



ABA Business of Banking Program

Developing your next generation of leaders.



▶ **IT'S ALL ABOUT YOUR BANK'S FUTURE**

ABA BUSINESS OF BANKING BRINGS BANK MANAGEMENT TO LIFE

ABA BankExec: A SOPHISTICATED BANKING SIMULATION

FLEXIBILITY FROM CONTENT TO CLASS LENGTH

BENEFIT FROM ABA'S UNPARALLELED EXPERIENCE

IT'S ALL ABOUT YOUR BANK'S FUTURE

The future of your bank rests on the shoulders of your high-potential staff. Your branch managers, consumer banking, lending, and operations professionals. And demand for top talent will be high and competition fierce in the coming years. ABA can help 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's highly acclaimed Business of Banking program is a unique, team-based learning opportunity, delivered in your bank and designed to develop your future leaders. It allows you to challenge them with the opportunity to spend some time in the CEO's chair, thinking differently, seeing the big picture, and making the decisions that impact the bank's bottom line – without the risk.

Your future leaders will learn the practical aspects of loans, securities investments, deposits, funding sources, capital, and asset liability management. Better yet, they'll gain a deep financial acumen that they can transfer successfully to their work at your bank. In-bank training allows ABA to bring the curriculum to you, creating greater flexibility for delivery dates and providing a more customized learning experience.



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Managing a bank is a complex undertaking and learning how to manage one well is the objective of the ABA Business of Banking program. Classroom lectures, reading, and video presentations provide expert insight and discussion on 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 program into the “real world”.

Students work in teams to develop business-wide strategies based on a scenario in which each of their banks competes against one another. Using the ABA BankExec simulation, 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.



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(continued)

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

- Accounting and tax planning
- Asset/liability management
- Capital formation and dividend policy
- Interest rates
- Lending, deposit, and investment strategies
- Liquidity and spread management
- Marketing and resource allocation
- Organizational structure
- Policy formation and forecasting
- Risk management (including credit, liquidity, interest rate, and solvency risks)
- Strategic analysis and planning

Team decisions are analyzed and collectively reviewed to see how well each “bank” is doing based on criteria that include:

- Overall profitability
- Return on assets
- Dividend amount or return to shareholder
- Management of interest rate risk
- Liquidity
- Loan default risk or percentage of charge-offs to total loans
- Leverage ratio of assets to owner's equity
- Market share of loans and deposits
- Regulatory compliance risk



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ABA BankExec: SOPHISTICATED BANKING SIMULATION

ABA BankExec is the industry's most powerful teaching tool for developing the banking expertise of newly hired managers and expanding the skills of experienced bankers. And it is now available as a dynamic internet-based simulation accessible through a computer or iPad™.

Working in teams, participants manage a computer-simulated commercial bank for up to eight quarters. They analyze then respond to changing banking and economic conditions to see the effects of their decisions on situations that closely parallel today's banking industry.

ABA BankExec gives banking professionals the opportunity to make management decisions and see their impact across a broad range of banking activities. Skills and confidence increase as they correct and adjust their decisions accordingly, to achieve their "bank's" goals. Participants can test strategies and what-if scenarios they've considered implementing in their actual jobs – in a positive, educational environment where they receive feedback from instructors and peers.

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Because every bank is different, each presentation of the ABA Business of Banking program is different – tailored for the individuals you designate as your bank's high potentials. Starting with our 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 the development of your managers and your bank's success.

These include:

- The operation of the financial industry
- Banking across the bank's business lines
- Measuring profitability
- Bank liquidity planning
- The influence of the balance sheet structure on bank profitability
- The impact of products and services on the bank's daily operation

The length of the program can be adjusted to take anywhere from three to five days. For shorter programs, pre-class reading is assigned to complement the classroom program.



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ABA has been training bankers for more than 130 years and the ABA Business of Banking program gives students a unique experience – the CEO's perspective – and rewards their performance with a new set of decision-making skills and insights.

ABA makes it easy for your bank to provide a leadership development program that can be tailored to the needs of your top performers and delivered in your bank. What better way to recognize, reward, and cross-train your high-potential employees?

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 organization. But with the ABA Business of Banking program, your people will be on their way to better communication, increased cross-functional interaction, and leadership within a week.

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

Let us show you how the program works, what your rising stars will be learning, and how we can customize this training to best fit your needs. Just **click here** to have a representative contact you.

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