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COURSE BROCHURE

Advanced Bank Strategy and Operations Training Course

30 August – 10 September 2027
New York

Advanced Bank Strategy and Operations Training Course

Ref: 527_19573 **Date:** 30 August – 10 September 2027 **Location:** New York **Fees:** 14000 GBP

Bank Strategy and Operations is a 2-week advanced training course for bank managers, branch and product heads and banking strategy and finance staff, who build a bank performance improvement plan during the course. Margin pressure, tighter capital and liquidity rules and digital challengers are forcing banks to rethink which clients, products and channels earn their keep. Jupiter Prime Training designed this course around those franchise choices.

Why Bank Strategy and Operations Matter Now

Three forces now reshape bank franchises. Interest rate cycles swing net interest margin and deposit behaviour faster than pricing committees can react. International capital and liquidity standards raise the cost of every balance sheet choice, from long-dated mortgages to undrawn corporate lines. Customers and fintech rivals pull payments and everyday banking into mobile channels where switching costs are low. A bank that links its business model, balance sheet and operating platform earns returns above its cost of equity; one that manages them apart grows loans that destroy capital. The course rests on the international bank capital and liquidity framework, funds transfer pricing practice and risk-adjusted return measures.

Who Gains Most from Bank Strategy and Operations

- Bank managers who own branch, regional or segment profit and loss and cost-to-income targets
- Retail and corporate product heads who set lending, deposit and fee pricing
- Strategy and planning staff who shape the business model, segment focus and investment cases
- Finance and asset-liability staff who manage net interest margin, capital allocation and liquidity buffers
- Operations and channel leads who run payments, servicing and digital banking platforms

Banks gain most when a business-line head, a finance or treasury officer and an operations lead attend together, because a performance plan only holds when revenue, balance sheet and cost owners agree its levers.

Bank Strategy and Operations Capabilities

Participants leave able to trace a bank's return on equity back to its segments, products and processes, and to choose which levers move it.

- Assess a bank business model by segment, product and channel profitability — executive committee portfolio choices
- Calculate net interest margin drivers using funds transfer pricing — pricing committee decisions
- Weigh capital and liquidity consumption of lending growth — balance sheet allocation by business line
- Design retail and corporate lending propositions with risk-adjusted pricing — relationship and product heads
- Specify payments and digital banking investments with cost-to-serve cases — operations and technology boards
- Build a bank performance improvement plan with measurable targets — board and supervisor discussions

Key Bank Strategy and Operations Terms

- Net interest margin — the difference between interest earned on assets and paid on liabilities, divided by average earning assets.
- Funds transfer pricing — an internal method that charges or credits business lines for funding and liquidity, isolating their true margin.
- Cost-to-income ratio — operating expenses divided by operating income, the main measure of a bank's efficiency.
- Risk-weighted assets — exposures adjusted for credit, market and operational risk, used to set required regulatory capital.
- Liquidity coverage ratio — high-quality liquid assets held against expected net cash outflows over a short stress period.
- Return on risk-adjusted capital — profit divided by capital allocated for risk, used to compare business lines and deals.

Bank Strategy and Operations Day by Day

Day 1: Bank Business Models and Competitive Forces

- Universal, Retail, Corporate and Digital-Only Models Compared — Franchise Positioning
- Value Chain Mapping From Deposits to Payments — Where Banks Earn
- Fintech and Big Tech Entrants — Threats to Fee and Deposit Pools
- Customer Segmentation by Profitability — Target Segment Choice
- Bank Strategy Scorecards — Linking Ambition to Financial Targets

Day 2: Bank Financial Statements and Profitability

- Bank Income Statement Anatomy — Interest, Fee and Trading Income
- DuPont Decomposition of Bank Return on Equity — Lever Identification
- Segment and Product Profitability Reporting — Cross-Subsidy Discovery
- Cost-to-Income Benchmarking — Efficiency Gaps Against Peers
- Credit Cost and Provision Trends — Earnings Quality Assessment

Day 3: Balance Sheet and Net Interest Margin

- Asset-Liability Gap and Repricing Analysis — Rate Sensitivity of Earnings
- Funds Transfer Pricing Curves — Fair Margin Attribution to Business Lines
- Deposit Beta and Behavioural Modelling — Pricing Through Rate Cycles
- Loan and Deposit Mix Optimisation — Margin Versus Stability
- Interest Rate Risk in the Banking Book — Hedging Choices

Day 4: Capital and Liquidity Constraints

- Risk-Weighted Asset Calculation Approaches — Capital Consumption by Product
- Capital Planning and Buffer Management — Dividend and Growth Capacity
- Liquidity Coverage and Stable Funding Ratios — Funding Mix Decisions
- Internal Capital Adequacy Assessment — Stress-Based Capital Targets
- Return on Risk-Adjusted Capital — Business Line Allocation

Day 5: Retail Banking Strategy

- Retail Product Portfolio Review — Mortgages, Cards and Personal Loans
- Deposit Franchise and Current Account Strategy — Low-Cost Funding
- Branch Network Optimisation Models — Footprint and Format Choices
- Customer Lifetime Value and Cross-Sell Analytics — Relationship Depth
- Retail Credit Scoring and Collections — Loss Rate Control

Day 6: Corporate and Transaction Banking Strategy

- Corporate Client Coverage Models — Relationship Manager Productivity
- Lending Pricing With Risk-Adjusted Return Hurdles — Deal Approval
- Cash Management and Trade Services — Fee Income and Sticky Deposits
- Sector Concentration Limits — Portfolio Diversification Across Industries
- Small and Medium Enterprise Banking Models — Scalable Credit Processes

Day 7: Payments and Digital Banking

- Payment Value Chains and Instant Payment Rails — Fee and Float Effects
- Mobile and Online Channel Migration — Cost-to-Serve Reduction
- Open Banking Interfaces and Partnerships — Ecosystem Revenue Options
- Core Banking Modernisation Paths — Platform Investment Sequencing
- Digital Onboarding and Know-Your-Customer Automation — Conversion and Control

Day 8: Operations, Cost and Risk

- End-to-End Process Mapping in Bank Operations — Waste and Rework Removal
- Shared Services, Outsourcing and Automation — Cost Structure Choices
- Operational Risk and Control Self-Assessment — Loss Event Prevention
- Financial Crime Controls in Operations — Screening Workload Design
- Service Level and Quality Metrics — Customer Experience Trade-Offs

Day 9: Performance Management and Strategic Choices

- Driver-Based Planning and Budgeting — Linking Targets to Levers
- Balanced Scorecards for Bank Divisions — Financial and Customer Measures
- Scenario Planning for Rates and Credit Cycles — Resilience of the Plan
- Mergers, Portfolio Sales and Exits — Inorganic Strategy Options
- Board and Supervisor Reporting of Strategy — Credible Narratives

Day 10: Practising the Bank Performance Improvement Plan

- Case Bank Diagnostic of Return on Equity — Applying Day 2
- Margin and Balance Sheet Levers — Applying Days 3 and 4
- Segment and Channel Initiatives — Applying Days 5 to 7
- Cost and Operating Model Moves — Applying Day 8
- Bank Performance Improvement Plan — Presentation to an Executive Committee

Applying Bank Strategy and Operations After the Course

- Run a DuPont decomposition of your unit's return on equity and present the two levers with the largest gap against peers to your management committee.
- Rebuild one product's profitability using funds transfer pricing and capital charges, and test whether its current pricing covers its risk-adjusted cost.

Bank Strategy and Operations Questions FAQ

What is Bank Strategy and Operations and why does it matter now?

Bank strategy and operations is the joint management of a bank's business model, balance sheet and operating platform. It matters now because margin swings, stricter capital and liquidity rules and digital rivals make disconnected decisions costly to shareholders and customers.

Which roles gain most from Bank Strategy and Operations training?

Bank managers, retail and corporate product heads, strategy staff and finance officers gain most. Examples come from both retail banks with large branch networks and corporate or transaction banks, so participants see levers that suit different franchises.

How does Bank Strategy and Operations training differ from a general operations strategy course?

It differs by working with bank-specific economics rather than general production capacity. A general operations course covers process and capacity, while this one links net interest margin, capital, liquidity, credit pricing and payments platforms to return on equity.

What will you bring back from Bank Strategy and Operations training?

You bring back a bank performance improvement plan for your own unit or a case bank. It ranks margin, balance sheet, segment, channel and cost levers with targets your executive committee can track.

Bank Strategy and Operations: The Way Forward

The bank performance improvement plan first informs which segments and products receive capital and investment in the next planning round. Executive committees, business-line heads and finance teams use it to agree targets and track the levers behind them. After its first use, the rate and credit cycle assumptions underneath it deserve a fresh look, since both reshape margins and capital quickly.