

€ TRAINING

Banking and Financial Intermediation



2 - 6 September 2024
Tbilisi (Georgia)



Banking and Financial Intermediation

REF: T2011 DATE: 2 - 6 September 2024 Venue: Tbilisi (Georgia) - Fee: 5830 Euro

Introduction:

This training program offers a thorough understanding of financial institutions' roles and operations within the economy. It equips professionals to navigate banking complexities and contribute effectively to the financial sector.

Program Objectives:

At the end of this program, participants will be able to:

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

Targeted Audience:

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

Program Outline:

Unit 1:

An Overview of The Monetary Financial System:

- The Financial and Monetary System.
- Financial Intermediation: What Is It?
- The Function and Purpose of Banking and Financial Intermediary.

- Instruments of Finance & Securitization.
- Financial Markets.
- Disintermediation.

Unit 2:

The Bank's Balance Sheet & Income Statement:

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

Unit 3:

Providing Credit - the Bank's Major Role:

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

Unit 4:

The Financial Crisis and Lessons Learnt:

- Causes of the Financial Crisis.
- Consequences of the Financial Crisis.
- The Role of Derivatives.
- Lessons Learnt.



- International Regulatory Requirements.
- The Confidence Function.

Unit 5:

Banking Services:

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