

## Investment and Treasury



**410-P26-VE**



**Virtual**



**25 hours**



**EGP 6,800**

### Course Description:

This advanced course is designed for banking professionals across departments such as credit analysis, risk management, treasury, internal audit, compliance, financial control, IT/MIS, and for bank examiners. Participants will develop the skills to evaluate the functions of central and commercial banks, analyze financial statements, apply asset-liability management (ALM) techniques, and implement risk management strategies aligned with regulatory frameworks like the Basel accords and Central Bank of Egypt regulations. Through interactive case studies, and assignments, learners will engage in hands-on analysis to enhance their ability to manage financial performance and mitigate banking risks.

### Target Audience:

This program targets bank staff in the following departments: credit analysis, marketing, risk management, internal audit and compliance, treasury and back office, financial control, and information technology and management information systems as well as Bank examiners.

### Course Objectives

- Illustrate the roles and tools of central and commercial banks to evaluate their impact on monetary policy and economic stability.
- Apply financial statement analysis techniques to assess the performance and operational efficiency of commercial banks.
- Analyze asset-liability management strategies to mitigate interest rate, liquidity, and capital risks in commercial banking operation.
- Apply risk management tools and regulatory frameworks to develop strategies that enhance bank governance and compliance.

### Course Outline

#### Module 1: Role of Central Bank and the Banking System in the Economy

##### Session One: The Central Bank

- The Central Bank:
  - The Goals of Central Banks.
  - The role of Central Banks.
  - The Tools of Central Banks in The Formation and Implementation of

Monetary Policy.

- Specifying the Required Reserve Ratio.
- Other Functions of Central Banks.

- Assignment.

##### Session Two: Commercial Banks

- Commercial Banks:
  - The Role of Commercial Banks in Credit and Finance.
  - Business Model of a Commercial Bank.
  - Risks in banking business.
  - The difference between the commercial and investment banks.

  - Assignment.

##### Module 2: Asset and liability items in commercial banks

##### Session One: The Bank Financials

- The Bank Financials:
- Balance sheet items.
- The statement of financial position.
- Income Statement.
- The departments responsible for Commercial Bank Income.
- Other Comprehensive Income Items OCI.
- Assignment.

##### Session Two: Bank Financial Performance Review

- Bank Financial Performance Review:
  - Performance Review.

  - Assignment.

##### Module 3: Asset & Liabilities Management Basics

##### Session One: ALM In Commercial Banks

- Intro to ALM In Commercial Banks:
  - What is ALM?
  - Why do banks need ALM?
  - ALM manages the following risks.
  - Who is responsible for ALM?
  - Asset Liability Management.

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- ALM Framework & Tools:
- Funding Cost.
- Analyzing the assets (uses of funds).
- Assignment.

### **Session Two: Interest Rate Risk, Liquidity Risks & Capital Risk**

- Interest Rate Risk, Liquidity Risks & Capital Risk:
  - Interest Rate Risk.
  - Time value of money & Valuation of Financial Investments.
  - Interest Rate Risk Management.
  - Cashflow matching and Duration Matching.
  - Liquidity Risk.
  - Liquidity Risk Management.
  - Capital Risk.
  - GAP analysis and Interest rate risk.
- Assignment.

### **Module 4: Risk Management Tools & Bank Regulations**

#### **Session One: Why do banks fail?**

- What can go wrong?
- Case Study.
- Assignment.

#### **Session Two: Risk Management Using Derivatives, Asset & liabilities Pricing Policies and ALM In Wholistic Context**

- Hedging.
- Swaps.
- Banks Governance.
- The Regulations of the Central Bank of Egypt on Compliance with the Rules of Governance.
- Overview on the Main Articles of the Central Bank Law.
- International Regulations.
- Overview on Basel accords.
- Some examples on risk weights.
- Asset and liabilities Pricing Policies:
  - Customers' Deposits pricing policy.

- Loans pricing policies.
- The policy of specifying the Fund Transfer Price FTP.

- ALM In Wholistic Context.
- Assignment.

#### **Assessment Strategy**

- 80 % assignments between sessions.
- 20% participation.
- Cut off score is 60% of total grade which is "100".

**Upon Successful Completion of this Course, participants will obtain:**

2.3 CEUs.

#### **Course Language:**

English.

#### **Prerequisites:**

Intermediate level of English language.