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COURSE BROCHURE

# Bank Results and Core Banking Ratios Training Course

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Manama

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# Bank Results and Core Banking Ratios Training Course

**Ref:** 2190_80880 **Date:** 12 – 16 September 2027 **Location:** Manama **Fees:** 4900 GBP

Bank Results and Core Banking Ratios is a 1-week training course for new bank staff and finance professionals who need to read a published set of bank results with confidence, ending in a Bank Results Reading Pack they can share with colleagues. Earnings releases now shape how depositors, investors and counterparties judge a lender. This course is delivered by Jupiter Prime Training.

## Why Bank Results and Core Banking Ratios Matter Now

Three forces shape how bank results are read today: interest rate cycles that move net interest margin quickly, investors who compare lenders quarter by quarter on a few headline ratios, and digital competitors that squeeze fee income and deposit pricing. Staff who can explain the figures answer clients and committees consistently; staff who cannot misread a margin squeeze or rising impairment until it reaches a board pack. The course rests on the general structure of published bank accounts and the widely used families of profitability, asset quality, capital and liquidity ratios.

## Who Gains Most from Bank Results and Core Banking Ratios

- Relationship and product staff explaining the bank's position to clients
- Junior analysts preparing peer comparisons of lenders
- Finance and reporting officers who assemble quarterly earnings commentary
- Treasury and operations newcomers who need to see how funding choices reach the income line
- Corporate finance staff assessing a bank as lender or counterparty

A graduate intake or new finance team gains most when several members attend together.

## Bank Results and Core Banking Ratios Capabilities

Participants move from recognising the lines of an earnings release to explaining what drove them and what a ratio change signals.

- Trace net interest income from loan yields and deposit costs — explaining margin movement to a line manager
- Calculate return on equity, cost to income and cost of risk — framing a peer comparison
- Assess non-performing loan trends and coverage levels — briefing a credit committee newcomer
- Interpret headline capital and liquidity ratios — answering a counterparty or client question
- Weigh fee income, trading income and one-off items — separating recurring from volatile earnings
- Communicate a one-page reading of a quarterly result — informing a team or desk discussion

## Key Bank Results and Core Banking Ratios Terms

- Net interest margin — net interest income divided by average earning assets.
- Cost to income ratio — operating expenses as a share of operating income.
- Cost of risk — impairment charges on loans relative to average loans, signalling how much credit losses consume earnings.
- Non-performing loan ratio — impaired loans in serious arrears as a share of total gross loans.
- Common equity tier 1 ratio — the highest-quality capital a bank holds, divided by its risk-weighted assets.
- Loan to deposit ratio — total loans divided by customer deposits, showing reliance on retail funding.

## Bank Results and Core Banking Ratios Day by Day

### Day 1: How a Bank Earns and Reports

- Anatomy of an Earnings Release — Where Headline Figures Come From
- Deposits, Loans and Securities on the Asset Side — Funding Mix Choices
- Net Interest Income Build-Up — Which Rates Drive Quarterly Earnings
- Fee, Commission and Trading Income Lines — Recurring Versus Volatile Revenue
- Segment Reporting Tables — Which Business Lines Carry the Profit

### Day 2: Profitability and Efficiency Ratios

- Net Interest Margin and Spread Calculation — Pricing Pressure on Loans
- Return on Equity and Return on Assets — Comparing Lenders of Different Size
- Cost to Income Ratio Drivers — Branch, Staff and Technology Spending Choices
- Rate Sensitivity Disclosures — How Earnings Respond to Rate Moves
- Underlying Versus Reported Profit Bridges — Treatment of One-Off Items

### Day 3: Lending Quality and Impairment

- Loan Book Composition by Sector — Concentration in Property or Corporates
- Expected Credit Loss Staging Tables — Early Signs of Borrower Stress
- Cost of Risk and Impairment Charge Trends — Provision Adequacy Questions
- Non-Performing Loan Ratio and Coverage — Comparing Prudence Across Peers
- Write-Offs and Recoveries Notes — Judging Collection Effectiveness Over Time

### Day 4: Capital, Liquidity and Treasury Signals

- Common Equity Tier 1 and Total Capital Ratios — Headroom for Growth
- Risk-Weighted Assets Movements — Why Capital Ratios Rise or Fall
- Liquidity Coverage and Stable Funding Measures — Resilience to Deposit Outflows
- Loan to Deposit Ratio and Wholesale Funding — Treasury Funding Strategy
- Dividend and Buyback Announcements — Balancing Capital Return and Buffers

## Day 5: Practising the Bank Results Reading Pack

- Peer Ratio Dashboard Across Three Lenders — Spotting Outliers Quickly
- Margin and Cost Bridge for One Quarter — Explaining Profit Change
- Asset Quality and Capital Commentary Drafting — Briefing a Non-Specialist Audience
- Analyst Call Question Preparation — Testing Management Explanations
- Bank Results Reading Pack Completion — Sharing a Reusable Reading Method

## Applying Bank Results and Core Banking Ratios After the Course

- Lead a short desk session reading the bank's latest quarterly release with the peer ratio dashboard
- Prepare a margin and cost bridge for the next results date and circulate it to the team

## Bank Results and Core Banking Ratios Questions FAQ

### What are bank results and core banking ratios and why do they matter now?

They are the published earnings figures of a lender and the handful of ratios used to judge them. They matter now because rate cycles and new competitors move margins and funding quickly.

### Which roles gain most from bank results and core banking ratios skills?

New bank staff and early-career finance professionals gain most. That includes relationship staff, junior analysts, reporting officers and treasury newcomers.

### How does a bank results and core banking ratios course differ from a bank soundness rating course?

This course is an entry-level reading course. A soundness rating course works at supervisory depth with stress tests and rating scales.

### What do you bring back from bank results and core banking ratios training?

You bring back a reading pack: a peer ratio dashboard, a margin and cost bridge, short asset quality and capital commentary and prepared analyst questions. Your team gains a repeatable method for each results date.

## Bank Results and Core Banking Ratios: The Way Forward

The Bank Results Reading Pack first informs how a team explains its own bank's next quarterly figures to clients and colleagues. Relationship staff, analysts and reporting officers use it to keep one consistent reading of margin, asset quality and capital. After its first use, revisit the treatment of one-off items and rate sensitivity, which most often change the story.