

# ADEVA

TRAINING AND  
CONSULTING

## eLearning Bank and Insurance Company Analysis

**Use our eWorkbook series to learn how to analyse a bank or insurance company from a foundations level understanding of its business models and risks through to assessing its financial strength.**

Designed for bankers, regulators, debt and equity analysts and investors, Adeva's eWorkbooks enable you to absorb theory and technical concepts at a flexible pace outside the classroom.

**Series 1: Foundations of Banking & Risk** introduces the main business models, core products and key risks of banking.

**Series 2: Bank Financial Strength** covers the CAMELS framework for benchmarking key indicators of performance and financial strength.

**Series 3 : Regulatory, Risk & Performance Drivers** gives insight into the governance and regulation of risk and how it impacts bank performance.

The **Insurance eWorkbook Series** provides an overview of the key analytic issues for insurance companies.

*See pages 4-7 for more details on the eWorkbooks including examples of content.*

### SERIES 1

#### FOUNDATIONS OF BANKING & RISK

- 1 Banking Overview
- 2 Core Products
- 3 Key Risks
- 4 Key Performance Measures

### SERIES 2

#### BANK FINANCIAL STRENGTH

- 1 Accounting Principles
- 2 Capital Adequacy
- 3 Asset Quality
- 4 Management
- 5 Earnings
- 6 Liquidity
- 7 Sensitivity to Market Risk

### SERIES 3

#### REGULATORY, RISK AND PERFORMANCE DRIVERS

- 1 Bank Capital Management
- 2 Liquidity & Funding
- 3 Derivatives

#### INSURANCE COMPANY ANALYSIS

- 1 Business Models
- 2 General Insurance
- 3 Life
- 4 Reinsurance
- 5 Accounting
- 6 Financial Analysis

## Why our eWorkbooks consistently get outstanding feedback

Our eWorkbooks are designed to be highly interactive and engaging.

- ▶ Concepts are presented in a logical and structured manner with explanations illustrated by real bank disclosures that are up to date and relevant.
- ▶ Built-in quiz questions are provided regularly to test understanding while the topic is fresh in the participant's mind.

With 25+ years experience in devising effective training on bank risk management and analysis, we have applied our expertise to create eLearning that is structured, focused on key topics and relevant to the learner.

1

Theory is explained and illustrated in an engaging format

**THEORY**

2

Real-life examples demonstrate practical applications

**EXAMPLE**

3

Interactive tests check knowledge and reinforce understanding

**TEST**

# Bank Analysis eWorkbook Catalogue



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## NOTE

Examples of content are provided on each page by clicking on the interaction buttons on the right.



**Series 1: Foundations of Banking & Risk** is designed to give learners a holistic view of the business of banking and how different products and activities are reflected in the key risks and financial statements.

### CONTENTS

#### 01 Banking Overview

Types of banks; business models, their risk profile and how different activities are reflected in a bank's financial statements; key performance measures for a bank.

#### 02 Core Products

How banks use the products, risk profile and balance sheet impact: loans, deposits, derivatives, repurchase agreements, debt & equity securities; letters of credit and other contingent liabilities, securitisation.

#### 03 Key Risks

Risk governance and the identification, measurement and management of key risks: credit, counterparty, market, operational, conduct, liquidity and regulatory / compliance risks.

#### 04 Key Performance Measures

Key analytical issues & benchmarks for core ratios used by management, regulators, rating agencies and shareholders to evaluate bank performance.

### VIEW EXAMPLES

Examples are from  
'Banking Overview'.

Click on each of the buttons below to see examples of how we present concepts and build understanding

**THEORY**

**EXAMPLE**

**TEST**



**Series 2: Bank Financial Strength** covers in depth the CAMELS framework and ratios for benchmarking key indicators of performance and financial strength

### CONTENTS

#### 01 Accounting Principles

IFRS and US GAAP principles; fair valuation, impairment and consolidation guidelines, focus on for loans, securities, derivatives, securitisation

#### 02 Capital Adequacy

Benchmarks for adequacy, sustainability and vulnerability of capital in relation to business model, risk profile and operating environment.

#### 03 Asset Quality

Benchmarks, early warning signals and potential distortions in quality of asset portfolios: loans, securities and derivatives. Includes portfolio analysis; reserve adequacy; risks in securities and derivatives.

#### 04 Management

Structured approach to analysis: SCORE - strategy, corporate governance, ownership, risk management and evaluation by stakeholders (including market indicators)

#### 05 Earnings

Benchmarks of diversity and stability of earnings and cost control; drivers of net interest margin, cost / income; overall measures: ROE, ROA, RORWA

#### 06 Liquidity

Benchmarks and early warning signals for diversity and stability of funding sources as well as sufficiency of liquidity and alternative back up sources to cover stress outflows.

#### 07 Sensitivity to Market Risk

Measures of trading book and banking book market risk. Focus on VaR, trading revenue sources, exposures to interest rates and FX in the banking book as well as level 3 securities.

### VIEW EXAMPLES

Examples are from  
'Asset Quality'.

Click on each of the buttons below to see examples of how we present concepts and build understanding

**THEORY**

**EXAMPLE**

**TEST**



**Series 3: Regulatory, Risk & Performance** is designed to give more experienced bankers a detailed view of the management and regulation of key areas: capital, liquidity and derivatives.

### CONTENTS

#### 01 Bank Capital Management

Measuring and managing capital: accounting vs regulatory capital, loss absorbency of common equity and hybrid capital, benchmark ratios, risk weighted assets, leverage Pillars I, II and III including stress testing.

#### 02 Liquidity & Funding

Measuring and managing liquidity and funding in light of asset and liability management goals and Basel III principles of sound liquidity management: funding choices, asset liquidity, net stable funding, liquidity coverage, stress testing, resolution frameworks.

#### 03 Derivatives

Measuring and managing liquidity and funding in light of asset and liability management goals and Basel III principles of sound liquidity management: funding choices, asset liquidity, net stable funding, liquidity coverage, stress testing, resolution frameworks.

### VIEW EXAMPLES

Examples are from 'Liquidity & Funding'.

Click on each of the buttons below to see examples of how we present concepts and build understanding

THEORY

EXAMPLE

TEST



This **eWorkbook** is designed for those new to Insurance Company Analysis. It provides the user with the core knowledge and skills needed to evaluate the financial standing of different types of insurance companies.

## CONTENTS

**01 Business Models:** Insurance principles, market, business models, ownership (mutual, listed, captive etc).

**02 General Insurance:** Key products: personal and commercial lines; property, casualty, accident, health. Key risks: underwriting, reserves, reinsurance, investment

**03 Life:** Key products: by contract type, investment basis and premium payment (e.g. fixed and variable annuities, unit linked, term, whole life participating etc.). Key risks: investment risk (duration, negative spread etc.), underwriting risk (mortality, longevity, morbidity), other risks.

**04 Reinsurance:** Key products: treaty vs facultative; proportional vs non-proportional; alternative capital, Lloyds Market; inward vs outward and balance sheet treatment

**05 Accounting:** Types of insurance accounts (statutory/GAAP/embedded value), premium, claim and expense recognition, reserve accounting, investment accounting (fair valuation, impairment), reinsurance etc

**06 Financial Analysis:** Underwriting performance and risk, investment returns and risk profile, earnings, liquidity, leverage (operating, liability and financial), solvency (economic capital, regulatory capital and rating agency perspective).

## VIEW EXAMPLES

### Various Examples

Click on each of the buttons below to see examples of how we present concepts and build understanding

**THEORY**

**EXAMPLE**

**TEST**



# Contact us

Interested in buying our eWorkbooks? Please fill in the form below and click submit to send your details to us.  
Alternatively, send an email to [elearning@adevapartners.com](mailto:elearning@adevapartners.com) .

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<b>Telephone Number</b>	
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<b>Country</b>	
<b>Please tick one of the following</b>	
<input type="checkbox"/> <b>Please contact me to discuss training for my bank</b>	
<input type="checkbox"/> <b>Please send me details on how to buy the eWorkbooks for myself</b>	
<b>Comments / Questions?</b>	

**SUBMIT**



## About us

Adeva Partners specialises in providing highly tailored training solutions and consulting services in credit, risk and corporate finance to clients in the financial services industry.

Our areas of expertise include:

- Corporate Credit
- Corporate Finance
- Risk Analysis & Management
- Financial Institutions: Analytic Skills
- Regulatory Change

We work in partnership with our clients in the design, development and delivery of classroom training, blended learning solutions and more to enable a strong analytic and risk culture in tandem with a sound “do business” approach.

*See next page for details of the training we offer.*

# TRAINING SOLUTIONS

Financial markets, risks and regulations are evolving so fast that professionals need both flexible and structured learning solutions to build technical knowledge and apply analytic skills.

## Risk, Regulatory and Analytic Training

*Our training solutions equip finance professionals with the knowledge and skills to stay ahead of the competition.*

RISK ANALYSIS & MANAGEMENT	ANALYTIC SKILLS	REGULATORY CHANGE
<p><i>Building capability in approving and managing risk exposures</i></p>	<p><i>Developing a better understanding of client need to recommend appropriate solutions</i></p>	<p><i>Impact of regulatory change on an institution's business, competitive and risk profile</i></p>
<p><b>Risk management</b></p> <ul style="list-style-type: none"> <li>- Risk management in banks</li> <li>- Risk management in insurers</li> <li>- Risk management in funds</li> <li>- Risk and regulatory drivers of performance</li> <li>- Capital management</li> <li>- Credit portfolio management</li> <li>- Derivatives risk</li> <li>- Collateral and liquidity management</li> <li>- Market risk</li> <li>- Liquidity and funding risk</li> <li>- Operational risk</li> <li>- Insurance risk</li> <li>- Securitisation</li> </ul>	<p><b>Sector and client analysis</b></p> <ul style="list-style-type: none"> <li>- Bank risk analysis</li> <li>- Insurer risk analysis</li> <li>- Corporate risk analysis</li> <li>- Central clearing parties</li> <li>- Funds &amp; asset managers</li> <li>- Hedge fund credit analysis</li> <li>- Sovereign / public sector risk analysis</li> </ul> <p><b>Funding and capital solutions</b></p> <ul style="list-style-type: none"> <li>- Leveraged finance</li> <li>- Valuations</li> </ul>	<p><b>Bank response to regulatory change</b></p> <ul style="list-style-type: none"> <li>- Risk and regulatory drivers of performance</li> <li>- RWA Regulation &amp; Management</li> </ul> <p><b>Regulatory change and impact</b></p> <ul style="list-style-type: none"> <li>- Basel III / Basel IV changes</li> <li>- EMIR – European Markets Infrastructure</li> <li>- MIFID II – Markets in Financial Instruments</li> <li>- FRTB – Fundamental Review of Trading Book</li> <li>- BRRD – Banking Recovery and Resolution</li> <li>- Stress testing</li> <li>- Liquidity management for financial institutions</li> <li>- IFRS 9 – Expected loss, hedging &amp; securities</li> <li>- Expected Loss</li> </ul>