



e-learning and reference solutions for the global finance professional

Financial Institution Analysis - CAMELS Approach

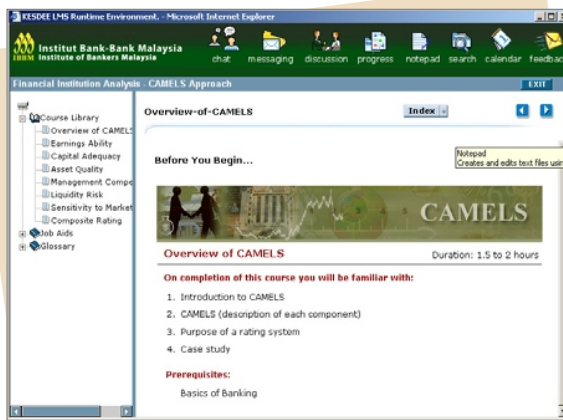
A comprehensive e-learning solution dealing with the CAMELS approach for rating the safety and soundness of financial institutions.

After completing this course, you will be able to:

- Understand qualitative as well as quantitative factors for evaluating financial institutions
- Identify various risks faced by financial institutions
- Analyze financial institutions and assign overall ratings



Financial Institution Analysis-CAMELS Approach



Overview

This product assesses different aspects of commercial banks operations to determine the soundness of its condition. The courses describe the methodology used by examiners to assess these factors and the criteria for assigning ratings to a bank. With the help of a case study, the courses demonstrate the method of identifying risks in internal processes, the evaluation of these risks, monitoring procedures and internal controls. The case study guides us on how component ratings and composite ratings are assigned by examiners to a bank.

Course Level & Number of Courses

Intermediate Level
Library of 8 Courses

Instructional Method

Dynamic, Interactive e-learning

Recommended Background

Familiarity with basic financial concepts

The themes of this product are:

- Capital Adequacy
- Asset Quality
- Management Competence
- Earnings Ability
- Liquidity Risk
- Sensitivity to Market Risk

Library of 8 Courses

Time taken to complete each Course: Two - Three hours

1. Overview of CAMELS

- Introduction to CAMELS
- CAMELS (description of each component)
- Purpose of a rating system
- Case study

2. Earnings Ability

- Different components of earnings
- Importance of earnings to a bank's financial condition
- Different earning ratios on a UBPR

3. Capital Adequacy

- The purpose of capital
- Factors for evaluating capital adequacy
- The measurement of capital
- Prompt Corrective Action

4. Asset Quality

- Concept of asset quality
- Impact of asset quality on bank's financial statements.
- Concepts of past-due and non-accrual loans
- Analyzing asset quality ratios
- Asset classification and types of asset classification
- Rating of asset quality
- Adequacy of allowance for loans and leases losses (ALLL)

5. Management Competence

- Management organization and function
- Assessment of management
- Evaluation factors and ratings
- Case study

6. Liquidity Risk

- Liquidity risk
- Liquidity management
- Factors for evaluating liquidity
- Ratings
- Case study for analysis

7. Sensitivity to Market Risk

- Components of market risk
- Identifying areas sensitive to market risk
- Measuring Interest rate Risk
- Evaluating and rating sensitivity to market risk

8. Composite Rating

- Composite rating guidelines
- Summary of component ratings
- Assigning a composite rating to the case bank.

JOB AIDS

- Measurement Tools
- Benchmarking Data

Calculator in Financial Institution Analysis - CAMELS Approach

1. Bank Ratio Analysis

Target Audience

Every professional involved in the global financial services industry (as a provider, user, regulator or advisor of product/services, marketplace/exchange) would benefit from KESDEE's innovative solutions.

- Supervisory Agencies
- Central Banks
- Financial Institutions
- Commercial Banks
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- Stock Exchanges
- Derivatives Exchanges
- Insurance Companies
- Multinational Corporations
- Accountancy Firms
- Consultancy Firms
- Law Firms
- Rating Agencies
- Multi-lateral Financial Institutions
- Others

Available Products

KESDEE's Off-the-Shelf e-Learning Course Libraries

Product Name	No. of Courses
1. Asset Liability Management	Library of 28 Courses
2. Liquidity Management and Contingency Funding Plan	Library of 14 Courses
3. Financial Institution Analysis - CAMELS Approach	Library of 08 Courses
4. Financial Mathematics	Library of 07 Courses
5. Global Banking Supervision	Library of 15 Courses
6. Capital Adequacy Planning (Basel I)	Library of 07 Courses
7. Basel-II-University	Library of 63 Courses
8. Operational Risk Management – Basel II	Library of 09 Courses
9. Futures and Forwards	Library of 07 Courses
10. Swaps	Library of 07 Courses
11. Options	Library of 10 Courses
12. Market Risk - Basic	Library of 08 Courses
13. Market Risk - Intermediate	Library of 08 Courses
14. Market Risk - Advanced	Library of 04 Courses
15. Value at Risk	Library of 16 Courses
16. Credit Analysis	Library of 13 Courses
17. Credit Ratings	Library of 03 Courses
18. Counter party Credit Risk	Library of 09 Courses
19. Credit Risk Modeling	Library of 06 Courses
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27. Sarbanes-Oxley Act	Library of 12 Courses
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32. Foreign Exchange Markets	Library of 09 Courses
33. Commodity and Energy Markets	Library of 03 Courses
34. CTM - Foreign Exchange Management	Library of 07 Courses
35. CTM - Treasury Analytics	Library of 05 Courses
36. CTM - Interest Rate Risk Management	Library of 04 Courses
37. CTM - Funding and Investments	Library of 05 Courses
38. CTM - Implementation	Library of 04 Courses
39. CTM - Case Studies	Library of 05 Courses
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42. Budgeting	Library of 05 Courses
43. Management Accounting	Library of 07 Courses
44. Financial Accounting	Library of 09 Courses
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47. UCP600	Library of 07 Courses
48. International Trade Services	Library of 09 Courses
49. Bank Branch Management - Deposits	Library of 04 Courses
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Available Products

KESDEE's Off-the-Shelf e-Learning Course Libraries

Product Name	No. of Courses
51. Bank Branch Management - Marketing	Library of 03 Courses
52. Bank Branch Management - Payment and Settlement System	Library of 02 Courses
53. Bank Branch Management - Foreign Exchange Operations	Library of 03 Courses
54. Bank Branch Management - Trade Finance	Library of 02 Courses
55. Bank Branch Management - Book Keeping and accounting	Library of 03 Courses
56. Bank Branch Management - Ancillary Services	Library of 02 Courses
57. Bank Branch Management - Risk Management	Library of 03 Courses
58. Bank Branch Management - Technology and Security	Library of 02 Courses
59. Bank Branch Management - HRM and CSR	Library of 02 Courses
60. Bank Branch Management - Retail Banking	Library of 03 Courses
61. Introduction to Bank Lending Environment	Library of 07 Courses
62. Basics of Banking	Library of 10 Courses
63. Flotation	Library of 04 Courses
64. Project Valuation	Library of 03 Courses
* CTM: Corporate Treasury Management	
Certification Tutorials	
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3. eFRM Coach	Library of 61 Courses
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