MDA Training - market developments in Corporate and Commercial Banking

1) The catalyst for change in Financial Services
- Causes of the financial crisis
- Banks recapitalised and restructured
- Focus on UK core market
- Increasing regulation and emphasis on trust

2) Economic developments and their impact on commercial banking
- Flat growth and ultra low interest rates
- Quantitative easing UK and Europe
- Annual deficit and national debt
- Role of the consumer and impact on economy and banking

3) How do banks make money?
- Lending scenarios
- Challenges in securing deposits
- Competitive banking market and impact on margins
- Change of emphasis between margin and fees - the economics of lending

4) Volume or differentiation is the name of the game
- Competitive positioning in the market
- Balancing risk weighted assets and return on equity
- Vanilla or specialised lending?
- Credit scoring and flow transactions
- Non-automated credit assessment

5) Digitalisation
- Transformation
- Data and analytics
- Artificial intelligence
- Blockchain
- Corporate and commercial credit portals

6) Digital stresses on the retail model
- Cybersecurity
- Regtech
- Fintech and new entrants
- Multi generation expectations

7) Drivers of banking strategy and equity returns
- Digitalisation and asset 'light' businesses
- Cost containment
- Realigning to changing monetary policy
- Competing with non-bank brands and digital only banks

8) Immediate impact
- Open banking
- Payment services directive (PSD2)
- Assurance data
- Request to pay

9) Fragmentation of the market
- Move from full service to bespoke specialism
- Mid-size full specialism
- Specialist banks
- Non-bank brands
- Digital only banks