



DURATION

4 – 5 hours



DELIVERY CHANNEL

eLearning

MODULES

1. Introduction to Banking
2. Banking Products, Services, and Channels
3. Ethics and Regulations
4. Credit Risk Management in Banks

Foundations of Banking and Credit

UNDERSTANDING THE BUSINESS OF BANKING AND CREDIT RISK

OVERVIEW

To maximize their performance, it is essential that banking professionals understand their role, the bank's role in society and the economy, and the ins and outs of banking as a business. How does a bank operate? How do its products deliver value – and create risk? What are risk appetite and capital adequacy, and how are they related?

Foundations of Banking and Credit answers these and other questions, providing participants with an overview of the banking industry as it examines how a bank earns money while managing risk, how banking products, services, and delivery channels are evolving, and how regulations aim to improve bank safety and soundness.

The course begins by examining bank operations. Participants learn about the products and services that banks offer, the different business units within a bank, and the various delivery channels banks use to reach their customers. It also explores emerging trends, including blockchain and fintech, and the types of risks and opportunities likely to arise in the future.

The course next discusses integrity, ethics, and biases, and describes the role of regulators and regulations in creating a stable banking environment. The final module describes the different approaches banks take to measure and manage credit risk.

Equipped with this knowledge, participants will be better prepared to make risk-aware decisions and act in ways that directly support enterprise-wide risk management and strategy.

LEARNING OBJECTIVE

Develop an understanding of the banking industry, including the risks a bank encounters in the normal course of business, the ethical dilemmas and biases bank employees must recognize and manage, and the regulatory considerations that impact daily operations.

PROFICIENCY GAINS

- Explain the societal and economic roles that banks play.
- Identify the different types of banks and the functions of typical business units.
- Discuss various banking products, services, and channels, and describe how they are evolving in response to changing consumer and business needs.
- Discuss integrity, ethics, and biases and apply these concepts to common banking situations.
- Recognize the importance of a bank's compliance function.
- Discuss various compliance requirements and describe the role that regulators play.
- Identify the potential impact of credit risk on the bank's credit portfolio and the various risk management strategies that banks employ.

TARGET AUDIENCE

- Relationship managers
- Credit analysts and underwriters
- Loan reviewers
- Loan auditors
- Business analysts