

# European Bank Financial and Credit Analysis

This essential course is tailored to teach you the frameworks for analysing the industry and individual institutions from the top down, and the bottom up. We'll provide instruction on key analytical tools and the skills to apply them in order to arrive at sound credit based conclusions. This essential course is invaluable to those looking to develop their career and aptitude within this sector.

This three-day course is divided into two sessions: an introductory day-length programme, followed by a more intensive two-day programme for industry practitioners who already have a firm grasp of the basics of bank analysis.

## **Session One: Introduction to Bank Financial Accounting and Reporting**

This one-day course is intended for those with little or no knowledge of financial institution financial statements. You will examine the income statement and balance sheet in detail and see how the profile of the statements differs, depending on the type of financial institution. You will also work through the requirements and typical contents of a bank's annual report.

## **Session Two: European Bank Credit Analysis**

The two-day session provides delegates with the necessary analytical tools to undertake effective analysis of banks. The programme assumes a basic knowledge of the structure of banks' financial statements and of the key ratios used in the analysis process. We recommend that participants without this knowledge, or those who feel they require a refresher, first attend *Session One: Introduction to Bank Financial Accounting & Reporting*.

### **What you'll gain:**

- Demonstrate familiarity with a bank's financial statements and key ratios .
- Understand key accounting standards and how a bank's ratios are impacted by management estimates in applying these standards .
- Evaluate the risks a bank faces from the points of view of investors, creditors, counterparties and regulators .
- Analyse banks from the "top-down," identifying potential macro/industry factors that impact performance .
- Apply frameworks to perform a "bottom-up" analysis of individual bank's unique strengths and weaknesses .

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