

PURPOSE

The programme aims to analyse and evaluate the data contained in bank balance sheets, examine the place of financial results within the banking system, and make comparisons with domestic and foreign banks.

WHO CAN PARTICIPATE?

This programme is suitable for all employees who wish to understand the components of a bank balance sheet and be able to analyse them.

CONTENT

Types of Financial Statements for Banks According to Turkish and International Standards

and the Purposes of the Statements

- ▶ Analysis of Interest-Bearing/Non-Interest-Bearing Items
- ▶ Analysis of the Maturity and Liquidity Structure in the Balance Sheet, Liquidity Coverage Ratio
- ▶ Explanation of Turkish Lira and Foreign Currency Concepts in the Balance Sheet, Pre-

Analysis Findings

- ▶ Examination of the Asset-Liability Structure Based on Periodic Results and Developments

(Horizontal/Vertical Analysis)

- ▶ Analysis of the Sensitivity of the Asset and Liability Structure to Interest Rates
- ▶ Foreign Currency Balance Sheet and Foreign Exchange Position
- ▶ Analysis of Non-Interest Income and Expenses

Equity and Capital Adequacy

Balance Sheet Analysis Using Ratios

- ▶ CAMELS and Key Ratios
- ▶ Market Share, Peer Group Analysis
- ▶ Rating Agencies' Ratio-Based Valuation Method
- ▶ Analysis Method of Banks by a Central Bank of a Developed Country

Comparison of Foreign Bank Balance Sheet Examples with the Balance Sheet

Structure of Turkish Banks

Analysis and Evaluation of Balance Sheets of Countries Experiencing a Crisis

Training Date

Thursday, 26 December 2024

Friday, 27 December 2024

Virtual Classroom Application

Microsoft Teams

Virtual Classroom

Start-End Time

10:00 - 16:00

INSTRUCTOR



Assoc. Prof. Dr. Bülent Günceler

CURRICULUM VITAE

Assoc. Prof. Dr. Bülent

GÜNCELER Lecturer

BSM Education Consultancy - CEO and Okan University - Faculty of Economics
and Administrative Sciences Lecturer

Born in Adana in 1955. After completing his secondary education at Tarsus American College (1973), he obtained his Master's and Doctorate degrees in Economics and Finance from Marmara University and in Banking from the Banking Institute of Marmara University.

He began his banking career in 1975 and held various management positions, including Deputy General Manager and Board Member, at numerous domestic and foreign banks. The most significant milestone in his career came after the 2001 economic crisis, when he served two terms as an Executive Member responsible for Risk Management, Financial Control and Internal Audit Systems at TC Ziraat and Türkiye Halk Bankası as a Member of the Joint Board of Directors of Public Banks in the Transition to a Strong Economy Programme. (2001-2003) During this period, the post-crisis restructuring efforts of both banks were completed, and the banks were reintegrated into the economy.

Most recently, after serving as a senior executive at various banks abroad (Kazakhstan, Kyrgyzstan, and Romania) between 2007 and 2009, he decided to pursue an academic career and ended his active banking life.

Assoc. Prof. Dr. Günceler has taught at various universities. He is currently a tenured faculty member at Okan University and teaches various undergraduate, postgraduate and doctoral courses at Istanbul Commerce University and Marmara University. In addition, since 1990, the Turkish Banks Association Education Centres have offered numerous training programmes on a wide range of topics both domestically and internationally. As the founding partner of BSM Education Consultancy, of which he is the CEO, he has been involved in the company's management since 1995. He also serves as Senior Advisor for the banking sector in Turkey for the Washington-based Promontory Financial Group.