



Treasury

Graduate Certificate Program

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Treasury Certificate Program Overview

This blended learning certification program provides participants with clear understanding of the role of the bank's Treasury. This includes the rate risk financial products and the risks managed by Treasury professionals.

Intuition's online pre-course learning provides the fundamentals, leading to 5-day practitioner led workshop that includes the Bank Manager simulation. This gives participants the opportunity to run the bank. In small groups they take on the roles of CEO, CFO and CRO. It is a great opportunity for members of the bank's ALM team to join in and share their insights and perspectives.

The program is led by Peter Leahy who has a wealth of industry experience and is a highly accomplished trainer. As the author of Intuition's Treasury Know-How tutorials, he is uniquely qualified to ensure the whole program fits well together.

The Certification program includes three assessed elements; performance in the Bank Manager simulation, an online final assessment MCQ and an assessment of participant's overall engagement during the workshop sessions.

Program Roadmap

Week 1
E-learning

E-learning - 12 Modules, around 10 hours

Week 2
Classroom learning

Module 1 The Role of Treasury in a Bank

Module 2 Products and Strategies

Module 3 Rate and FX Risks and Management

Module 4 ALM and Bank Capital Management

Module 8 Bank Manager Videos and Discussions


Module 7 Bank Manager Round 1

Module 6 Introduction to Bank Manager

Module 5 Investments

Module 9
Bank Manager Round 2

Module 10
Concluding Discussion from Simulation

 eLearning

 Classroom

 Assessment

 Simulation

Week 3
Final assessment

Self-study for assessment

Final Assessment

Part 1: Online Learning



PRE-WORK

Online Learning

Know-How has a range of tutorials for study.
There are 23 core tutorials which include the following:

- Financial Markets – An Introduction
- Money Markets – An Introduction
- Foreign Exchange (FX) Market – An Introduction
- Business of Investment Banking
- Interest Calculations
- Day Count Conventions
- Money Market Securities – An Introduction
- FX Spot Market – An Introduction
- FX Forward Market – An Introduction
- Foreign Exchange – Factors Influencing Exchange Rates
- Risk Management – An Introduction
- Commodities – An Introduction
- Islamic Banking & Finance – An Introduction

Financial Markets Overview

Financial markets affect all our lives, but many of us do not fully understand them. What are their functions? Who needs them? What products do they offer? Where are they? How do they operate? How are they changing? These Know How tutorials define financial markets and outline their key characteristics, focusing on investment, funding and capital flows between participants. It describes the types of financial markets that exist, the products they offer, the people and organizations involved in them, and the different types of marketplace.

Financial Markets Objectives

On completion of this tutorial, you will be able to:

- Distinguish between investment/funding markets, transactional markets, and risk management markets and name their respective purposes
- Identify key financial market participants and the roles they play
- List the key characteristics of financial markets and the major influences on their development

Part 2: Treasury Workshop Overview



CLASSROOM
SESSIONS

Features



Breakout Room Exercises



Case Studies



Real-world Examples



Polling



Q&A

Overview

This 5-day training and simulation is designed to, in conjunction with online pre-course 'Know How' tutorials, thoroughly acquaint trainees with the role of a Bank Treasury, the financial products used in this area and the risks managed by Treasury professionals.

Treasury mediates between the risk/reward requirements of shareholders, the prudential requirements of regulators and the policies of the bank's management. This course aims to understand the language and methods deployed in this endeavour.

Virtual



Webex Meetings



Instructor: Peter Leahy

Learning Objectives

- Understand the role of the Treasury in a Bank
- Become acquainted with the relevant Products and Strategies
- Learn Rate and FX Risk management techniques
- Gain exposure to ALM and Bank Capital Management techniques
- Understand current trends in the industry

Target Audience: All Staff

Part 2: Workshop Outline



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Day 1: AM

Introductions

- Getting to know each other
- Course objective, approach and what to expect over the 5 days
- Participants' expectations from the course
- Summary of e-Learning topics

The Role of the Treasury in a Bank

- Liquidity Risk and Management
- Spot and Forward Rate exposures
- Shariah and Non-Shariah finance
- Core principles of Shariah finance
- Shariah-compliant finance and the KSA

Day 2: AM

Rate and FX Risks and Management

- Rates exposures and hedges
- Rate products and derivatives
- Yield Curves and Spreads
- Recent benchmark changes
- FX risks and management

Day 1: PM

Products and Strategies

- Corporate Loans and Facilities
- Government Securities
- Floating rate notes
- Government Development Bonds
- Government Local Bonds and Sukuk
- Repo (Official and Commercial)

Day 2: PM

ALM and Bank Capital Management

- Liquidity and Funding Risk Management
- Leverage, Capital and their regulation
- Managing 'Gaps' and Yield Curve exposures
- Bank Capital Instruments and Hybrids
- Management and Mitigation of Counterparty risks

Part 2: Workshop Outline cont.



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Day 3: AM

Investments

- Credit and Rate products
- Sovereign / Government Debt
- Corporate Debt instruments and investments
- Municipal and 'Sub-Sovereign Debt
- Yields, Spreads and Analytical Techniques

Day 3: PM

Introduction to Bank Manager

- Pre-Simulation Videos
- Running a Bank
- The Bank's Financials
- Zoom in to the Outside World
- Zoom in on Decisions

Day 4: AM

Bank Manager Round 1

- Trainees improve their understanding of
- The balance between short-term risk taking and long-term profitability
- Aversion to Risk-taking results in a 'safe' but therefore only modestly profitable bank
- Communication and the Expectations of Stakeholders
- Different strategies to balance risk and return

Day 4: PM

Bank Manager videos and discussion

- The Role of Capital
- Shares and Dividends
- Establishing a Management Routine
- Focus on Profits and Losses

Day 5: AM

Bank Manager Round 2

- Implementation
- Outcomes
- Competitor's Profitability, growth in earnings / total assets and many more key ratios will be measured

Day 5: PM

- **Concluding Discussion from Simulation**
- Application of Training and Simulation in KSA markets.
- Understanding current trends in the industry
- Changes in the KSA economy and their impact on bank treasury strategy
- The impacts of Geopolitical Events (Covid 19, Ukraine, Gaza) on KSA banks.

Part 2: Workshop - Bank Treasury Challenges



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SESSIONS

The training will make use of a computerised simulation. Trainees will be allocated to teams which will compete with other teams in appropriately responding to changes in the market, economic and competitive environment impacting a bank. The simulation allows trainees to make lending, portfolio management and balance sheet decisions over a succession of time intervals.

It is intended that the simulation should form the core of an atmosphere of an enjoyable but challenging competition which should include not only numerical outcomes in terms of the following metrics:

- Profitability
- Liquidity
- Credit Risk
- Regulatory Capital

The simulation and competition will also include 'role play' presentations given by teams to their senior management.

We hold the view that the simulation as well as associated presentations will achieve the following:

- In a safe environment give the group good sense of the importance of the Bank's Treasury
- Emphasis on 'time-pressured' decision-making
- A focus on coherent presentation of decisions

The simulation, competition and presentations will be incorporated in the course on the second and fourth day for about 3 hours each.

Part 3: Bank Manager Simulation



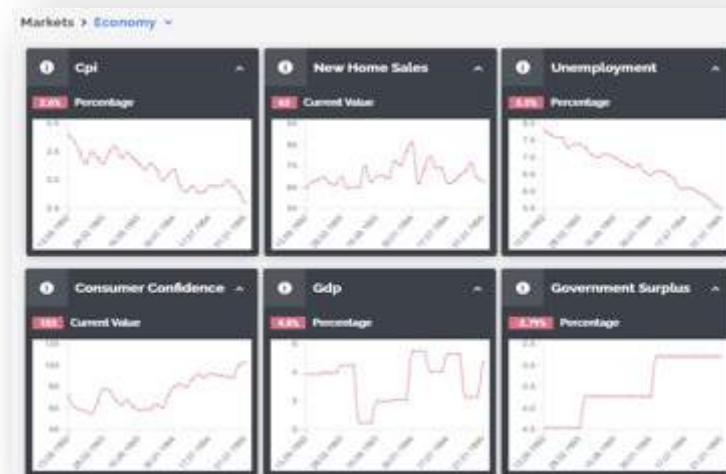
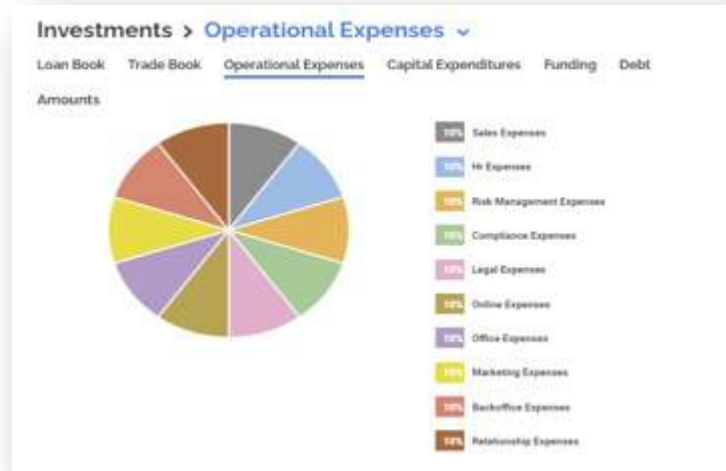
CLASSROOM
SESSIONS

Simulation Overview

In BankManager, participants get the opportunity to run a bank: sell loans, organise funding and invest in departments and growth.

They get a chance to look at the internal dynamics of the bank and at the outside world, the bank operates in the economy, interest rates, markets and regulation.

At the end of the session participants will have a better understanding of the core business of banking, the balance between short-term risk-taking and long-term profitability and the impact of changes in the economy and interest rates on the return and risk of the bank.



Financials > Balance sheet

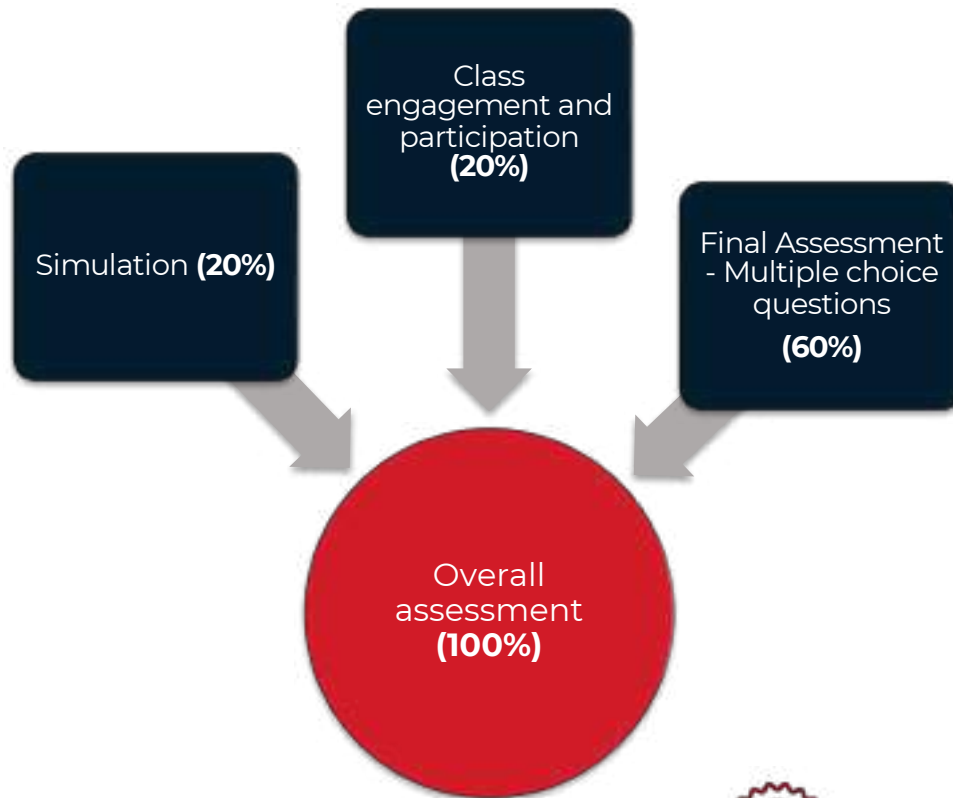
Assets			Liabilities			Equity		
Name	Jan 01, 1999	Jan 01, 1999	Name	Jan 01, 1999	Jan 01, 1999	Name	Jan 01, 1999	Jan 01, 1999
Property	1,000	1,000	Debt securities	1,000,000	1,000,000	Paid in capital	500,000	500,000
Equipment	1,000	1,000	Demand deposits	1,300,000	1,300,000	Capital surplus	0	0
ICT	1,000	1,000	Time deposits	500,000	500,000	Retained earnings	0	0
Branches	1,000	1,000	Central bank deposits	0	0	Bail out capital	0	0
Fixed Assets	4,000	4,000	Funding book	2,800,000	2,800,000	Treasury stock	0	0
Corporate loans	1,000,000	1,000,000	Investment deposits	0	0	Total equity	500,000	500,000
SME loans	350,000	350,000	Deposits for investments	0	0	Total Liabilities and Equity	3,300,000	3,300,000
Leasing	50,000	50,000	Payables	0	0			
Personal loans	800,000	800,000	Tax liabilities	0	0			
Loans to banks	300,000	300,000	Current liabilities	0	0			
Loan book	2,400,000	2,400,000	Total liabilities	2,800,000	2,800,000			
Equity investments	55,418	55,418						
Fixed income investments	21,148	21,148						
Commodities investments	4,183	4,183						
Investment book	80,749	80,749						
Receivables	0	0						
Tax assets	0	0						
Central bank reserves	0	0						
Cash	815,251	815,251						
Cash Equivalents	815,251	815,251						
Total Assets	3,300,000	3,300,000						

Part 4: Assessment



ASSESSMENT

The Assessment will have 3 components:



Certificate Accreditation



Simulation

- A team of 3-4 will take part in the Bank Manager simulation. They will take turns to be CEO, CFO and CRO.
- Performance will be assessed on a range of KPIs including financial performance and approach to risk management.
- We would recommend that representatives from the bank's ALM join these sessions to give insights into their work.

Final Assessment

- Multiple choice questions
- Covering both e-learning and classroom topics
- Pass mark of 70%

Class Engagement and Presentation

- Will be evaluated by the trainer
- Based on a pre-defined set of criteria

Program Director

Alastair

Alastair is a financial services and professional education expert specialising in Credit Skills and Risk Management. He is Head of Learning Services, EMEA at Intuition responsible for program needs analysis & design, faculty management and classroom delivery. He is Visiting Professor at LIBF where previously he was responsible for their international business. In 2018 he led a project to set up ADGM Academy.

Alastair worked for over twenty-five years in financial services in a range of senior front office roles for major UK banks (Barclays, RBS and Santander) specialising in asset finance (including number of major financings for oil and gas sector). Alastair was a Consultant at Deloitte in the Banking & Capital Markets group where he had a lead role on a Conduct review into one of the major UK international banks. He has taught banking and finance courses in many countries including Cuba, Egypt, KSA, Malaysia, Oman, UAE, UK, US and Uzbekistan. He has authored two textbooks; Corporate Lending (focussed on mid cap companies) and Bank Regulation & Economic Policy and from 2010-19 was the Chief Examiner for Corporate Lending at LIBF.



Treasury Instructor

Peter

Peter has developed a reputation for providing the highest quality in consultancy and training for the financial services industry. Peter specialises in the fixed income and fixed-income-related capital markets, including derivatives, repo and swaps.

Peter was, until 1995, a Senior Vice President at Bear Stearns in London where he was responsible for developing and selling Asset Backed and Derivatives products. He has worked in the financial markets for more than fifteen years and advises various institutions at the highest level on matters concerning the international capital markets. His extensive experience includes senior fixed-income markets positions at J.P. Morgan, Kleinwort Benson and Bear Stearns.

Peter has been contracted on numerous occasions to act as a discussion facilitator for internal discussions and 'town hall' meetings within major Investment Banks.

Peter also has also gained considerable experience in the documentation of mortgages and fixed-income products, as a teacher and an expert witness, including a recent high-profile bond sales professional negligence cases involving CDOs and defaulted bonds.



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