

# Detailed Module Description

Following is a more detailed description of the program blocks and modules. Module contents and sequence are preliminary and subject to modifications.

## **Block I: Management and strategy**

The first course block addresses fundamental concepts in the areas of leadership, strategy, governance, and compliance in banking.

### **Module 1**

#### **Leadership, human resources, talent development**

Participants will be exposed to human resources management and leadership topics. The focus will be on leadership roles and skills, building and motivating teams, diversity management, talent development, competency frameworks, performance management, and succession planning.

### **Module 2**

#### **Strategic bank management**

Participants will discuss strategic tools and frameworks and learn how to implement strategy. International and regional banks' strategic models will be discussed based on cases and real examples. A special focus will be on technology developments and their impact on bank strategy.

### **Module 3**

#### **Bank governance, compliance**

Participants will understand the importance of governance and compliance for banks. The focus of the module will be on international and Vietnamese bank governance frameworks, global compliance standards, and current best practice in areas like "know your customer (KYC)" and "anti-money-laundering (AML)".

## **Block II: Finance and regulation**

The second course block addresses important risk and return concepts from different angles: Corporate finance and economic capital management, risk management in banking, asset-and-liability-management, and BIS regulations and their impact on bank strategy.

### **Module 4**

#### **Corporate finance, risk and return**

Participants will discuss risk-return techniques in a banking context and then focus on bank valuation and value-creating activities: Strategic investment decisions, economic vs. regulatory capital management, value-based management, and mergers and acquisitions activities.

### **Module 5**

#### **Risk management**

Participants will be exposed to relevant risk management frameworks. Besides the classic banking risk areas (market, credit, operational risk) a special focus will be on emerging technology risks and their management, digital and internet risks, reputational risk, and the interaction of risk management and bank strategy.

### **Module 6**

#### **Asset and liability management, treasury operations**

Participants will learn to effectively manage a bank balance sheet. The discussion will center around liquidity, interest rate, market and foreign exchange risk identification, measurement and management, asset and liability committee (ALCO) structures, treasury operations, and the use of information technology in asset and liability management.

### **Module 7**

#### **BIS regulations, Basel frameworks**

Participants will understand the current situation with respect to the BIS regulations for banks. The focus of the module will be on Basel II (international implementation experience) and Basel III (key features and challenges), including the current situation and plans for further implementation of the Basel frameworks in Vietnam.

**Block III: Banking topics**

The third course block addresses relevant banking topics in the areas of credit risk analysis and pricing, bank marketing strategies, developments in Fintech, and current strategies in corporate and retail lending.

**Module 8****Credit analysis and risk pricing**

Participants will learn about credit analysis, credit scoring models, and the pricing of credit risk, including its impact on bank strategy and loan portfolios. Furthermore, a special focus will be on green credits, sustainability and climate risks, as well as recent credit risk-related developments in Fintech, big data and artificial intelligence.

**Module 9****Marketing, fee-based products and services**

Participants will discuss key features, risks, and trends in fee-based products and services for retail and corporate clients. Topics like market segmentation, customer targeting, sales channels, and finding new customers will be addressed. Special emphasis will be given to finding new customer segments by banking the unbanked.

**Module 10****Fintech and non-bank competition**

Participants will be exposed to the current Fintech landscape and trends, from a global as well as an ASEAN perspective. The focus will be on cooperation vs. competition models, threats and opportunities from digital banks, digital currencies, payment systems, and regulatory issues related to Fintech.

**Module 11****Corporate and retail lending**

Participants will learn about fundamental issues in corporate and retail lending. The focus will be on lending products and their features, loan portfolio management, trade finance including factoring, and supply chain financing.

**Block IV: Operational aspects**

This block focuses on the application of concepts, tools, and frameworks discussed during the program. Participants will apply, analyze and share existing knowledge as well as knowledge newly acquired in the program in a holistic way.

**Module 12****Banking simulation, strategic decision-making in a competitive environment**

Team-based computer simulation of a bank's financial statements over several phases in a competitive, market-based environment. Participants will discuss and work together in teams and decide about strategic parameters for their banks. A team's success with their own bank is shown in benchmarking with the other teams' banks and the market.

**Block V: Swiss banking immersion**

The 15-20 top-performing program graduates will be invited to Switzerland for an additional Swiss banking immersion module.

**Module 13****Swiss module**

During this one-week module participants will gain a deeper understanding of the Swiss financial center, its banking system, regulatory environment, and competitive positioning. The focus will be on topical lectures as well as expert talks with SECO management, Swiss bankers, regulators, academics, and central bank representatives.