

Investment and Treasury



404-P26-CE



In-Class



20 hours



EGP 7,050

Course Description:

The course targets professionals in the credit and investment sector, correspondent banking, risk management, audit, compliance, and who are managing relationships between local and foreign banks. By the end of the program, participants will be able to analyze and evaluate bank performance by mastering the interpretation of financial statements, identifying key financial indicators affecting performance, assessing financial position, and diagnosing critical internal problems — including the root causes of bank failure. These skills will be developed through an intensive training environment that combines theoretical instruction, hands-on financial analysis, and real-world case studies. Participants are expected to demonstrate a high level of proficiency in financial analysis and decision-making, enabling them to contribute effectively to improving institutional performance and managing financial risks within their organizations.

Target Audience:

This program is intended for employees of the Central Bank, Commercial & Specialized Banks, financial institutions, asset management companies, credit rating and evaluation companies, especially the credit and investment sectors, correspondents, risks, audit, and compliance, as well as those responsible for relations between banks (local and foreign).

Course Objectives

- Define bank objectives and explain sources and uses of bank funds.
- Analyzing the financial statements of the banks in detail performance of the Bank.
- Introduce the CAMEL analysis as a tool of Financial Ratios Analysis.
- Explain the reasons for bank failure..

Course Outline

Module 1: Introduction to Banking and Financial Markets

- What is a Bank?
- Banks' primary role.
- Types of banks.
- Sources and uses of bank funds.
- The internal sections of the bank.
- Services offered by banks.
- Financial Markets.

Module 2: Analysis of Banks' Financial Statements

- Financial statements of banks:
 - Importance of financial statements.
 - Main users of financial statements.
 - Structure of the income statement in banks.
 - Explanation of income statement items.
 - Structure of the balance sheet in banks.
 - Explanation of the balance sheet items.
- Analyze Banks' Financial Statements:
 - The concept of financial analysis.
 - The purpose of the financial analysis.
 - Vertical and Horizontal analysis of financial statements.
- Case Study (1).

Module 3: Financial Ratios Analysis

- Financial analysis using financial ratios.
- CAMEL analysis:
 - Capital Adequacy.
 - Asset Quality.
 - Management.
 - Earnings (Profitability).
 - Liquidity & Funding.
- Liquidity versus Profitability.
- CAMEL Rating.
- Case Study (2).



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Module 4: Bank Failures

- Bank failures and bankruptcies.
- Credit rating agencies.
- The main reasons for bank failure.
- Some other signs of the bank lead to failure.
- Common examples of bank failures.

Assessment Strategy

Participants will be informally assessed on their interaction during sessions and their participation in exercises.

Upon Successful Completion of this Course, participants will obtain:

1.7 CEUs.

Course Language:

English.

Prerequisites:

- Three years of experience in a related field.
- Accounting and financial analysis skills.
- Good command of English.