



Bank and Insurance Company Analysis A self study approach to learning



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.

	FOUNDATIONS OF BANKING & BIOK
_	FOUNDATIONS OF BANKING & RISK
SERIES	1 Banking Overview
2	2 Core Products
SE	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 Sepaitivity to Market Biok
	7 Sensitivity to Market Risk
3	REGULATORY, RISK AND PERFORMANCE DRIVERS
SERIES	1 Bank Capital Management
ER	2 Liquidity & Funding
S	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. Theory is explained and illustrated in an engaging format

THEORY

Real-life examples demonstrate practical applications

EXAMPLE

Interactive tests check knowledge and reinforce understanding

TEST

Bank Analysis eWorkbook Catalogue



CONTENTS		
Series 1	Foundations Of Banking & Risk	4
Series 2	Bank Financial Strength	5
Series 3	Regulatory, Risk And Performance Drivers	6
Specialist	Insurance Company Analysis	7

NOTE

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

Series 1: Foundations of Banking & Risk



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

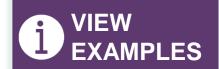
How banks use the products, risk profile and balance sheet impact: loans, deposits, derivatives, repurchase agreements, debt & equity securities; letters of credit and other contingent liabilities, securitisation.

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.



Examples are from 'Banking Overview'.







Series 2: Bank Financial Strength



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

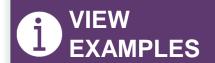
Benchmarks of diversity and stability of earnings and cost control; drivers of net interest margin, cost / income; overall measures: ROE, ROA, RORWA

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.



Examples are from 'Asset Quality'.



Series 3: Regulatory, Risk & Performance Drivers



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.



Examples are from 'Liquidity & Funding'.



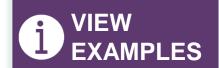
Insurance Company Analysis



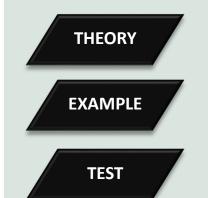
This **eWorkbook** is designed for those new to Insurance Company Analysis. It provides the user with the core knowledge and skills needed to evaluate the financial standing of different types of insurance companies.

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).



Various Examples



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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.



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.

TRAINING SOLUTIONS

Risk, Regulatory and Analytic Training

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

ANALYTIC SKILLS REGULATORY CHANGE RISK ANALYSIS & MANAGEMENT Building capability in approving and Developing a better understanding of client Impact of regulatory change on an institution's business, competitive and risk managing risk exposures need to recommend appropriate solutions profile Sector and client analysis Bank response to regulatory change Risk management Bank risk analysis Risk and regulatory drivers of performance Risk management in banks Risk management in insurers Insurer risk analysis **RWA Regulation & Management** Risk management in funds Corporate risk analysis Risk and regulatory drivers of performance Central clearing parties Regulatory change and impact Capital management Funds & asset managers Basel III / Basel IV changes Credit portfolio management EMIR - European Markets Infrastructure Hedge fund credit analysis Sovereign / public sector risk analysis Derivatives risk MIFID II - Markets in Financial Instruments Collateral and liquidity management FRTB - Fundamental Review of Trading Book Funding and capital solutions BRRD - Banking Recovery and Resolution Market risk Leveraged finance Liquidity and funding risk Stress testing Liquidity management for financial institutions Operational risk Valuations IFRS 9 - Expected loss, hedging & securities Insurance risk Securitisation **Expected Loss**