



Banking Operations Today™

Online programme

Banking management and employees at all levels are called upon to understand the many relationships that exist within a banking group and, the interplay between centralised operations and branch operational activities. In order to do that they need to gain a deeper understanding of the 'broader picture' of the banking business

The solution proposed – Banking Operations Today™

A licence of our partner Business Today International, Banking Operations today is a Board based business simulation which enables all levels of staff to improve their contribution to the operational efficiency of a transactional bank.

The simulation involves teams of participants who rotate through the roles of branch operations and central operations which allows them to reflect on the critical success factors in each activity. Team performances are benchmarked against each other to allow for inter-group comparison.

Throughout the programme, the activities in the simulation are related to the participants actual working experience. All documentation used in the simulation is customised to the client's terminology and formats and to reflect actual governance and risk management procedures.

Objectives

- To gain a deeper understanding of the 'broader picture' of the banking business.
- To experience the overall operation of a typical industry.
- To account for the consequences of business decisions using appropriate accounting processes and analysis.
- To become more familiar with how you impact on the business, facilitating more informed and effective business decisions.
- To assist managers in identifying and managing complex situations that might interfere in various stages within the development of a company and which may sometimes involve changes in strategy

Agenda

1. Cycle 1

First simulation stage with trainer support

Each team independently manages business cycles and analyses the business situation using banking real KPI's.

Real Banking Key Performance Indicators

- Average number of depositors per retail bank branch
- Average withdrawals made by each depositor
- Ratio of active depositor to dormant depositor
- Average number of default borrowers in a year
- Average number of credit cards issued by the retail bank
- Rate of borrowing risk
- Rate of default risk

- Average number of customers served in a day
- Average number of closed bank accounts
- Operating margin
- Interest margin
- Cost to asset ratios
- Overhead cost ratio
- Cost of income
- Customer's satisfaction (%)

Industry issues:

- Branch versus central operations
- Outstanding protocols
- Uncompleted transactions and "half work"
- Financial and operational risk
- Peaks and valleys
- Staff flexibility / specialisation
- Lobby congestion
- Migration to new forms of banking - increases capacity
reduces revenue

2. The results of the first simulation stage

Each team present their results (forecasted vs actual) to the entire group and respond to their questions.

- Results and Variance Analysis
- Feedback and conclusions
- Planning second/third cycle simulation

3. Transfer to real life -- exercises during simulation

- Budgeting
- Vertical trend analysis

- Profit triangles and Return on investment
- Optional additional exercises
- Shareholder value/economic profit
- Management report

4. Participants will go through the Second and Third Cycle of the business simulation

They will go through the same business process as in cycle 1 with different exercises, potentially without trainer support.

5. Final results and team classification

A representative of each team presents a performance analysis of his team from the perspective of the final classification.

Logistic details

Duration: 2 days, 9.00 to 17.00

This workshop is also available in online format.

Number of participants: 12 - 20

Technology:

- Zoom – easy to use, interactive, visual; breaking rooms for group work, chat
- Mentimeter – for brainstorming and polling



Do you have questions about us?

Looking for solutions for your organisation?

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