



**ABA STONIER GRADUATE SCHOOL OF BANKING**

Course Catalog

# 2026 ABA STONIER GRADUATE SCHOOL OF BANKING COURSE CATALOG

## Keynote for All Students

### Speaker: Patrick T. Harker

From 2015-2025, Patrick T. Harker was the 11th president and CEO of the Federal Reserve Bank of Philadelphia and served on the Federal Open Market Committee. Before this undertaking, Dr. Harker served for nearly a decade as president of the University of Delaware, and before that, as dean of the Wharton School. Early in his career, he served as a White House Fellow and Special Assistant to the director of the FBI.

## Year 1 Core Course Descriptions

### Asset/Liability Management (ALM)

The Asset/Liability Management course is a core subject in Stonier's Year 1 program. This course is designed to provide a firm foundation for Year 1 coursework that progresses through the ABA Stonier Graduate School of Banking as a three-part series.

### Bank Financial Analysis

The Bank Financial Analysis course is a series which examines the factors that influence a bank's financial performance including balance sheet growth and composition, net interest margin, efficiency, liquidity and loan equity. This course also covers capital management, non-deposit products and corporate governance.

### Building Trusting Teams

In this Year 1 wrap-up, we will focus on the components of a trustworthy team. We will analyze what roles we each play in building a trusting team, and how we prefer to build trust. We will practice trust building tools to take back to work.

### Wharton Leadership: Business Analytics

This session discusses the use of data and analytics to drive strategy and innovation across the modern organization. Participants will hone their skills in making well-informed decisions related to the opportunities and challenges of data analytics and AI in today's business environment.

### Capital Planning

This course will explore issues relating to the optimal use of capital, and why it's key to becoming a high-performing bank. Discussion will include the strategic factors of capital formation, the effect of capital on various areas of the balance sheet, shareholder value and the external effects of capital management.

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*\*Courses taken by first-year Accelerated students*

### **Economic Update\***

This course covers the current economic and financial outlook for the U.S. economy. Participants will examine where we stand after the financial crisis, what can bring about robust job growth and whether our federal spending plans are sustainable, even in the short run.

### **Engagement That Works: Building a Corporate Culture for Success**

This course provides a practical, six-step blueprint for creating a culture that fosters commitment, collaboration and long-term success. You'll learn how to cultivate an environment where employees feel valued, motivated and aligned with your bank's mission — leading to better retention, improved customer service and a stronger bottom line.

### **Enterprise Risk Management**

While enterprise risk management (ERM) programs have a great deal of potential, traditional ERM approaches often struggle to generate sufficient buy-in from internal stakeholders. This course will respond to this challenge with a value-based ERM approach that transforms ERM into a strategic management process, better for decision making.

### **Wharton Leadership: Managing and Measuring Performance**

In this session, we will consider how to measure, manage and improve the performance of employees. The discussion includes how to handle problem employees, how to manage the performance appraisal process and the alternative approaches many companies now use to provide a more continuous, feedback-rich alternative.

### **Marketing Strategy**

Strategic marketing translates your bank's business objectives into effective, actionable steps. It also helps you make better decisions about your bank's customers, products, business lines and bank services. Marketing should always blend creative thinking and execution with research, strategy, technology and analysis to achieve organizational goals. In this session, learn to harness your bank's brand, target the right audience, identify key performance indicators, understand AI automation and more.

### **Operational Risk**

This course focuses on operational risk, trends and cybersecurity.

### **Payments Overview**

Get acquainted with the various U.S. payment systems by taking a walk through the primary payments channels used by businesses and consumers. We'll define key terms, review the economics of each type and the primary use cases for the five key payment channels. You'll also discover future payment trends, fintech disruptors, digital wallets and faster payments.

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## **Technology and Innovation**

This course will broadly explore innovation with an eye toward mandates for advancement, and mandates for transformational talent.

## **Wharton Leadership Journey**

In today's business landscape, exceptional team leadership is imperative for sustainable success. This highly immersive experience serves as the foundation in our Year 1 program and provides profound insights into the intricate dynamics of leadership, followership, decision-making and team behaviors in challenging environments. This session will enable you as a leader and team member to translate organizational strategy into execution by building trust, resolving conflicts constructively ensuring psychological safety and fostering joint accountability.

## **Year 2 Core Course Descriptions**

### **ABA Bank Exec™ Simulation\***

The ABA BankExec™ course combines training in financial management and economic analysis in the context of an innovative computer simulation. The exercise encompasses lessons on strategic management, team management and bank management in addition to financial challenges. This dynamic simulation focuses on bank management from a balance-sheet perspective and clarifies how the balance sheet drives the income statement. Students participate in teams, analyzing the condition of their banks, making key managerial and pricing decisions and learning how their decisions affect the performance and risk profile of their banks.

### **Creating Organizational Value with AI\***

AI represents an extraordinary opportunity but capturing that potential requires more than adopting new tools. AI demands rethinking how organizations create value, how they structure and coordinate work and where growth will come from. In this course, examine what it means to take a truly strategic view of AI. Discuss AI as an engine for growth, organizing for AI and how to approach leadership and governance in this space.

### **Introduction to Writing Your Capstone\***

All Stonier students undertake a Capstone project before returning for their third year. The Capstone is the culminating component of the Stonier experience and often has a career changing impact. The Capstone requirements are slightly different depending on the type of organization where students are employed. The three options include:

1. Banker Capstone
2. Regulatory Capstone
3. Bank Services Capstone

All three Capstone options require a written final report as well as a face-to-face presentation to fellow students and a senior industry advisor. All students complete a course during Year 2 that helps them plan and begin writing their Capstone. This course helps the student develop a strategy for completing their Capstone efficiently and sharpen

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their business writing skills. In addition, students work with a Capstone advisor who guides them through the Capstone process and evaluates the final product. Capstone advisors are all senior banking industry professionals.

## **Financial Management**

*Students select the basic or advanced course.*

### **Financial Management (basic)**

The basic course in financial management is aimed at students with no prior exposure to finance. The course covers the theory and practice of corporate finance with an emphasis on the practice. The course focuses on capital budgeting, financial statement analysis and forecasting; the evaluation of capital investments under uncertainty; and estimating the cost of capital. The goal of the course is to provide a set of quantitative tools that you can use to make decisions on where your firm should invest its capital.

### **Financial Management (advanced)**

The advanced course in financial management is intended for those students with some experience in valuation and discounted cash flow techniques as well as financial management. The course covers the basics of firm valuation. We use classroom examples to estimate a firm's cost of capital, cash flow and terminal value. The course encourages students to apply these concepts to find a market value (price) for a firm.

## **Wharton Leadership: Culture**

Corporate culture guides leaders' decisions, employees' behaviors and affects how the firm is perceived by its stakeholders. In this session, learn how to identify the key attributes of an organization's business culture and dive into the latest research on how such attributes affect strategic management, employee motivation and organizational performance. Discuss how to navigate contemporary challenges to organizational culture, such as managing culture in hybrid work environments, and protecting culture during periods of growth and instability. Finally, review strategies for changing problematic aspects of culture, including enhanced transparency and aligned metrics as nudges toward aspirational organizational values.

## **Wharton Leadership: Resilience and Optimism – Strategies for Navigating Adversity and Enhancing Well-Being**

In this session, learn about the factors that enable people to navigate adversity and thrive. Discover the many scientific benefits of optimism on productivity, well-being and health, and practice a skill to enhance optimism. Learn to develop gratitude practice on health, sleep and workplace productivity, and practice gratitude intervention.

## **Strategic Decision Making\***

This session equips community and regional bank leaders with a structured approach to making high-stakes decisions under uncertainty, tailored to environments under pressure.

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Students will learn how to avoid common cognitive biases, apply a practical four-step decision process, use data more effectively and lead groups to make stronger decisions. Through hands-on use of decision trees, this course will demonstrate how to evaluate strategic choices with greater clarity, discipline and confidence.

### **Electives**

*Year 2 students have a choice of four elective courses. (See elective course descriptions at the end of this catalog.)*

## **Year 3 Core Course Descriptions**

### **Authentic Leadership**

A key tenet within leadership development is to embrace situational leadership — adapting your style to the needs of your people and the requirements of distinct situations. However, a seemingly opposite tenet emphasizes the importance of authenticity for success in leadership. How do we balance these two oppositional leadership principles? Learn how in this session by analyzing real-world examples, engaging in peer coaching and more.

### **Business Strategy**

Using a customer-centric approach, this course provides an overview of bank strategic planning and value creation. Discussion will cover real strategies in a case study, giving attendees action-oriented concepts to apply at their banks. Students will learn how to interpret a bank's strategy by analyzing its publicly available information. The course covers the use of capital markets, seven ways to build value, de novo branching, product differentiation and use of leverage.

### **Capstone Project Presentations**

Students participate in the Capstone project which gives them an opportunity to apply new skills and knowledge to a “real life” initiative within their organization. During the school session, students present their Capstone project to a team of peers and a Capstone facilitator. Constructive feedback is received on individual presentations from peers and advisors.

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### **Economic Update**

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robust job growth, and whether our federal spending plans are sustainable, even in the short run.

### **Ethics in Financial Services**

This course addresses just how often we all face ethical dilemmas: decisions that are probably encountered on an almost daily basis. In this course, both theoretical principles and real-life examples are used to identify ethical situations that both employers and employees encounter. The course also examines reasons that psychologists think form the basis of differing ethical standards among both individuals and businesses, and the challenges of developing an appropriate ethical work environment in this difficult economic time.

### **Emotional Intelligence**

Emotions are information. This session explores the importance of understanding and using emotions in ways that enhance interpersonal communication, foster satisfying relationships and result in greater productivity. Many people have been conditioned to believe that emotions are not welcome or useful in the workplace. The problem with this approach is that we are, by our very nature, emotional beings. Learn how to embrace those emotions, understand how they work and become better prepared to use them productively.

### **Integrating Finance and Strategy**

This course focuses on bridging finance and corporate decision-making. It will put students in the shoes of C-suite leaders and thereby create a heightened level of understanding of their strategies and tradeoffs. With very practical examples, this course will refresh students' understanding of how to use financial data to make business decisions that create sustained value, and how to communicate the value proposition to their clients and customers.

### **Leadership Development**

This session lays the groundwork for students to integrate their entire Stonier experience of developing a personal network, leadership learning, crafting and presenting successful capstone projects and engaging in a mentor relationship. Through an assessment and inventory, students will be able to better plan how to leverage their Stonier experience that will enable them to build upon their "reflection muscle" to seek ways to put into practice plans that are tailored to their unique style, and priorities.

### **Post-Merger Integration**

Ineffective post-merger integration is often the leading cause of M&A failures. This course explores how to develop and implement successful post-merger integration strategies. Learn to develop a contingency framework to understand how the strategic intent of mergers and acquisitions fundamentally drives integration decisions. Then, analyze the building blocks of effective post-merger integration strategies, focusing on how these can be used to respond to inherent deal challenges and to extract key sources of value from

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mergers and acquisitions. The course concludes with a discussion of best practices for the execution of post-merger integration strategies.

### **Practical Information on Tokenized Money: Stablecoins, Tokenized Deposits, and other Digital Assets**

As regulation matures and enterprise grade systems scale, tokenization is moving from pilots into real-world production across financial institutions. This session will equip you with practical frameworks to understand stablecoins, tokenized deposits and the wider tokenization landscape, along with the regulatory, operational and strategic considerations shaping each. Receive grounded insights to evaluate opportunities, anticipate competitive dynamics and determine where and how your institution can safely and effectively participate as this ecosystem evolves.

### **Elective Course Descriptions**

*35-40 electives are offered each year for Accelerated, Year 2 and Year 3 participants to augment their learning and educational experience.*

#### **Bank Financial Management: The Fortress Balance Sheet**

A Fortress Balance Sheet is designed to withstand the perils of unexpected shocks while also delivering durable financial performance across the business cycle. In this course, deconstruct the balance sheet into its component parts; examine the risks, roles and performance characteristics of each balance sheet quadrant; explore how to balance risk with capacity and performance and rebuild our parts back into a stronger, more resilient and better performing whole.

#### **Bank Portfolio Investments**

This course takes a broad-based look at the typical bank investment portfolio. It focuses on the yield and risk features of investment alternatives currently available in the capital markets. The course will use real-world tools and analytics to demonstrate how these products are selected and managed. Added emphasis will be given to mortgage-backed securities.

#### **Bank Stock Outlook: Forecasting and Valuation**

This course will focus on the outlook for the U.S. large-cap banking industry, keying in on current income statement and balance sheet trends and expectations, as well as the evolving regulatory landscape. Explore the key factors that that bank stock investors are currently contemplating and examine the drivers of earnings growth and look at how to forecast future results.

#### **Branch Network Optimization**

Despite the rampant growth in electronic channels, the branch remains the predominant venue for new account sales. Yet branches consume significant resources in capital and non-interest expenses. This course will address the evaluation of new branch opportunities, closure decisions, merger candidates and more. Attendees will learn

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strategies for integrating branch networks with electronic channels, branch design, technology and equipment innovations that facilitate savings.

### **Case Studies in Enterprise Value Cash Flow Lending**

Many banks focus predominantly on commercial real estate and small business lending. This course provides the insights needed to assist banks as they explore whether to expand their portfolio into middle market C&I lending. In addition, learn to work with banks that already have some underwriting experience and portfolio as they explore whether they would like to expand their balance sheet through this type of lending.

### **CECL and Credit Risk**

The CECL accounting standard requires banks to measure the credit risk that they are managing. Starting from a very basic level, learn how banks should address CECL implementation, not to merely comply, but to address the practical concerns risk officers, board members and investors will have. Special attention will be paid to operational challenges banks will face, both at large and smaller institutions.

### **Corporate Governance**

This course is designed to give banking executives an overview of the most important issues of modern corporate governance. After completing this class, participants will be able to interact effectively with their board of directors. Topics discussed include the role of independent outside directors, executive compensation, institutional investor activism, the market for corporate control, governance guidelines and issues related to the Sarbanes-Oxley Act.

### **Crime Risk in a Digital Ecosystem: Strategic Lessons for Bank Leaders**

Focus on the foundational elements of a modern financial crime and fraud risk framework including customer authentication, wire transfer verification, trade and sanctions compliance, data governance and emerging regulatory expectations across domestic and international markets. Through case studies and expert analysis, explore how weaknesses in cybersecurity, identity verification or cross-border data handling can result in regulatory violations, reputational harm and financial losses. Discover how to embed crime-resilient architecture into your institution's growth agenda with a focus on innovation, customer trust and long-term value creation.

### **Customer Experience**

This course provides instruction for developing a customer-centric strategy, and key components to establishing and sustaining that strategy. Students will gain a holistic understanding of the levers necessary to realize their strategy, using leading edge tools such as journey mapping. Focus on key performance indicators that drive accountability across the enterprise.

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### **Data Management: Principles, Trends and Regulatory Requirements**

This course will incorporate role play and case study work into subsequent discussions to help students gain a practical understanding of data management concepts and common organization models in banks of varying sizes. Attendees will share perspectives on data needs across organizational functions and bank business lines and learn leading practices for governing data with a focus on data quality, protection and resiliency.

### **Drive Bank Performance Using Data, AI and Actionable Intelligence**

In this course, we will discuss how banks can modernize their information capability without wasting time and money. Attendees will learn how to make better data-driven decisions with analytics and discover a path to helping their organization become a fully intelligence driven culture.

### **Advanced Payments: Emerging Issues**

Payments are a key component of the banking relationship. This course will cover the current trends in payments including regulation, fintech and new payment rails as well as the effect that payments have on the economics of the overall bank. By the end of this course, students will understand the latest trends and challenges in the payments space and how to evaluate and optimize payments within an organization.

### **Everyday AI for Bankers**

This hands-on course will provide students with practical insights into everyday generative AI tools. The course will combine foundational learning with a strong emphasis on hands-on application, ensuring participants leave with actionable skills they can immediately apply to real-world banking scenarios. Each topic is holistically transferable across diverse banking roles from compliance to marketing, operations, credit and HR. Students will explore how to apply and develop generative AI readiness across their organization. Students must bring a laptop or iPad with an enabled GenAI account to participate in this course.

### **Fintech: Friend or Foe?**

This course will delve into the evolution, current landscape and potential opportunities and threats of fintech firms in the U.S. banking system. Discuss the historical perspective and evolution of fintech, their technological underpinnings and the current regulatory relationship. Students will learn about the potential benefits and risks of fintech partnerships.

### **Global Business and Communication for Team Performance**

A key global business skill is understanding how to manage people and business dynamics in different parts of the world. This session will give participants the tools to understand these different business practices and how to strategically use the understanding of job satisfaction and motivations in other countries.

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### **Government-Guaranteed Lending**

The purpose of this course is to teach the basics about government-guaranteed lending, both SBA and USDA. The course will cover the advantages to the lender and to the applicant for SBA 7(a); SBA 504 and USDA B&I loans. Discuss case studies — such as taking the lender and small business owner from application to closing — and cover such things as origination, underwriting, closing, secondary market sales and servicing/liquidation. This course will regularly reference the SBA's SOP 5010 8 as well as the regulations for USDA loans.

### **Growth Strategies for Any Economic Environment**

As the race for core customer relationships, non-interest income and talent intensifies, it is imperative to have your bank positioned for growth if you want to succeed. During this session, explore specific and actionable strategies to grow core customers, increase noninterest income, develop your team and improve overall financial performance.

### **Increasing Non-Interest Income in Community Banks**

By exploring traditional and non-traditional sources of NII, students will learn about specific strategies including but not limited to deposit product fees and profitability, debit card income and various miscellaneous fee considerations. Discover the effects of regulatory change and examine the need to replace lost revenue. Discussion will include the effect on bank profitability and culture, incorporating common pitfalls in implementation and how to avoid them.

### **Innovation 360°**

This session examines all aspects of innovation in your business model. From sales and marketing to business processes, discover potential areas of focus and why they are prime for innovation and can help you build a competitive advantage. Participate in a range of strategic thought leadership exercises and learn practical tools and techniques to take back to your financial institution.

### **Interest Rate Derivatives**

This course will present a practical overview of interest rate derivative markets and products, as well as the strategies most often used by regional and community banks. The instructional team will also present role-specific, hands-on case studies.

### **International Banking and Foreign Exchange**

The goal of this class is to equip participants with knowledge regarding two main aspects of international banking. First, the theoretical underpinnings and structure of currency markets; and second, the practical implications for participating in international transactions and dealing in foreign currencies, in markets such as payments and managing currency risk.

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## **Intro to Process Improvement Techniques**

This course will introduce process improvement techniques and strategies commonly used in the financial services industry with a focus on Lean Six Sigma and its benefits. Students will learn about the history and development of the Lean and Six Sigma methodologies, and will explore the DMAIC (Define, Measure, Analyze, Improve, Control) approach to problem solving as the primary focus of the sessions. Common tools and techniques for each phase of the DMAIC approach will be introduced and explained.

## **Liquidity Management**

This highly interactive course provides students with a practical opportunity to study a case bank's liquidity position. Participants will be able to evaluate how traditional liquidity metrics compare to today's new regulatory requirements with a focus on the Liquidity Coverage Ratio (LCR). Students will be divided into teams, each with their own case study bank to manage. Teams will compete to have the bank with the highest overall net income while trying to manage four important banking metrics: liquidity risk, capital, asset quality risk and rate risk.

## **Managing Debt Cycles**

Most community bankers manage their bank from one budgeting season to the next, which often leads to reactive decision making. This course is designed to help bankers understand how debt cycles drive money supply in the financial system and rates of change for borrowing/saving levels over time. Participants will be able to understand what a debt cycle is, understand what drives each debt cycle, understand how debt cycles affect your bank and prepare for each phase of the debt cycle.

## **Managing Technology**

In this course, learn practical tips for how non-technical bankers can succeed in managing technology. Receive an overview of key industry technology trends, as well as predictions concerning what lies on the horizon for our industry. The course provides pragmatic management tools that bankers can use to evaluate new technologies, justify new business investments and manage new system implementations.

## **Mergers and Acquisitions**

This course will focus on the M&A process highlighting differences between the buy and sell side. Using value contributors and detractors, students will learn to position a bank for M&A. The course will also delineate critical issues to consider in the M&A process and will discuss the pitfalls to avoid. Finally, a case study will bring together the concepts of the class into a real-world application.

## **Money and Capital Markets**

This course focuses on how depository institutions interact with various capital markets such as money markets, mortgage markets and treasury markets. Students will examine the role of the Federal Reserve within this process, focus on fundamentals and learn how these types of markets can be used and regulated.

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## **Navigating Talent Management**

Identifying, assessing, developing, engaging and retaining high-potential, talented employees requires navigating complex “grey” areas. In this course, we will explore the key factors to navigate talent management and develop great teams. Focus on how to use a talent management process to identify and develop talented employees and discuss motivation versus employee engagement. Attendees will learn how to turn theory into practical solutions for their organizations.

## **Negotiations**

This elective course engages students in a series of negotiation experiences that simulate business and organizational negotiations. The focus is on developing basic negotiating skills for both one-time haggling situations, as well as situations that call for creating opportunities for mutual gain as part of a long-term business relationship.

## **Operational Risk**

As a key component of the enterprise risk management program, operational risk management (ORM) focuses on the people, processes and technologies used to successfully achieve the institution’s strategic goals. However, a poorly designed program can lead to a lot of wasted time and effort, without creating any real, sustainable value. In this course, we will look at best practices related to ORM tools and methods, including risk appetite, risk assessments, metrics and reporting, providing students with practical guidance that can be immediately used to strengthen any program.

## **Principles of Lending for Non-Lenders**

In this course, learn the credit process framework components including risk rating and portfolio management. Focus on the activities associated with qualitative and quantitative analysis when meeting with a commercial borrower. Then, delve into how credit must be structured, risk rated, priced, documented, monitored and managed to achieve the best possible outcome for the institution.

## **Profitability Through Pricing and Balance Sheet Management**

Effective balance sheet management helps optimize a bank’s assets and liabilities, ensure financial stability and drive long-term profitability while mitigating risks. In this course, get an understanding of the discipline needed in the ALM (asset/liability management) process and learn how to develop a target balance sheet. Discover how role pricing comes into play through real-life case studies and delve into the details and definitions of pricing models.

## **Role of the CFO**

The technical aspects of financial management for a community financial institution get lots of attention, as do leadership and management in general. But what happens at the intersection of leadership and financial institution finances? In this course, learn about the roles, responsibilities, opportunities and challenges of the CFO position.

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### **Shadow Banking, Fintech and Private Credit**

The course will examine the decades-old competitive struggle among banks and nonbanks — such as fintech companies, crypto/stablecoins, and private credit for market share in financial services. Participants will break down the characteristics that make banks in the U.S. special, the competitive and regulatory factors that drive activities toward or away from banks relative to nonbanks and the array of significant recent developments that are reshaping the regulatory and market environment with significant implications for the structure and stability of banks and nonbanks alike.

### **Strategic Workforce Development: Capability, Competitiveness and Continuity**

This course provides an overview of strategic workforce planning and development (SWP&D). Participants will learn to articulate a compelling case for these actions, and the role of leadership applying SWP&D to ensure competitiveness and continuity of an enterprise. Through group discussions, case examples both within and outside the financial services industry, tools and readings, students will be better prepared to advise how SWP&D can enable business units and the companies they support.

### **The Value of Social Leadership and Social Media**

In this session, discuss the strategy and planning required for your bank and leadership team to succeed in the fast-changing world of social media. Review effective ways to increase brand awareness, mitigate risk through crisis management and develop business opportunities through social selling. Learn to become a trusted thought leader, increase employee engagement, extend customer service offerings and recruit top talent for your bank.

### **Third Party and Vendor Management**

In this session, students will look at the use of outsourcing from the banker and regulator perspective. Explore the costs and benefits of outsourcing, including the vendor selection process, as well as best practices designed to mitigate risk. Students will also have the opportunity to participate in a Q&A session.

### **Understanding Differences**

This course applies the Social Style Model to understand behavioral patterns that affect interpersonal relationships at all levels. The program provides an understanding and appreciation of the value of the diverse behavioral styles that are demonstrated every day. Because each interaction has the potential of working for or against you in producing desired results, this session provides specific strategies that will allow you to “adapt” your behavior to gain greater endorsement from others.

### **Understanding the Cash Flow Statement**

This course provides participants with the fundamentals of cash flow analysis to increase their understanding of how a company can repay a loan from its cash flow. This introductory course provides additional tools for effectively evaluating the financial

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strengths of a company and its ability to repay a loan. Through group discussion and group exercises, participants will work through a cash flow construction exercise.

### **What to Know if You Plan to Grow Beyond \$10 Billion**

This course allows bankers to better understand the regulatory implications of crossing the \$10 billion threshold. We will focus on the effects of regulations and examiner expectations on a \$10 billion+ sized bank, while addressing the cost benefit analysis and strategy needed to expand. Our focus will be on a robust conversation highlighting important components such as execution strategies, infrastructure needs and effective corporate governance.

### **Strategic Communication: Inquiry and Advocacy**

This course helps participants communicate more effectively when conversations matter most. Students will focus on balancing advocacy and listening, responding skillfully to tough questions and asking better questions to move dialogue forward. Students will learn how to uncover underlying concerns, understand resistance and engage others in problem-solving rather than in debate. The emphasis is on practical application and real-world conversations.

### **The Strategy and Science of Customer Psychology**

This course delves deeper into understanding customer psychology, why they react the way they do and how to use these interactions for strategic advantage and firm performance. Students will learn types of customer psychology, learn to read customers through verbal and non-verbal communication and more effectively build strong customer relationships and respond effectively to service failures and complaints. This course highlights the strategy and science of customer psychology into actionable business tactics to increase engagement and success.

### **Bank Exec™ Simulation\* Elective for Year 3 Students**

The ABA BankExec™ course combines training in financial management and economic analysis in the context of an innovative computer simulation. The exercise encompasses lessons on strategic management, team management and bank management in addition to financial challenges. This dynamic simulation focuses on bank management from a balance-sheet perspective and clarifies how the balance sheet drives the income statement. Students participate in teams, analyzing the condition of their banks, making key managerial and pricing decisions and learning how their decisions affect the performance and risk profile of their banks.

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