

# ABA Business of Banking School

- ▶ **A FIRST STEP TOWARD  
YOUR SUCCESSION SOLUTION**

## ▶ ABA BUSINESS OF BANKING SCHOOL

▶ ABA BUSINESS OF BANKING SCHOOL — IT'S ABOUT THE FUTURE	1
▶ THE NEED FOR ABA'S BUSINESS OF BANKING SCHOOL	2
▶ INSIGHT: IN-DEPTH AND IN-BANK	3
▶ ABA BUSINESS OF BANKING SCHOOL BRINGS TRAINING TO LIFE	4
▶ BENEFIT FROM OUR EXPERIENCE	7
▶ FLEXIBILITY FROM CONTENT TO CLASS LENGTH	8
▶ MEET OUR EXPERTS	9
▶ COMMIT TO YOUR BANK'S FUTURE	10



---

▶ **ABA BUSINESS OF BANKING  
SCHOOL — IT'S ABOUT THE FUTURE**

---

THE NEED FOR ABA'S BUSINESS  
OF BANKING SCHOOL

---

INSIGHT: IN-DEPTH AND IN-BANK

---

ABA BUSINESS OF BANKING  
SCHOOL BRINGS TRAINING TO LIFE

---

BENEFIT FROM OUR EXPERIENCE

---

FLEXIBILITY FROM CONTENT TO  
CLASS LENGTH

---

MEET OUR EXPERTS

---

COMMIT TO YOUR BANK'S FUTURE

---

## **ABA BUSINESS OF BANKING SCHOOL — IT'S ABOUT THE FUTURE**

Envision the future of your bank. It rests on the shoulders of your high potential staff. Your branch managers. Your consumer banking, lending, and operations professionals. So reward them with the chance to spend some time in the CEO's chair, thinking differently, seeing the big picture, and making the decisions that determine the bottom line — without the risk.

ABA Business of Banking School is a unique team-based learning opportunity, delivered in your bank and designed to develop the leaders of tomorrow.

▶ **THE NEED FOR ABA'S BUSINESS  
OF BANKING SCHOOL**

INSIGHT: IN-DEPTH AND IN-BANK

ABA BUSINESS OF BANKING  
SCHOOL BRINGS TRAINING TO LIFE

BENEFIT FROM OUR EXPERIENCE

FLEXIBILITY FROM CONTENT TO  
CLASS LENGTH

MEET OUR EXPERTS

COMMIT TO YOUR BANK'S FUTURE

## THE NEED FOR ABA'S BUSINESS OF BANKING SCHOOL

Having employees with the business acumen to run the bank at the executive level has always been a vital ingredient in a bank's ability to weather the challenges and seize the opportunities that arise every day. But looming demographic changes make it more important than ever that your bank retain and nurture your future leaders today.

The simple fact is that by 2010, for every 10 people leaving the workforce, only four will be taking their place. Demand for top talent will be high and competition fierce. **ABA Professional Development** helps you prepare your high-potential employees to grow into future leadership positions — so you can invest where it will affect your bank the most.

---

ABA BUSINESS OF BANKING  
SCHOOL — IT'S ABOUT THE FUTURE

---

THE NEED FOR ABA'S BUSINESS  
OF BANKING SCHOOL

---

► **INSIGHT: IN-DEPTH AND IN-BANK**

---

ABA BUSINESS OF BANKING  
SCHOOL BRINGS TRAINING TO LIFE

---

BENEFIT FROM OUR EXPERIENCE

---

FLEXIBILITY FROM CONTENT TO  
CLASS LENGTH

---

MEET OUR EXPERTS

---

COMMIT TO YOUR BANK'S FUTURE

---

## **INSIGHT: IN-DEPTH AND IN-BANK**

The ABA Business of Banking School uses a unique combination of classroom instruction and interactive computer simulation. Participants learn in a team environment the implications of critical decisions in bank management and operations. This interactive approach provides students a “safe harbor” where they can compete against one another as they learn about investments, lending decisions, risk management, funding, and more.

Plus, **ABA Professional Development Custom In-Bank Training** brings the curriculum to you, creating greater flexibility for attendees and customizing the learning experience. Your future leaders will learn the practical aspects of loans, securities investments, deposits, funding sources, and capital. Better yet, they'll gain deep financial acumen that they can transfer successfully into their work at your bank.

◀ ▶  
3/10

---

ABA BUSINESS OF BANKING  
SCHOOL — IT'S ABOUT THE FUTURE

---

THE NEED FOR ABA'S BUSINESS  
OF BANKING SCHOOL

---

INSIGHT: IN-DEPTH AND IN-BANK

---

▶ **ABA BUSINESS OF BANKING  
SCHOOL BRINGS TRAINING TO LIFE**

---

BENEFIT FROM OUR EXPERIENCE

---

FLEXIBILITY FROM CONTENT TO  
CLASS LENGTH

---

MEET OUR EXPERTS

---

COMMIT TO YOUR BANK'S FUTURE

---

## **ABA BUSINESS OF BANKING SCHOOL BRINGS TRAINING TO LIFE**

Here's how it works: Classroom lectures, reading, and video presentations provide expert insight and discussion on internal topics such as bank management, managing investment securities and loans, managing funding sources, and bank performance analysis. In addition, environmental issues, such as the impact of business cycles, interest rates, governance, and regulatory considerations, are introduced to bring the school into the "real world."

Each team works together to develop business-wide strategies based on a scenario in which each of their banks must compete against one another. Using the BankExec™ computer simulation model, the economic climate for the competing banks, and current loan portfolios and funding sources are all set based on your preferences. In addition, teams can play a specific "position" in the marketplace to shape their decision making, for example, pursuing a growth strategy or focusing on a profit strategy.

◀ ▶  
4/10

## **ABA BUSINESS OF BANKING SCHOOL BRINGS TRAINING TO LIFE** *CONTINUED*

The team approach builds a strong sense of community across departments within your bank. Teams then make decisions regarding:

- ▶ asset/liability management
- ▶ risk management (including credit, liquidity, interest rate, and solvency risks)
- ▶ policy formulation and forecasting
- ▶ interest rates
- ▶ lending, deposit, and investment strategies
- ▶ liquidity and spread management
- ▶ capital formation and dividend policy
- ▶ marketing and resource allocation
- ▶ accounting and tax planning
- ▶ policy formulation
- ▶ organizational structure
- ▶ strategic analysis and planning

Decisions are analyzed and collectively reviewed to see how well each "bank" is doing based on criteria that include:

- ▶ overall profitability
- ▶ return on assets
- ▶ return on equity
- ▶ dividend amount or return to shareholder
- ▶ management of interest rate risk
- ▶ liquidity
- ▶ loan default risk or percentage of charge-offs to total loans
- ▶ leverage or ratio of assets to owner's equity
- ▶ market share of loans and deposits
- ▶ regulatory compliance risk

## **ABA BUSINESS OF BANKING SCHOOL BRINGS TRAINING TO LIFE** *CONTINUED*

Then, the teams adjust their strategies and try to improve their position. We find that this approach fuels competition between teams, which, in turn, makes the sessions more indicative of, and more applicable to, real-world banking situations. In addition, the participants are exposed to a much broader picture of how changes in one area of the bank affect results in others — giving them that CEO perspective and rewarding their performance with a new set of decision-making skills and insights.

The ABA Business of Banking School gives your staff the confidence and motivation to deal with internal and external customers.

The curriculum covers:

- ▶ how the financial industry operates
- ▶ banking across the bank's business lines
- ▶ how banks measure profitability
- ▶ bank liquidity planning
- ▶ how balance sheet structure influences bank profitability
- ▶ how products and services impact the bank's daily operation
- ▶ key banking industry definitions

---

ABA BUSINESS OF BANKING  
SCHOOL — IT'S ABOUT THE FUTURE

---

THE NEED FOR ABA'S BUSINESS  
OF BANKING SCHOOL

---

INSIGHT: IN-DEPTH AND IN-BANK

---

ABA BUSINESS OF BANKING  
SCHOOL BRINGS TRAINING TO LIFE

---

► **BENEFIT FROM OUR EXPERIENCE**

---

FLEXIBILITY FROM CONTENT TO  
CLASS LENGTH

---

MEET OUR EXPERTS

---

COMMIT TO YOUR BANK'S FUTURE

---

## **BENEFIT FROM OUR EXPERIENCE**

**ABA Professional Development** makes it easy for your bank to provide a leadership development program that can be tailored to the needs of your top performers. It's an extension of our 130-plus-year mission to provide the best education and broadest access to the nation's banking professionals.

ABA Business of Banking School is so detailed, graduates can move straight into the accelerated program of the acclaimed **ABA Stonier National Graduate School of Banking**.

---

ABA BUSINESS OF BANKING  
SCHOOL — IT'S ABOUT THE FUTURE

---

THE NEED FOR ABA'S BUSINESS  
OF BANKING SCHOOL

---

INSIGHT: IN-DEPTH AND IN-BANK

---

ABA BUSINESS OF BANKING  
SCHOOL BRINGS TRAINING TO LIFE

---

BENEFIT FROM OUR EXPERIENCE

---

▶ **FLEXIBILITY FROM CONTENT TO  
CLASS LENGTH**

---

MEET OUR EXPERTS

---

COMMIT TO YOUR BANK'S FUTURE

---

## **FLEXIBILITY FROM CONTENT TO CLASS LENGTH**

Because every bank is different, every presentation of the ABA Business of Banking School is different — tailored for the individuals you designate as your rising stars. Starting with our “tried and true” model as a base, we develop materials that use your bank’s culture and policies, and emphasize the content and skills that will be most useful to your managers’ development and your bank’s success.

The length of the school can even be adjusted to take anywhere from three to five days. For shorter programs, pre-class reading is assigned to complement the classroom program. What better way to recognize, reward, and cross-train your high-potential employees?

## MEET OUR EXPERTS



**Dr. Ronald W. Best**  
Professor of Finance  
University of West Georgia

Dr. Best has also taught finance at Mercer University and the University of South Alabama. His articles have appeared in such publications as *The Journal of Finance*, *The Financial Review*, and *The CPA Journal*.



**Dr. Donald J. Mullineaux**  
Dupont Chair in Banking and  
Financial Services  
University of Kentucky's Gatton College  
of Business and Economics

Dr. Mullineaux is one of the most capable and effective finance instructors and teaches both domestically and internationally. He is the curriculum director for the ABA Stonier Graduate School of Banking.



**Dr. Ernest (Ernie) W. Swift**  
Professor Emeritus  
College of Business Administration  
Georgia State University

Dr. Swift is a principal consultant with Northern Lights Consulting, specializing in financial training, executive education in banking risk management, and corporate finance.



**Geary Vance**  
Director, Global Development Group  
Baton Rouge, LA

Mr. Vance specializes in providing technical assistance to commercial and central bankers in countries with developing market economies.

---

ABA BUSINESS OF BANKING  
SCHOOL — IT'S ABOUT THE FUTURE

---

THE NEED FOR ABA'S BUSINESS  
OF BANKING SCHOOL

---

INSIGHT: IN-DEPTH AND IN-BANK

---

ABA BUSINESS OF BANKING  
SCHOOL BRINGS TRAINING TO LIFE

---

BENEFIT FROM OUR EXPERIENCE

---

FLEXIBILITY FROM CONTENT TO  
CLASS LENGTH

---

MEET OUR EXPERTS

---

▶ **COMMIT TO YOUR BANK'S FUTURE**

## COMMIT TO YOUR BANK'S FUTURE

There is so much to the ABA Business of Banking School that you simply have to see for yourself: the opportunity to reward and help retain your best people, the unique view that they'll get from the CEO's perspective, and the lasting benefits to your bank.

It would take years of on-the-job training to develop this level of insight and break down the silos that naturally exist within any bank. But with ABA Business of Banking School, your people will be well on their way to better communication, increased cross-function interaction, and leadership within just one week.

By enhancing the decision-making skills of your high-potential team members, you prepare them for the next level while positioning your bank for the future.

ABA Professional Development can set up an appointment to demonstrate the true depth and breadth of this solution. We'll show you how the program works, what your rising stars will be learning, and how we can customize training to best fit your needs. Just **click here** to have a representative contact you.



◀ ▶  
10/10