

The Impact of Central Bank Policies on Bank Profitability

PURPOSE

Post-pandemic developments had led to a global trend of rising inflation. The war that began in February 2022 with Russia's invasion of Ukraine caused a surge in rising inflation. All developed countries began to experience their highest inflation rates in 40-45 years. Not all countries' central banks are responding to these developments in global markets with similar policies. Central banks in developed countries are shifting to tight monetary policies in the face of high inflation, while some central banks are hesitant to combat inflation due to recession concerns, and others are postponing the fight against inflation with the aim of sustaining economic growth. These differing decisions by central banks around the world are increasing volatility in money and capital markets and rapidly shifting the direction of capital to different countries. These developments will have a significant impact on risk management and profitability in banks with longer-term plans and positions. This programme aims to evaluate the impact of the strategies of central banks that have a significant influence on global money markets, such as the FED, ECB, BOE, and PBOC, and the decisions and practices of the Central Bank of the Republic of Turkey on Turkish bank balance sheets and profit margins.

WHO CAN PARTICIPATE?

Branch, Regional, and Head Office managers

CONTENT

Dynamics of the Financial

System Deposit/Credit System

Shareholder Expectations

Customer Expectations **Bank**

Costs Funding Costs

Risk Costs, Alternative

Costs, Operational Costs

The Effects of Central Bank Policies on Bank Balance Sheets

Policies Implemented by the FED, ECB, and CBRT

Possible Consequences of Changes in Money Supply

The Effects of Decisions Directing Capital Flows on Bank Balance Sheets The

Expected Effects of Interest Rate Movements on the Banking Sector and Markets

The Effects of Exchange Rate Movements on the Banking Sector and Markets

Training Date

Friday, 16 January 2026
Saturday, 17 January 2026

Virtual Classroom Application

Microsoft TEAMS

Virtual Classroom

TRAINER



Ayşe Gülseren Atabay

CURRICULUM VITAE

Ayşe Gülseren Atabay graduated from Marmara University Faculty of Administrative Sciences. She began her career in the Foreign Operations Department at Yapı Kredi Bank, subsequently serving as Foreign Operations Manager at Yapı Kredi Bank branches and Operations and Marketing Manager at the Corporate Branch Plaza. In 1994, she transitioned to retail markets, serving as Branch Manager. After serving as Branch Manager at Yapı Kredi Bank's 4. Levent Branch, she was appointed Commercial Coordinator for the 4. Levent area. She continued her work at the bank for another three years as Credit Allocation and Credit Marketing Manager, responsible for seven branches in the region, four of which were commercial and three were retail. In July 1999, he left Yapı Kredi Bank after 24 years of service, believing that he had completed his banking mission, and did not take up a position at another bank. During his banking career, he participated in numerous technical and personal management training courses. After being trained as an in-house trainer, he continued to work part-time as an educator for over 10 years at the bank, alongside his commercial career. After leaving the bank, he devoted all his time and energy to training activities. Between 2002 and 2006, he gave seminars to various banks and organisations within training and consultancy companies that organised training on technical and personal development topics. In 2007, he established his own training company, Atabay Eğitim. With over 25 years of experience in the financial sector and over 20 years of experience in education, he has been preparing and delivering seminars on various topics to both banks and private sector companies since 2007.