

## Banking – SLFT Plan

### UNIT 1 MY BANK

Key Point 1	The bank and you	Presenting your bank/mission statement Discussing key markets and key product groups/services
Key Point 2	Bank organization	Explaining ownership and shareholder structure Walking your customer through the organization chart and helping him solve complex problems involving different branches and partners
Key Point 3	Cross-selling products	Presenting the services Explaining synergies you see in these services Expanding a basic relationship and developing a solution for your customer that takes account of his risk profile and future needs (e.g. pension)

### UNIT 2 FINANCIAL SERVICES

Key Point 4	Opening an account	Managing an initial customer interview Describing the process of opening an account Assessing the customer's additional needs (for cross-selling)
Key Point 5	Lending money	Explaining overdrafts, personal loans, mortgages and commercial loans Discussing how to deal with loan inquiries from existing and new customers Solving problems with customers
Key Point 6	Selling mortgages	Describing the mortgage application processes Assessing and evaluating different mortgages Reporting the mortgage business to your superiors

## UNIT 3

## PRIVATE BANKING

Key Point 7	Client value management	Financial literacy, describing techniques for client acquisition (and retention) Developing your client / “product literacy”
Key Point 8	The advisory process	Understanding the role of relationship managers Performing client advisory (asset allocation) Discussing the challenge of increasing the time spent with clients
Key Point 9	Combining wealth management solutions and philanthropic activities	Understanding art investment Discussing philanthropic solutions and family offices

## UNIT 4

## CORPORATE CLIENTS

Key Point 10	Negotiating syndicated loans	Explaining borrowing requirements and asking for covenants Presenting different loan models to corporate clients Negotiating the process from loans to bonds with partner banks
Key Point 11	The rating process	Reading and analyzing annual statements Describing and using company rating as risk management tools Discussing internal/external ratings and the role of rating agencies
Key Point 12	Initial public offering	Preparing a pitch presentation for the advisory mandate Advising your client throughout an IPO Managing challenging negotiation situations

## UNIT 5

## INTERACTION WITH BANK MANAGEMENT

Key Point 13	Risk management and control	Preparing a memo with key financial figures for your superiors (e.g. current credit risk positions, VaR, payments system processes) Addressing the board and reporting your bank's exposure to markets
Key Point 14	The strategic role of treasury management in a bank	Describing money markets Proposing improved treasury concepts to the management Discussing alternative instruments for refinancing with your team
Key Point 15	Restructuring/Workout	Dealing with workouts – bankruptcy or restructuring Guiding negotiation processes throughout a restructuring case Describing the links of a successful workout to risk assessment

## UNIT 6

## CHALLENGES IN RISK MANAGEMENT

Key Point 16	Credit risk	Summarizing the language of credit risk and the rating process
Key Point 17	Market risk	Understanding banks' exposure to stock markets Describing the links of market risk to credit risk Discussing the impact of economic environment on bank profitability and risk
Key Point 18	Operational risk	Identifying operational risks Preparing scenarios and stress tests Implementing value at risk measures