Bank Branch Financial Management Training Course: Profit, Budget and Credit Quality

9 – 13 August 2027
Geneva

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Programme Summary

Bank branch financial management is the subject of this one-week training course for branch managers, regional managers and business unit heads, taught at managerial level and ending in a branch financial plan. Many managers are promoted for sales or operational results, then asked to answer for profit, budget and loan quality without a method for reading the numbers. The programme moves from the income statement to budgets, credit quality and balance sheet effects, using prepared branch data from retail and business banking. Mars Training Centre UK delivers this programme on bank branch financial management to mixed-organisation cohorts.

The Business Case

A branch or unit manager who can explain where profit comes from, hold costs to a budget and spot weak loans early makes better decisions on pricing, staffing and lending. Senior management then receives forecasts it can rely on, and fewer surprises reach the credit committee. The programme works on the measures below.

- Branch Profitability: Improves when income sources, funding cost and overheads are read together.
- Cost-to-Income Ratio: Moves down when budgets are tied to targets and variances are explained.
- Loan Quality: Strengthens when early-warning indicators trigger action before arrears grow.

Principles and Evidence Base

- IFRS 9: The standard for financial instruments, whose expected credit loss model is applied in Session 3 to show how provisions change a branch result.
- Basel III: The international framework for bank capital and liquidity, applied in Session 4 to link lending and deposit choices to risk-weighted assets and liquidity ratios.
- CAMELS: The rating approach to bank soundness covering capital, assets, management, earnings, liquidity and sensitivity, applied in Session 4 as a self-assessment lens for a branch.

Intended Participants

- Branch managers who answer for the profit and loss of a single location.
- Regional managers who review and compare the results of several branches.
- Business unit heads in retail, small business or corporate banking who own a budget and a loan book.
- Managers recently promoted from sales or operations who now sign off financial reports.

Typical settings include retail banks, Islamic banks, development banks and bank subsidiaries of insurance or industrial groups.

Learning Outcomes

1. Participants will be able to evaluate a branch income statement and trace profit to its sources.
2. Participants will be able to construct a branch budget with targets, cost limits and a variance routine.
3. Participants will be able to diagnose weakening loan quality from early-warning indicators and non-performing loans.
4. Participants will be able to compare the effect of provisions, funding cost and risk weights on branch results.
5. Participants will be able to prioritise actions that improve the cost-to-income ratio and net interest margin.
6. Participants will be able to justify a branch financial plan to a regional or head office committee.

Programme Structure

Day 1: Branch Income Statement and Profit Drivers

What makes a branch profitable, and where is that shown in its accounts?

- Branch Income Statement Layout
- Net Interest Margin Calculation
- Fee and Commission Income Analysis
- Cost-to-Income Ratio Benchmark Sheet
- Funds Transfer Pricing Credit Table

Day 2: Budgeting, Targets and Cost Control

How is a branch budget built so that targets, costs and forecasts agree?

- Zero-Based Branch Budget Template
- Volume and Rate Variance Analysis
- Staff and Premises Cost Review
- Deposit and Loan Target Cascade
- Rolling Forecast Update Routine

Day 3: Credit Quality and Provisioning for Branch Portfolios

How does the quality of the loan book change the branch result?

- Loan Portfolio Segmentation Grid
- Non-Performing Loans Early-Warning Indicators
- Expected Credit Loss Staging Under IFRS 9
- Provision Charge Impact on Branch Profit
- Collateral and Recovery Follow-Up Log

Day 4: Balance Sheet, Capital and Liquidity Awareness

How do branch choices on deposits and loans reach the capital and liquidity position of the bank?

- Branch Balance Sheet Reading Guide
- Deposit Mix and Cost of Funds Review
- Risk-Weighted Asset Effect of Lending Choices
- Liquidity Ratio Basics Under Basel III
- CAMELS Lens for Branch Self-Assessment

Day 5: Bank Branch Financial Management Review and Plan

Do the findings join into a plan that a regional committee can approve?

- Applying the Session 1 Profit Driver Map
- Testing the Session 2 Budget Template
- Checking the Session 3 Early-Warning Indicators
- Reviewing the Session 4 Balance Sheet Guide
- Completing the Branch Financial Plan

Methodology

The programme is built on structured exercises using prepared accounts, loan files and budget packs from a retail branch network and a business banking unit. Participants read results, build budgets, rate loans and present their reasoning to peers acting as a regional committee, so each technique is used on figures before it is applied at work.

- Suggested activity: Tracing a fall in branch profit to funding cost, fees and provisions.
- Suggested activity: Building a quarterly budget and explaining a cost variance.
- Suggested activity: Rating a small loan book and choosing the first three accounts to review.

Capstone Output

Each participant completes a branch financial plan. It holds a profit driver map, a budget with targets and cost limits, an early-warning list for loans, a balance sheet note and a one-page summary for the committee. At work the plan is presented to the regional manager and becomes the reference for monthly performance reviews.

Frequently Asked Questions

Is bank branch financial management training suitable for managers without an accounting background?

Yes. Bank branch financial management is taught from the income statement upwards, using prepared data and templates. You need responsibility for a branch or unit result, but no accounting qualification.

Which standards does bank branch financial management rest on in this training?

Bank branch financial management here uses IFRS 9 for expected credit loss, Basel III for capital and liquidity, and the CAMELS rating approach as a self-assessment lens for the branch.

How is the plan from bank branch financial management training used at work?

You take the branch financial plan to your regional manager, use its budget and early-warning list in monthly reviews, and keep its profit driver map as the basis for target setting.

How does bank branch financial management differ from a programme on credit analysis?

Bank branch financial management covers profit, budgets and portfolio quality at branch level, while a programme on credit analysis concentrates on assessing individual borrowers and structuring loans.