

Banking Uncovered: Fundamentals and insights

GOALS

In our modern society, banks constitute the beating heart of our economy and play an indispensable role in the financial ecosystem. Bank management entails a complex interplay of strategic decisions, risk management, and customer-centric service. Efficient capital utilization, compliance with regulations, and technological innovation are some of the key elements. Nevertheless, banks face numerous challenges and opportunities in a rapidly evolving world, where digital disruption, stricter regulations, and changing customer expectations compel the sector to continuously adapt and innovate. How financial institutions confront these challenges largely determines their role and relevance in the society of tomorrow.

The objectives of this training are:

- to understand the importance of financial intermediation in our economy;
- to discover the crucial role of credit provision by banks in the growth and stability of our economy;
- to gain insight into the various business models and activities of banks;
- to understand the structure of a Belgian bank balance sheet and how it is managed;
- to examine the dynamic interaction between risk and profit in bank management;
- to stay updated on current themes.

We are confident that this training will equip you with the knowledge and skills necessary to make a valuable contribution to the financial sector.

SUMMARY

Category:

- Retail banking

Difficulty level:

Basic

Certification type:

In class training

Price:

- Member: € 460.00
- Non member: € 555.00
- Partner BZB: € 460.00
- Incompany: custom tailored, prices on demand

CPD hours:

- Bank: **6h** general
- Insurances: **6h** general
- Consumer loans: **6h** general
- Mortgages: **6h** general
- Compliance: **6h**

INTENDED AUDIENCE

This training course can be followed by professionals in finance and banking or anyone who wishes to obtain a general knowledge of the activities, products, and organization of a financial institution.

FOREKNOWLEDGE

Basic level training: this training requires no prior knowledge and covers the basics of the subject.

CONTENT

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Introduction: The importance of a good understanding of the banking world and its operations

Module 1: The role of banks in our society

- Importance of financial intermediation
 - Financial intermediation and its role in the economy
 - Impact on individuals and businesses
- Credit provision by banks, essential for our economy
 - Credit provision and investments
 - Economic growth and stability
- Various business models and bank activities
 - Different bank activities and departments
 - Business models in the banking sector

Module 2: Key elements of bank management

- The structure of a Belgian bank balance sheet
 - Balance sheet items and their significance
 - Capital structure and liquidity
- Bank management and the continuous interaction between risk and profit
 - Risk analysis and management
 - Profit optimization and risk control
- Safety and stability
 - The regulatory and supervisory role of government agencies to ensure the stability and integrity of the banking system.
 - The function of central banks as a 'lender of last resort'.
- Risk management
 - Methods and strategies used by banks to identify, measure, and control risks.
 - Balancing risk and profitability.
- Compliance and regulation
 - The legal requirements and rules that banks must comply with to conduct their activities.
 - The importance of compliance with rules and regulations to protect customers.

Module 3: Challenges & opportunities for banks

- Technological innovation and digitization
 - The impact of technological developments on how banks operate and deliver services.
 - The rise of online banking, mobile apps, and fintech companies.
- Social role and sustainability
 - The importance of sustainability and corporate social responsibility in the banking sector.
 - The role of banks in promoting economic, social, and environmental responsibility.

PRACTICAL INFORMATION

- **Duration:** 1 day training (6 class hours)
- **Hours:** 09:00 to 17:00
- **Location:** Febelfin Academy: Phoenix building, Koning Albert II-laan/Boulevard du Roi Albert II 19, 1210 Brussels
- **Language:** This training will be given in English

METHODOLOGY

You follow a **'Classroom training'** in a group. You, the other participants and the teacher are all present in the same classroom at an agreed time. There is an opportunity for interaction and feedback, both from the participants to the teacher and vice versa. The teaching material consists as a basis of a presentation via the MyFA learning platform, supplemented with various other items (such as digital syllabus, presentation, audiovisual fragments, etc.).

Training material: PowerPoint Presentation (slides)