



THE 2016 RETAIL BANKING LEADERSHIP Programme

Better decision makers for a stronger industry

- London, United Kingdom
February 22 - 26, 2016
- Capella, Singapore
October 10 - 14, 2016



The Diploma in Retail Banking Leadership will be issued by The Asian Banker

Facilitated by two of the foremost trainers in the world:



DONALD J. MULLINEAUX
Chairman of the Board, Federal Home Loan Bank of Cincinnati, and duPont Endowed Chair of Banking and Finance, University of Kentucky (1984 - 2014)



PHILIPPE PAILLART
Former Vice-Chairman & CEO, DBS Singapore and formerly Citibank, StanChart and Ford Credit



The Retail Banking Leadership Programme is the only proven simulation-based training designed for bankers to rehearse in great detail their own leadership instincts and build their decision making skills in a fast changing marketplace.

THE OBJECTIVES

- To rehearse your retail banking decision making skills for many different scenarios
- To sharpen your own balance sheet instincts as a potential retail banking decision maker
- To exchange views with peers from across the region on global trends and best practices
- To be mentored for leadership positions by a faculty of the most experienced veteran retail bankers with international experience

THE AREAS COVERED

The programme is based on a mixture of simulation exercises, case studies, group discussions as well as mentoring sessions. It uses very different scenarios to draw out the learning and is designed to harness the following skills:

- Strong ALM, transfer pricing and cost-benefit analytical skills to laymen executives
- Using risk and profitability measurements for business and customer level decisions
- Appreciate technology and innovation on competition in a multi-channel environment
- Strengthening product design, pricing, marketing and customer segmentation strategies
- Aligning cost efficiency and productivity against meeting business objectives
- Honing your team leadership and management skills
- Understanding how to respond to regulations
- Seeing the world through the eyes of the customer and thinking as retailers

The learning will be achieved via four detailed simulation exercises:

- Competing for market share in a given cost and economic environment
- Testing multi-delivery channel strategies to launch a product under specific market conditions
- Product development: Testing demand elasticity and pricing strategies
- Funding options: Understanding different options in a highly competitive environment.

WHO SHOULD ATTEND?

The programme is valuable for participants at all levels: CEOs, CFOs, CROs, heads of retail banking, heads of consumer lending products, heads of liabilities, the treasurer, the ALM manager and the product/business managers. All of these roles are recreated during the simulation exercises to give participants an idea of the decision making and teamwork building skills required in a real life environment.

The programme has attracted both highly experienced senior bankers as well as promising executives being groomed for leadership roles in their respective retail banks.

Previous delegates with broad proven experience provided their feedback that attending this programme helped harness their decision making instincts because the world is changing around them. Testing of ideas during simulation exercises and learning from the consequences of those decisions in a competitive environment with other participants helped build confidence and dispel erroneous ideas.

This programme does not require accounting training, but all business owners should have the instincts for managing balance sheets and operational details.

“Real leadership in retail financial services is having a deep instinct for the balance sheet and skills in mobilizing people, channels and technology to win and retain customer loyalty, every single day.”



"Excellent and very good for senior retail bankers."

Group Head,
Branches & Consumer Banking,
National Bank of Egypt



"Good programme to get a helicopter view of your BAU achievements at work, and take a step back to check for strategy change and new technologies."

VP-Head,
Liability Products & Aspire Segment,
Abu Dhabi Commercial Bank

"An enriching programme with a good mix of practical and thought provoking experiences."

Head,
Product Management Deposits,
OCBC Singapore



"I will strongly recommend this program as it is relevant and applicable to the real banking world. Perhaps the best program I have ever attended."

Director,
Retail & Business Banking,
National Bank Of Kenya

"Relevant and adapted to real life market situations. Definitely a good programme to learn best practices in the industry as well as a great networking avenue."

Group Head,
Retail Banking,
First Atlantic Bank



"Loved the way the facilitators interacted with the delegates, sharing work experiences and best practices relevant to the banking community based on the country in which the delegate is working in."

Deputy Director,
Retail Channeling & Distribution
Management Dept, Vietcombank

"It opens your eyes to how strategy, risk, and customers flow as one."

Finance Executive,
Retail Relationship Banking,
Nedbank, South Africa



"Refreshing, revealing and a 'must attend' at least once every 2 years for all retail bankers and CEOs to reinforce what we know and to equip ourselves to meet future changes in the market place."

Director,
RHB Banking Group

"The facilitators were great, very knowledgeable and well-coordinated."

Director,
Business Operations,
HF Group



"Knowledge and skills attained in the course of this programme can be applied across my current job function. This programme deserves two thumbs up!"

Head,
Retail Assets and Liabilities,
Emirates Islamic Bank

■ The Approach

The programme approach involves part learning, part extensive reading, part discussions, part presentations and part rehearsing possible economic scenarios that can affect your business, with an element of mentoring built in.

It involves five days of intense and highly interactive group activities, including four simulation exercises, group dynamics sessions on current topics and case studies as well as dinner conversations with industry leaders.

As a participant in this programme, you will be made a member of a retail management team (comprising participants from different banks and countries) that has responsibility for operation of one of several retail banks of equal size in a community.

The teams will compete over four simulation exercises carried out over the five days. Each simulation exercise will provide focused training on the full range of a bank's business capabilities in ALM, treasury, capital cost, human resource, multiple channels, sales, risk management, operations, customer satisfaction and retention, shareholder profitability and even CSR in challenging economic situations. The programme assumes that the CEO, CFO, CRO as well as head of consumer lending products, head of liabilities, the treasurer, the ALM manager and the product/business managers work as a team.

There is a real world element to the programme, where customer behavior is irrational. There will be a customer appeal rating for each segment for your offerings. Like in the real world, you and your team will be evaluated on several conflicting goals. Your CEO will be very interested in your performance as measured by GAAP rules. The bank's board ties a good portion of your CEO's compensation to financial results. The board and your CEO will also measure your performance utilizing a balanced scorecard or other approaches.

Language

The programme is conducted primarily in the English language, although provisions can be made for translation services in other languages.

FEES

The fee is US\$15,000 per participant (please refer to registration form for early bird rates) for this five-day diploma programme, and includes:

- World class in-residence faculty and mentors from around the world
- Additional speakers and subject matter experts brought in to ensure distinguished learning
- The use of the highly tested SimArch's FirstB@nk simulation programme
- Five days full facilities and concierge service, including breakfast, lunch and dinner at the exclusive resorts and top-rate locations for selected dinner evenings
- A wide range of reading and research materials
- All course training materials
- The Diploma in Retail Banking Leadership issued by The Asian Banker



London, United Kingdom
Capella, Singapore

The venues are selected because of the location and setting.

With contemplative settings, the venues are suitable for long conversations and testing of ideas.

We are very proud that the faculty for this programme is made up of the most experienced retail bankers serving as teachers, facilitators and mentors as well as subject matter experts as invited speakers.



DONALD J. MULLINEAUX

Donald J. Mullineaux is chairman of the board of the Federal Home Loan Bank of Cincinnati and emeritus professor of finance in the Gatton College of Business and Economics at the University of Kentucky, where he holds the duPont endowed chair in banking and financial services. He was elected to the board of the Federal Home Loan Bank of Cincinnati in December 2009, and currently serves on the finance and risk management committee. Mullineaux received his Ph.D. in Economics from Boston College and joined the staff of the Federal Reserve Bank of Philadelphia, where he served as senior vice president and director of research from 1979 to 1984. In 2002, he was appointed curriculum director of the American Bankers Association's Stonier Graduate School of Banking. Mullineaux has held board of director positions at the First National Bank of Louisiana and Farmers Capital Bank Corporation.



PHILIPPE PAILLART

Philippe Paillart's board and CEO level experience in Asia is especially valuable for this programme. He is the former vice chairman and CEO of DBS Bank Singapore. He was also chairman and CEO of Ford Credit and Ford Financial Services in the US. He was Group Executive Director of Standard Chartered Bank, in charge of global retail banking as well as Group Strategy. He pioneered the global personal banking in Citibank. He also served on the boards of BPI Philippines, Kwon-Ong Bank, Dao Heng Bank, MasterCard, Visa amongst others. His considerable board level experiences provide insights into how boards work today. He is also a great mentor on the meaning of great leadership, with a strong service mindset. He helps participants draw from their own personal experience and build a leadership persona that is unique to them. He spends time with participants and allows them to construct their own career plan while at the programme.



ZIEGFRIED VERMAAK

Ziegfried Vermaak is founder and CEO of SimArch as well as a leading expert in the design and delivery of learning solutions for banks and training institutes. He is also an expert in the implementation of the asset and liability management process in banking. Over the past fifteen years Vermaak delivered consulting projects and learning interventions in more than 35 countries. He also designed several bank training and simulation programmes. Prior to founding SimArch, Vermaak was an independent management consultant to banks in Europe, Asia and Africa, leading major projects including the development of a simulation program as an educational tool in order to help commercial banking personnel prepare for the implementation of Basel II and Basel III.



FARID KARKABY

Farid Karkaby is a highly experienced hands-on expert in risk and balance sheet management. He will anchor all sessions on asset liability management, the function of treasury and funds transfer pricing. He has had over 30 years of hands on experience, 20 years of which were in Citibank with postings across the UAE, UK, Turkey, USA and Canada. He set up the regulatory liquidity and market risk management framework for a central bank, an investment framework, as well as asset liability management functions for various banks. Participants will appreciate his highly practical presentation and discussion style which focus on both the ideas and implementation process.



MATT DOOLEY

Matt Dooley is founder and director of Connected Thinking, providing digital strategy, marketing, and training to banks. He is a marketer with more than 20 years of experience working for HSBC and ANZ across three continents. He designed and launched HSBC's first Internet banking service to Asia back in 2000. Dooley was global head of Internet strategy responsible for over 3,500 websites and more recently head of digital for HSBC's global commercial banking division. He is also a director of Next Bank and stays abreast of the latest trends in mobile and virtual technology as well as social media.



EMMANUEL DANIEL

Emmanuel Daniel is the founder and chairman of The Asian Banker. He is the passionate principal architect of this programme and author of various research and evaluation methodologies used in retail banking, technology and bank profiling today. He is reputed to be one of the very few analysts with an in-depth understanding of the workings of a wide cross-section of emerging market banks. Emmanuel will anchor all the main case studies and benchmarking sessions, and help participants build their own internal benchmarking instincts from the models his team have developed. Participants will benefit from the hours of direct interviews and research materials developed for this programme in all of the key areas.

The five day programme is designed to be both intensive and highly participatory, specially catered for highly interactive and demanding practitioners.

London - Mon, 22 February 2016

Morning - 12:00	Morning arrival and registration The opening session starts at lunch time to enable participants to fly into London in the morning. There will be a table set up in the seminar room area where delegates can get their materials and interact with one another.
12:00 - 13:30	Welcome Luncheon and Opening Session Welcome Note: <ul style="list-style-type: none"> • Introduction to programme objectives • Introductions to the faculty and fellow participants • The Retail Banking Working Group • The Most Admired Retail Financial Services Players in the World and in specific regions • Key themes and developments in Retail Financial Services today
13:30 - 14:30	What got you here won't get you there" on leadership <ul style="list-style-type: none"> • On leadership in the financial services industry today • Me as a Leader • On decision making • On organisational teamwork
14:30 - 16:00	Introduction to the Industry Simulations Purpose of the simulations; competing banks outline; critical success factors in a real life situation; today's economic environment Organisation Team Meetings – Team member introductions, role playing and setting up the strategy for your respective banks.
16:00 - 18:00	Simulation Exercise #1: Competing for market share in a given cost and economic environment. Simulation #1 Decision: Presentation of performance results.
18:00 - 18:30	<u>Student Log Entry Session</u> (30 mins) Students will be asked to complete a form which is part feedback and part review.
18:30	Welcome Reception

London - Tue, 23 February 2016

07:30 - 09:00	Early morning walk and breakfast
09:00 - 09:30	On Benchmarking and Scorecards In this session, participants will be introduced to key financial indicators in tracking the development of any of the business lines today and what these indicators tell us about the disciplines involved in building a successful retail banking business.
09:30 - 10:00	Simulation #1: "What Did We Learn" Discussion The delegates will be asked what did you learn in terms of: <ul style="list-style-type: none"> • Your understanding of today's economic realities. • Teamwork decision making • Technical areas of the business The faculty will help you through issues such as Risk-based Pricing, Treasury and Funding Costs, Product Development, Basel III Capital requirement, Price Elasticity, Stress Testing etc.
10:00 - 10:30	Personal Development Exercise
10:30 - 12:00	Simulation #2 Decision: The facilitators will provide a background on the issues related to this topic of testing multi-delivery channel strategies to launch a product under specific market conditions that participants should look out for during the exercise. Simulation #2 Exercise: Product Development: Testing demand elasticity and pricing strategies
12:00 - 13:00	Lunch
13:00 - 13:30	Simulation #2: "What Did We Learn" Discussion The delegates will be asked what did you learn in terms of: <ul style="list-style-type: none"> • Your understanding of today's economic realities. • Teamwork decision making • Technical areas of the business The faculty should help them through issues such as Risk-based Pricing, Treasury and Funding Costs, Product Development, Capital requirement, Price Elasticity, Stress Testing etc.
13:30 - 14:00	Group Dynamics / Reading
14:00 - 15:00	Group Dynamics: Evaluating Balance Sheets The participants will be asked to prepare and make presentations of their personal interpretations of the balance sheets of selected retail banks from different markets, based on data and reading provided. This exercise is designed to sharpen balance sheet reading and interpretation skills.
15:00 - 16:00	Net Promoter Score, customer and staff feedback methodologies and building of messaging Continuously monitoring customer and employee feedback at multiple points of contact are vital activities that are core to a retail banker's profession. In this session, we will examine how to implement a Net Promoter Score and other methodologies into the customer and employee experience and incorporate them into the Key Performance Indicators of the staff in a manner to achieve desired outcome.
16:00 - 17:00	One Big Question: Which players will survive the financial technology revolution? Participants will be asked to evaluate the profile and histories of several future technology companies and use their own insights to build their own abilities to pick winners and losers in the long term. Participants will be taught to assess the successes and failures of companies that existed just five years ago and then through the exercise of looking into the next five years, understand the elements that they need to look at for winners and losers over the next five years.
17:00 - 17:30	<u>Student Log Entry Session</u> (30 mins) Students will be asked to complete a form which is part feedback and part review. "What did I learn today" On leadership, On competition, On the market in the immediate future, On myself.

London - Wed, 24 February 2016	
07:30 - 09:00	Early morning walk and breakfast
09:00 - 09:15	Review of past day's learnings
09:15 - 10:30	Evaluating Today's Leaders An assessment of five leaders in the financial services industry: • Jaime Dimon, JP Morgan Chase • Anshu Jain, Deutsche Bank • Anthony Jenkins, Barclays • Ana Patricia Botin, Santander • John Stumpf, Wells Fargo What is your assessment of each of them? What were their strengths? Where did they go wrong? Why? Is there a story in there that you can relate to?
10:30 - 12:00	Simulation #3: The facilitators will provide a background on the issues related to this topic of testing multi-delivery channel strategies to launch a product under specific market conditions that participants should look out for during the exercise. Simulation #3 Exercise: Testing multi-delivery channel strategies to launch a product under specific market conditions
12:00 - 13:00	Lunch
13:00 - 13:30	Simulation #3: "What Did We Learn" Discussion The delegates will be asked what did you learn in terms of: • Your understanding of today's economic realities. • Teamwork decision making • Technical areas of the business The faculty should help them through issues such as Risk-based Pricing, Funding Costs, Product Development, Capital requirement, Price Elasticity etc.
13:00 - 14:00	Personal Career Development Exercise
14:00 - 15:00	One Big Question: Asset Liability Management Asset Liability Management (ALM) is like the heart of the retail banking business. It is the way in which the focus is on the financial resources of the business, to cost and prioritise the battle plan. In this session, we will discuss all the practical issues that a leader in retail financial services should take into consideration, the teamwork that is required and the execution to a strategy, regardless of the nature of the competition.
15:00 - 16:00	One Big Question: What do customers want and how do they want to engage with their bank? In this highly interactive session, participants will be led through several devices and sites to think through the revolution taking place in the digital technology that is changing the rules of engagement with customers and the impact on Customer Acquisition and Retention. Today's customers expect consistent and simple brand experiences that fits their needs during each connected moment. Participants will be taught ecosystem thinking and to take a holistic point of view of the customer experience wider than financial services.
16:00 - 17:00	One Big Question: Funds Transfer Pricing A detailed session on the skills required to manage FTP relationships in a manner that is transparent and accurately demonstrates the priorities of the organization as a whole.
17:00 - 17:30	Student Log Entry Session (30 mins) Students will be asked to complete a form which is part feedback and part review. "What did I learn today" - On leadership, On competition, On the market in the immediate future, On myself
London - Thu, 25 February 2016	
07:30 - 09:00	Early morning walk and breakfast
09:00 - 09:15	Review of past day's learnings
09:15 - 10:45	Simulation #4: Decision lecture on Funding Options: Understanding different options in a highly competitive environment; Strategic alignment of retail goals: Team planning Simulation #4 Exercise: Testing multi-delivery channel strategies to launch a product under specific market conditions
10:45 - 11:15	Simulation #4: "What Did We Learn" Discussion The delegates will be asked what did you learn in terms of: • Your understanding of today's economic realities. • Teamwork decision making • Technical areas of the business The faculty should help them through issues such as Risk-based Pricing, Funding Costs, Product Development, Basel III Capital requirement, Price Elasticity etc.
11:15 - 12:15	Optimum Organisational Skills • Hiring better than you • Organisational structures • Mobilising sales force In this session, we will cover the different ways in which you can organize your organization to succeed in your market place and respond to competition as a team.
12:15 - 13:00	Lunch
13:00 - 14:00	Digital marketing: Build better brands and business results through content and social media Content is king in building enduring engagement with the customer. Content is also the tool with which banks build an ongoing conversation that results in strong acquisition and retention capabilities. Social media is playing an increasingly important role as a channel and a mode of customer engagement.
14:00 - 15:30	Simulation #5 continued exercise on Funding Options Understanding different options in a highly competitive environment. Short Exercise: Symmetry of Information Learning to handle the new world where there has to be greater symmetry of information, and we start with ourselves.
15:30 - 16:00	Simulation #5: "What Did We Learn" Discussion The delegates will be asked what did you learn in terms of: • Your understanding of today's economic realities. • Teamwork decision making • Technical areas of the business The faculty will help you through issues such as Risk-based Pricing, Treasury and Funding Costs, Product Development, Capital requirement, Price Elasticity etc.
16:00 - 16:30	The Assessment of Self In part one of a two part exercise, participants will be asked to describe themselves to a peer.
16:30 - 17:30	Strategy presentation preparation • State your original strategy • State how your original strategy played out in the four simulations • State what you learnt as a team • How would you have played differently if you knew what you now know
17:30 - 18:00	Student Log Entry Session (30 mins) Students will be asked to complete a form which is part feedback and part review. "What did I learn today" On leadership, On competition, On the market in the immediate future, On myself.
19:00	Class Dinner
London - Fri, 26 February 2016	
07:30 - 09:00	Early morning walk and breakfast
09:00 - 11:00	Team presentations on SIM Bank successes and challenges; recap overall learning. An overall prize for the "bank" that was able to achieve strong share price and other financial parameters? Assessment of team presentation: On content and strategy; on rules on self projection and messaging.
11:00 - 11:30	Assessment of Self and Personal Action Plan Participants will be encouraged to think about their own self projection as retail banking heads when they return to their home countries.
11:30 - 12:30	Final takeaways review and feedback session
12:30 - 14:00	Lunch / End of Programme

Reserve your place today.

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THE 2016 RETAIL BANKING LEADERSHIP Programme

Code: Online

REGISTRATION FORM

**22 - 26 February 2016, London, United Kingdom
10 - 14 October 2016, Capella, Singapore**

(ONE FORM PER DELEGATE)

PLEASE FAX COMPLETED FORM TO +65 6236 6530 or email to training@theasianbanker.com

Yes, I am registering for the Retail Banking Leadership Programme in:
(Please ✓ tick)

Early Bird Rate

Full Rate

London, United Kingdom
22 - 26 February 2016

US\$9,800
Register & Invest before 15th December 2015

US\$15,000

Capella, Singapore
10 - 14 October 2016

US\$9,800
Register & Invest before 15th December 2015

US\$15,000

Salutation		Family Name		First Name	
Job Title & Dept:					
Organisation:					
Address:					
Postal Code:		Country:			
Telephone:		Fax:		E-mail:	
Secretary's name:			Secretary's tel. & e-mail :		

METHODS OF PAYMENT

By Credit Card:
Please debit my MasterCard Visa Amex

(All credit card charges will be made in Singapore dollars at the exchange rate of US\$1.00 = SG\$1.39)

Cardholder's name:

Card Number.:

Expiry Date(MM/YY):

Authorised Signature(as in credit card, if applicable):

By Bank Cheque:
Made payable to "T.A.B. International Pte Ltd",
in Singapore dollars (SGD), or US dollar (USD)
equivalent

By Bank Transfer:
DBS Bank
Marina Bay Financial Centre Branch, Tower 3,
3rd Floor, 12 Marina Boulevard,
Singapore 018982
Account no.: 074-001420-8
Account name: T.A.B. International Pte Ltd
Swift Code: DBSSSGSG
(Please indicate "T.RBLP16" and the
participant's name as reference.)

By Invoice:
Payment must be made within 5 working days
on receipt of invoice

ACKNOWLEDGEMENT

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I do not wish to share any of my above-stated information with third party partners.

Signature:		Date:	
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Yes, please send me information on the hotel accommodation.