# **MANAGEMENT**

# People risk

Moody's Analytics has received numerous inquiries from banks about the needs of their staff and their pledge to meet their organisational goals with an 'investment in learning'

year Moody's Analytics announced a major partnership in the region with Abu Dhabi Commercial Bank.

"We began this year with a resolution to provide the staff of banks in the region with the skills and knowledge to meet the challenges of the fast moving markets in which they work," says Clive Humphrey, Global Head of Credit Solution.

## **HUMAN ASSET** DEVELOPMENT

Moody's Analytics Professional Development Services has been providing financial services with learning and institutions development solutions for over 25 years. In that time, it has developed training programmes to many of the world's top banks, "We have helped many of these institutions grow and expand successfully by focusing on the bank's human asset development," Humphrev adds.

"It is a fascinating experience to see banks in the Middle East continuing to invest in their people to drive the levels of knowledge and sophistication required to be successful in today's complex and fast moving markets. Alongside this the desire to increase

the involvement of local employees in management roles is giving an extra boost to the need for learning and development."

### QUALITY VS QUANTITY

Humphrey adds that corporate bankers seek to improve their analysis of risk and are facing a greater variety of financing situations in which they have to apply their analysis skills, while 'deal structurers' are searching for new ways to meet their client's needs "without sacrificing the safety and integrity of the bank's future business and reputation."

He says lessons are being learned from other parts of the world where, in some cases, bankers forgot that quality of assets is just as important as quantity. "Equally there is an emphasis on the need for stable funding to provide banks with a platform for future growth".

### **NEED FOR EDUCATION**

There is a greater emphasis on portfolio management, the implementation of sector limits and a more rigorous approach to the management of risk weighted assets and the return on those assets. "For some bankers in the region these are new areas and the need for education is highlighted as new systems are introduced and new ways of working are implemented."

As with major banks in other regions there is also a desire "to produce more well-rounded bankers", who can communicate to clients about their full range of banking requirements. "Furthermore they must understand the company's corporate strategy and how to assist the company in achieving its business objectives," he says.

The compilation of financial and non-financial goals of banking institutions are endless, Humphrey adds. ■BME



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