



# BANK ANALYSIS CASE STUDY

## About LCT

LCT International is recognised as a leading, global provider of CPD accredited training.

We are delighted and proud to announce we have recently achieved Provider of Training Excellence Status.

## Training Approach



### Interactive Learning

Case Studies, Group exercises, real - world application to ensure practical engagement.



### Leadership & Stakeholder management Focus

Strengthening Decision-Making, Team Leadership and Collaboration.



### Practical Application

Hands-on experience with tasks and strategies.

## Overview

Our team delivered a 5-day Bank Analysis and Financial Modelling Programme for one of Africa's largest banks. The training, designed for a diverse workforce, aimed to deepen understanding of bank financial statements, credit analysis, and financial modelling. It served as both a refresher and a new learning opportunity.

## Challenges

**Knowledge Gap:** Analysts with general finance backgrounds lacked a nuanced understanding of bank-specific financial statements.

**Credit Analysis Approach:** There was a need for a more structured and disciplined approach to bank credit analysis.

**Modelling Skills:** Analysts and managers lacked the skills and tools to build effective bank models, limiting their ability to forecast financial prospects.



## Course Outcomes

- **Improved Financial Analysis** : Analysts became more skilled at analyzing and interpreting bank financial statements, providing valuable insights.
- **Structured Credit Analysis** : The credit analysis process became more disciplined, improving the identification of trends, and early warning signs.
- **Enhanced Modelling Skills** : Staff acquired the ability to model the bank's financial prospects and stress-test its resilience under various scenarios.
- **Overall Impact** : The training led to significant improvements in the staff's abilities, enhancing their effectiveness in various aspects of banking analysis and modelling.

## Impact & Testimonials

I found the entire course to be highly beneficial. The specific breakdown and explanation of bank financial statements proved extremely enlightening. Throughout the course, the examples and case studies felt real and relatable, and not like some abstract concepts in a textbook. That, along with the trainers' obvious knowledge and passion for the subject, really made the learning experience enjoyable.

- **Junior FIG Originator**

## Focus On Quality

LCT International is accredited by the British Accreditation Council. This accreditation means that LCT International has chosen to seek external accreditation and receive a review on its processes to demonstrate that it is a high- quality organisation.

In order to achieve BAC accreditation, the institution has to demonstrate that it meets BAC's rigorous standards in four inspection areas:

- ✓ **Management**
- ✓ **Teaching**
- ✓ **Welfare**
- ✓ **Facilities**

## Client Satisfaction

We have built our reputation on the cornerstone of excellent customer service and top-quality training consultants, all of whom have extensive experience in their respective fields.

*The result is extremely high levels of client satisfaction.*

We emphasise the practical element of our delegates' learning experience: we take time to show them how to apply theoretical management concepts to real life scenarios, allowing them to utilise the tools and techniques learnt with their respective work scenarios.