

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.

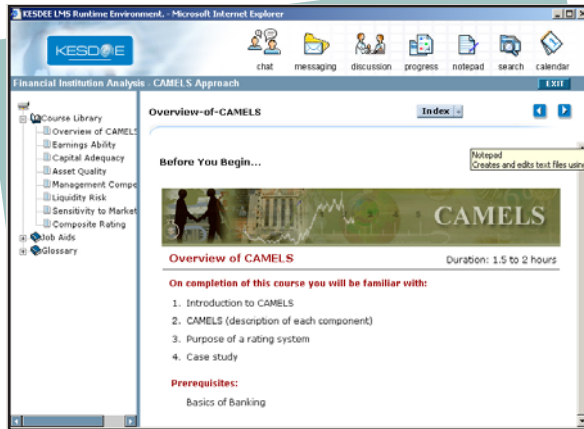
After completing this course, you will be able to:

- 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

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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

For more information, please visit:

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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)

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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.

FINANCIAL INSTITUTION ANALYSIS - CAMELS APPROACH

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.

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2. Liquidity Management and Contingency Funding Plan	Library of 14 Courses
3. Financial Institution Analysis - CAMELS Approach	Library of 8 Courses
4. Financial Mathematics	Library of 7 Courses
5. Global Banking Supervision	Library of 15 Courses
6. Capital Adequacy Planning (Basel I)	Library of 7 Courses
7. Basel II-University	Library of 63 Courses
8. Sarbanes-Oxley Act	Library of 12 courses
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43. eFRM Coach	Library of 61 Courses

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KESDEE has the required technology platform to respond to clients training requirements in the financial industry. We offer several solutions, each developed with the guidance of credible experts. Given below are few of the forthcoming products:

- Financial Planning
- International Trade Services
- Bank Branch Management
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