MOODY'S ANALYTICS

Advanced Bank Risk Analysis

DURATION

3 Days

DELIVERY CHANNEL

Virtual
Instructor-Led

OR

In-Person
Classroom

PROGRAM LEVEL

Intermediate &
Advanced

PREREQUISITES

N/A

ADVANCED PREPARATION

None

CPE CREDITS

24

Overview

Advanced Bank Risk Analysis is a three-day course that provides you with a structured framework which supports a comprehensive analysis of bank risk profiles in both the developed and emerging markets. It builds on Fundamentals of Bank Credit Risk Analysis, although that course is not a prerequisite.

The course begins by introducing a quantitative and qualitative analytical framework and considers the various accounting rules and regulations specific to the sector. The course then dives into the bank operating environment, profitability measures, capital issues and notching. After examining credit, market, liquidity and management risks, it investigates real bank failures to uncover insights.

Learning Objectives

BY THE END OF THIS COURSE, YOU WILL BE ABLE TO:

» Perform a detailed credit quality assessment of a bank

» Understand the market risk profile of banking and trading books, and assess materiality

» Perform a detailed capital adequacy assessment of a bank

» Understand the sources and risk to a bank's profitability and its implications for future capitalization

» Assess the liquidity profile of a bank and judge the level of risk it creates

» Estimate the balance sheet in failure and the implications for the capital structure

Who Should Attend?

» Investment bankers, commercial bankers and credit risk management professionals

» Credit and equity analysts

» Regulators and central bankers

» Fixed income professionals

» Bond researchers (both buy and sell sides)

» Corporate treasurers

» Correspondent banking officers

» Relationship managers

Virtual Delivery

You are able to access virtual courses from any location. Some courses, however, include region-specific content based on the host region. For example, a course beginning at 10 AM EST may include references to GAAP versus IFRS, since the course is being hosted in the Americas. Please contact us at learningsolutions@moodys.com for region-related content queries.

Course Detail

MODULES			
1	**Bank Business Models & Risks**	1	Bank business models
		2	Identification of risks in bank business models
2	**Loan Accounting IFRS 9 (plus CECL depending on region)**	3	Review of expected credit losses in IFRS 9
		4	12m vs. lifetime ECL – stages 1-3
		5	Exercise: 12 & lifetime ECLs
		6	Assessing forward looking expectations
		7	Assessing SICR triggers
3	**Accounting Adjustments**	8	MIS standard adjustments
		9	MIS non-standard adjustments
4	**Basel Framework**	10	Capital requirements: pillars 1, 2 plus buffer requirements
		11	CET1 and total capital requirements
		12	Available capital » CET1, AT1 and T2 layers
		13	Case study
5	**Resolution Framework**	14	Purpose of the ORR
		15	MRELs & TLAC
		16	Restating the balance sheet in resolution » Loss rates, gone concern capital & going concern capital » What write-downs are there on the liabilities?
		17	Case study
6	**Asset Quality Analysis**	18	NPL analysis
		19	IFRS 9 stage analysis
		20	Portfolio growth & risks
		21	Assessing concentration levels
		22	Assessing levels of ECLs and collateral and implications for coverage ratios
		23	Cost of risk vs. margins
		24	Credit risk RWAs
		25	Case study

MODULES

Accreditation

Moody's Analytics is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Students should check for up to date information directly from the NASBA website: www.nasbaregistry.org.

Why Moody's Analytics?

Current and Consultative

We work with you to understand the distinct needs of your organization to design, implement and track the performance of your learning programs from end-to-end, including skills assessment, program design, implementation, evaluation and enhancement.

Comprehensive Coverage

We offer a broad set of technical and soft skills programs that can be combined and adapted to the needs of your staff. Our areas of expertise include banking, finance, sales, fintech, negotiation and leadership development.

Unparalleled Expertise

In delivery, our people make the difference – combining deep experience with intellectual passion for content, and having earned superior academic credentials, they are committed to delivering outstanding quality.

Register Online

If you are interested in this program, visit us at www.moodysanalytics.com/learningandcertifications

TAILOR ANY COURSE FOR YOUR ORGANIZATION

Moody's Analytics offers customized training and eLearning solutions to help you maximize your training investment. Our hands-on approach benefits companies of all sizes and requirements – from those with just a few local employees to those with staff dispersed around the globe. Contact us to learn more and to work with one of our training consultants to design the right program for your organization.

GROUP DISCOUNTS

Special rates may be available for multiple course or group bookings. Please contact us for details.

FEES AND CANCELLATIONS

The fee listed is per participant. Course fees do not include tax, transportation or hotel accommodations. Payment must be received in full prior to the start of the course. Registrations may be canceled in writing via letter or email at least 30 days before the first date of the training for a full refund. Cancellations received less than 30 days in advance are eligible for substitution with another course, but fees will not be refunded. We reserve the right to cancel or reschedule courses at any time. For further information on our refund and complaint policy, please contact us.

Contact Us

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