

women
banking
and
finance



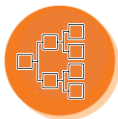
The Women In Banking and Finance Ascension Program



ASCENSION BANKING SIMULATION

A technology based program that improves decision-making by enabling teams to better understand banking fundamentals, leadership team trade-offs, and how to balance customer/ shareholder outcomes.

PROGRAM AIMS



Increase Banking Business Acumen

- Drive more informed, better thought-through and efficient decisions
- Encourage responsible and sustainable decision making



Develop Long-Term & Holistic Thinking

- Ensures the linkages between different areas and front and back offices functions are well understood



Balance Trade Offs

- Learn to manage trade-offs between better customer outcomes and shareholder returns whilst managing the balance sheet and financial markets



Better Understand The Importance of Risk Management

- Understand the challenges leadership teams and boards face in investment decisions including the impact of underinvesting in 'critical risk' projects
- Teams must learn the power of the balance sheet, manage credit ratings and the impact on wholesale funding costs



Collaborate and Challenge within Teams

- We use a brilliant simulation platform to deliver our content
- You are in control and run a bank in a virtual marketplace



The best tech-based banking simulation program.

We retain 75% of what we do compared to 5% of what we hear

National Training Laboratories. Learning Pyramid.

HOW IT WORKS



A Tech Based Shared Learning Experience

- Digital real-time banking simulation tool
- Workshop format with tablet based gameplay
- Workshops of 20-40 staff which represent the 'banking market'
- Each team of 5-6 people represent 'a bank'
- To begin each bank must develop their respective bank's strategy
- 3-6 rounds (of approximately an hour each) where teams must navigate different economic conditions (through a normal economic cycle)
- Each bank must manage trades-offs between pricing (including broker commissions, points of presence and lending criteria) and volume for 4 -7 different products
- Teams must manage the balance sheet implications of pricing decisions and manage bank capital
- Asset growth will need to be funded through a series of decisions on raising wholesale funding or deposits
- Each bank must manage scarce resources as they invest in a selection of different projects each round
- Each bank must balance the needs for customer satisfaction, customer numbers, shareholder return, product market share, and bank credit rating
- At the end of each round facilitators will provide real-time feedback on each bank's relative performance and performance against their strategy
- Experienced bankers coach each group throughout the day





Digest Financial and Market Information

- Get familiar with key banking information (financial and non financial)
- Swiftly learn to identify the key information for decisions



Manage Capital Ratios

- Issue & buyback shares, manage dividend reinvestment plans and understand the benefits/costs of each
- Understand market impacts on shareholder value
- Adjustable regulatory capital game complexity



Investment Prioritization

- **Investment themes include:**
Customer focus, cost reduction, capital efficiency, innovation, risk reduction (operational & credit), & marketing
- Projects based on real bank investments over past 10 years



Leadership and influencing skills

- Exercise leadership & influencing skills to reach agreement on many decisions
- Work under time pressure



Understand Pricing Strategies

- Set pricing strategies for each product
- Respond to changes in competitor pricing and economic cycles
- Manage the volume/margin trade off
- Understand how to simultaneously grow customers & profit



Products

- Run 4 banking products, each providing exposure to different commercial issues
- **Options include:**
Mortgages, Business Loans, Deposits, Credit Cards, Funds Management, Institutional Banking, and Offshore Banking



Manage Wholesale Funding

- Issue bank bonds to manage funding shortfalls
- Understand the benefits and costs of both long-term and short-term funding
- Experience changing funding costs due to changes in credit ratings and economic cycles



Acquisitions & Divestments

Learn to quickly do M&A deal valuations

Live through the key issues, being:

- Risk - outcomes are uncertain and often unexpected
- Return - largely a function of price. Paying too much for assets is a sure way to destroy shareholder value
- Don't get caught up in the ego of M&A - its purely a financial decision



Passionate Coaches With Industry Experience

- Coaches with backgrounds in Private Equity, M&A, Corporate Finance, Capital Management, and Product Management. We love running our program - you'll love it too

EXAMPLE SESSION OUTLINE (1 DAY EVENT)

START	DURATION	ITEM
9:00 AM	15m	WIBF Sponsor Keynote or Introduction (Video or In Person)
9:15 AM	20m	Introduction To Simulation
9:35 AM	45m	Simulation Round 1
10:20 AM	20m	Round 1 Case Study: Why Banks' Fail
10:40 AM	15m	Morning Tea
10:55 AM	15m	Round 1 Debrief
11:10 AM	50m	Simulation Round 2
12:00 PM	20m	Round 2 Case Study: Volume and Margin Trade Off
12:20 PM	35m	Lunch Break
12:55 PM	15m	Round 2 Debrief
1:10 PM	35m	Simulation Round 3
1:45 PM	20m	Round 3 Case Study: How To Optimise Funding Costs
2:05 PM	15m	Round 3 Debrief
2:20 PM	40m	Simulation Round 4
3:00 PM	20m	Round 4 Case Study: How Cost Efficiency Drives Competitiveness
3:20 PM	15m	Afternoon Tea
3:35 PM	15m	Round 4 Debrief
3:50 PM	35m	Simulation Round 5
4:25 PM	15m	Round 5 Debrief + Announce Winners/Prizes
4:40 PM	20m	WIBF Sponsor Closing Remarks / Outro Video