Cyprus
Bank of England	UK	Bank of Ireland	Europe & Ireland
Bradford & Bingley	UK	Banque de Suez Nederland	Netherlands
Cooperative Bank	UK	Barclays Bank	Global
Coutts & Co.	UK	Caixa Economica do Funchal	Portugal
Lloyds Bank	Global	BISF	Spain
National Australia Bank Europe	UK	Caixa Terrassa	Spain
National Westminster Bank	UK & Spain	Caja Laboral Popular	Spain
StanChart Merchant Bank	Global	Central Bank of Cyprus	Cyprus
Standard Chartered Bank	Global	Christiania Bank	Norway & UK
TSB Bank	UK	Cyprus Popular Bank	Cyprus
Al-Ahli International Bank	Lebanon	Den Danske Bank	Denmark
Arab African International Bank	Egypt	Generale de Banque	Belgium
Arab Bank	Jordan & Egypt	Grindlays Bank Group	Global
Jordan Kuwait Bank	Jordan	Hellenic Bank	Cyprus
Bank of Alexandria	Egypt	La Caixa	Spain
Central Bank of the UAE	UAE	Lithuanian Savings Bank	Lithuania
Gulf Investment Corporation	GCC States	Postipankki	Finland
Housing Bank	Jordan	Svenska Handelsbanken	Sweden
JIF Bank	Jordan	Swiss Banking Corporation	Global
Jordan Ahli Bank	Middle East	Union Banka	Czech Republic
Kentbank	Turkey	Van Lanshott Bankiers	Netherlands
Kuwait Finance House	Kuwait	ANZ Banking Group	Australia & NZ
National Bank of Egypt	Egypt	Bangkok Bank	Thailand
National Commercial Bank	Saudi Arabia	Bank of Asia	Thailand
Toprakbank	Turkey	Bank Utama	Malaysia
Banamex	Mexico	Malayan Banking Berhad	Malaysia
Banco Standard Chartered	Latin America	Public Bank Berhad	Malaysia
AIB Allied Irish Banks	Ireland & UK	ABSA	South Africa
AMRO Bank	Netherlands	Central Bank of Nigeria	Nigeria
Banca del Gottardo	Switzerland	Standard Bank	South Africa
Banca Finesor	Spain	Trust Bank	South Africa
Banco de Portugal	Portugal	Volksskas Bank	South Africa

## ❖ Examples of Public Education Clients

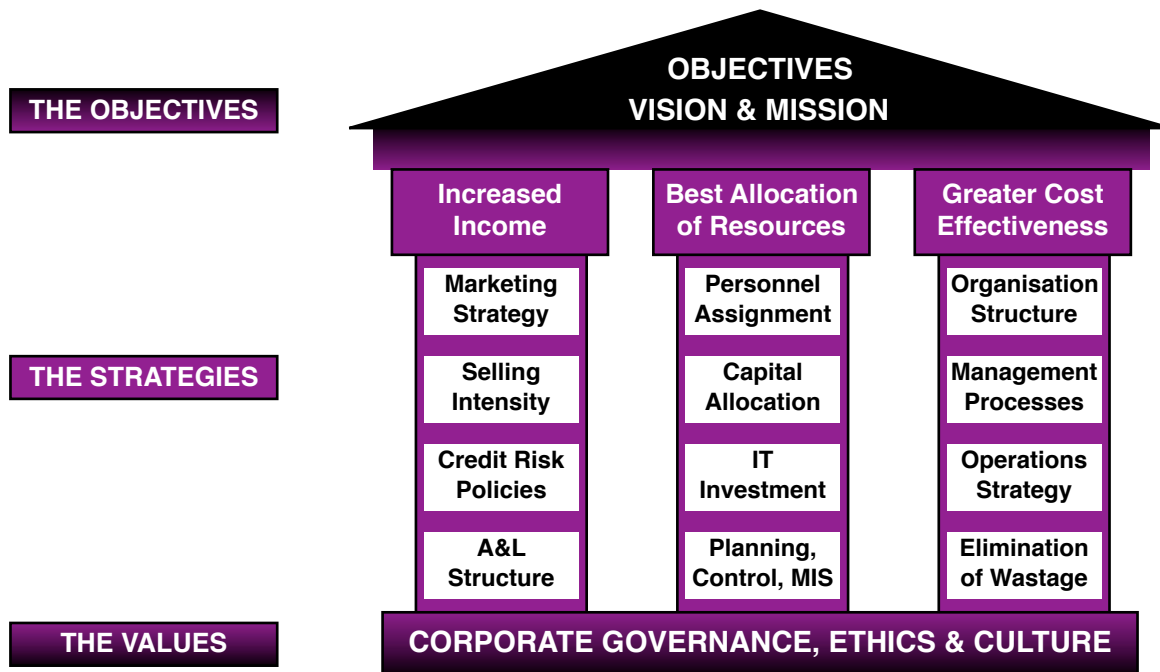
We have served many sponsors of public education and training for senior bankers. Examples are:

ORGANISATION	COUNTRY	ORGANISATION	COUNTRY
Institute of Banking & Finance	Bahrain	Instituto Formação Bancária	Portugal
IBM Europe	Belgium, Spain	Institute of Banking at SAMA	Saudi Arabia
Institute of Banking Science	Brazil	Institute of Banking & Finance	Singapore
Here & Now Associates	Cyprus	Top Team Training	Singapore
Bankovní Institut	Czech Republic	School of Business Leadership	South Africa
European Union	Ecuador	Euroforum	Spain
Egyptian Banking Institute	Egypt	Instituto Crédito Oficial	Spain
UNISYS	France	Instituto de Empresa	Spain
Centre for Mgt. Technology	Indonesia	Int. Savings Banks Institution	Switzerland
Associazione Bancária Italiana	Italy	Swiss Banking School	Switzerland
Institute of Banking Studies	Jordan	Union of Arab Banks	Tunisia
Lebanon Banks Association	Lebanon	Middle East Mgt. Centre	Turkey
Asian Banker Bank Academy	Malaysia	Chartered Institute of Bankers	UK
Association of Merchant Banks	Malaysia	FT Conference Organisation	UK
Banking Council of Pakistan	Pakistan	Henley Management College	UK
EMS European Mgt. Services	Pan-Europe	Institute for Int. Research	UK
Management Centre Europe	Pan-Europe	Citia BTC	Ukraine

## MORE ABOUT OUR SERVICES

### ❖ Consulting: Designing & Leading Strategy & Reorganisation Projects for Banks

Banks ask us to help meet the challenges involved in improving profitability at acceptable risk. We help to clarify longer term objectives, create exciting visions and write mission statements. We get deeply involved in formulating strategies that will drive up income, increase cost-effectiveness and improve allocation of resources. To provide strong foundations, we assist with enhancing the basic values of banks by guiding improvements to corporate governance, ethics and culture:



To help meet these challenges successfully, we design and lead important projects on behalf of top management. Typically, these projects last several months, sometimes years, and require us to train and manage large teams of bank personnel. Some examples of this type of work include:

#### Focus on Increasing Income at Acceptable Risk

- *Development of domestic strategies ..... Europe, Middle East, ASEAN Region, Latin America, USA*
- *Formulation of international expansion strategies ..... Europe, ASEAN Region, Middle East*
- *Reformulation of global strategy for major credit card companies ..... Europe, USA*
- *Design, piloting and roll-out of new sales channels and segmented branches ..... Europe, Middle East*
- *Development of credit policies and procedures across 25 countries ..... Global*
- *Establishment of strategies for global ALM, Sales & Trading for famous banks ..... Global*

#### Focus on Increasing Cost-Effectiveness

- *Reorganisation of banks with over 20,000 employees ..... Europe, ASEAN Region, Africa*
- *Design and launch of modern risk management divisions and best practice credit committees ..... Middle East*
- *Reengineering of key management processes ..... Europe, Middle East, ASEAN Region*
- *Centralisation of branch network operations ..... Europe, Middle East*
- *Overhead cost reduction at well-known banks ..... Europe, USA*

#### Focus on Resource Allocation

- *Retraining and reassignment of 20% of the workforce into selling jobs ..... Europe, Middle East, Africa*
- *Reallocation of capital to reflect opportunities and risks ..... Europe, Middle East*
- *Selection of new core banking systems for small but progressive banks ..... Europe, Middle East*
- *Implementation of segmented budgeting and control systems for branches ..... Europe, Middle East*

#### Focus on Values

- *Guidance in launching best practice main Board governance committees ..... Europe, Middle East*
- *Preparing the "Code-of-Ethics" for middle-sized banks ..... Europe, Middle East*

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## ❖ Best Practice: Helping Banks to Reach “World-Class” Standards

Working with leading banks in many countries, we have developed well-proven methodologies for assessing - objectively, quickly and inexpensively - how well a bank compares in key areas to the best banks in the world. These comparisons allow improvement priorities to be identified, usually over a 2 or 3 week period. Our assessment methodologies include:

### ASSESSMENT METHODOLOGIES

#### Business Strategy Focus

**STRAM** ..... Strategy Assessment Methodology  
**REAM** .... Retail Banking Assessment Methodology  
**PRAM** ... Private Banking Assessment Methodology  
**SMEAM** ..... SME Assessment Methodology  
**CORBAM** ..Corporate Banking Assessment Method  
**GAM** .. Corporate Governance Assessment Method  
**MAM** ..... Marketing Assessment Methodology  
**PAM** ..... Product Assessment Methodology  
**SAM** ..... Selling Assessment Methodology  
**CRAM** ..... Credit Risk Assessment Methodology  
**PALM** ... Progressive Asset & Liability Management  
**RAM** ..... Risk Assessment Methodology

#### Support Strategy Focus

**ORGAM** .... Organisation Assessment Methodology  
**ROMP** ..... Reengineering Ops. & Mgt. Processes  
**HURAM** .... Human Resources Assessment Method  
**TVA** .....Technology Value Added Methodology

### FOCUS OF ASSESSMENTS

#### Business Strategy Focus

Overall Bank and Divisional Strategies  
Strategy & Organisation for Retail Banking  
Strategy & Organisation for Private Banking  
Strategy & Organisation for SME Banking  
Strategy & Organisation for Corporate Banking  
Governance by the Main Board and Top Team  
Marketing Strategy, Organisation & Methods  
Product Management & Product Selling  
Selling Intensity, Organisation & Methods  
Credit Policies, Processes & Organisation  
Strategies & Organisation for ALM & Treasury  
Credit, Market & Operating Risk Management

#### Support Strategy Focus

Overall & Divisional Organisation Structure  
Reengineering to Free People for Selling  
HR Strategy, Organisation & Processes  
IT Strategy, Organisation & Processes

The methodologies lead to detailed action plans for moving up to “world-class” levels in the areas being assessed. They each involve examining over 250 factors and provide a comprehensive assessment of the bank’s strengths and weaknesses against the best banks in the world.

Using the framework and definitions of the particular methodology being used, a joint team of senior executives of the bank and our consultants assesses the bank’s capabilities in each of the 250+ factors. Each factor is scored 1 to 4 to indicate its phase of development:

- **Score 1 = “Embryonic”** - An unacceptable, dangerous, even primitive level at which to operate. The probability of large losses, even failure, is very high
- **Score 2 = “Developing”** - An unacceptable level at which to operate except for short periods. The chance of poor growth and/or significant losses is high
- **Score 3 = “Established”** - An acceptable and common level of development but not “world-class”. Profitability and growth may not be high but large losses are unlikely
- **Score 4 = “World-Class”** - The excellent level reached by the world’s best banks. Profitability, after bad debts, and growth are likely to be superior

Typically, the bank discovers that in some areas it is already “world-class” but in others it has scope to improve. Sometimes, urgent improvements are needed without which the bank would remain in peril. The assessment methodologies readily reveal these priorities.

They work well and fast because they combine the knowledge and judgement of the bank’s best officers with the experience and methods of Batt-Consulting. A joint team approach is key and the following are involved:

- **Team Members from the Bank.** The choice of officers depends on the assessment methodology being applied. They work full-time on the assessment for 1 to 3 days
- **Senior Managers of Units Being Assessed.** Their involvement only lasts a few days but they need to contribute to the assessments, learn about “world-class” standards, and build commitment to necessary changes
- **Top Management of the Bank.** Evidently, important decisions must be taken at this level
- **Team Members from Batt-Consulting.** 1, 2 or 3 consultants is normal

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## ❖ Education: Leading Workshops & Seminars for Senior Bankers

The top teams of progressive banks are keen to understand the type of strategies and management approaches followed by “world-class” banks. Many ask Batt-Consulting to design and lead seminars about these important subjects.

*Because we help banks to resolve vital strategic issues, we know which seminar subjects are of greatest interest to top bankers in different types of bank and country. We develop seminars that are relevant, stimulating and fresh.*

*Because our consultants have held top positions in leading banks around the world, they have the experience necessary to judge which approaches to strategy and management are practical and will be successful.*

To assist banks that wish to be “world-class”, our firm has developed a series of 8 seminars which are shown below. They focus on the issues that banks most frequently ask us to help resolve:

- The first seminar is an overview that examines all elements of bank strategy and shows how they can lead to greatly increased profitability at acceptable risk
- The next seminars go into more detail about key business strategies, crucial support strategies and best practice planning & control systems. These can be commissioned separately

Each seminar last 2 to 5 days, sometimes longer:

### THE OVERVIEW SEMINAR

**Increasing Bank Profitability  
at Acceptable Risk**

#### FOCUS ON BUSINESS STRATEGIES

**“World-Class”  
Marketing & Selling**

**“World-Class”  
Credit Risk Management**

**“World-Class”  
Asset & Liability Management**

#### FOCUS ON SUPPORT STRATEGIES

**Reorganising & Reengineering  
for Higher Profits**

**Extracting Maximum Value from  
Information Technology**

**Managing & Motivating  
the Workforce for Excellence**

#### FOCUS ON STRATEGIC PLANNING & ACTION PLANNING, BUDGETING & FINANCIAL CONTROL

**Best Practice Bank  
Planning & Control Systems**

The seminars are integrated. They fit together well and the series covers all key aspects of running banks successfully in competitive markets. Separate brochures describe the seminar series in detail. The “tailor-making” of the seminars is handled before the seminar series begins.

We also design and lead stand-alone seminars about other subjects. Examples are:

*Best Practice Corporate Governance*

*Increasing Top Team Effectiveness*

*“World-Class” Retail Banking*

*“World-Class” Premium & Private Banking*

*“World-Class” SME Banking*

*Relationship Management in Corporate Banking*

*Cutting & Controlling Bank Costs*

*Innovation Management in Banking*

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