



Leadership & Banking

Bülent Şenver

BUS436

BÜLENT ŞENVER IN THE CAREER PLANNING COURSE



CIBALI
MARCH 8, 2024
13.00

"DON'T LET YOUR EXPERIENCES,
KNOWLEDGE AND FORESIGHT
BECOME DUST",



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Leadership & Banking

- Increasing **Self-Awareness**
- Exploring **Career Options**
- Understanding the Importance of Professional Relationship **Networks**
- Learning Effective **Resource Use**
- Understand the **Banking Business**
- Who am I? SWOT Analysis
- Which Career is suitable for me?
- How can I expand my Network & improve my Relationships with third parties?
- Where to look for? What sources can I use to achieve my goals?
- I need to know how banks work. I can not ignore banking in my life.



3 Things to Improve (NYC)

- 1. Improve your **N**etwork,
- 2. Improve **Y**ourself
your Relationships
- 3. Improve your **C**areer,
your Profession



3 Health is Necessary (**BMS**)

- 1. **Body** Health
- 2. **Mind** Health
- 3. **Soul** Health



Banking Business Finance

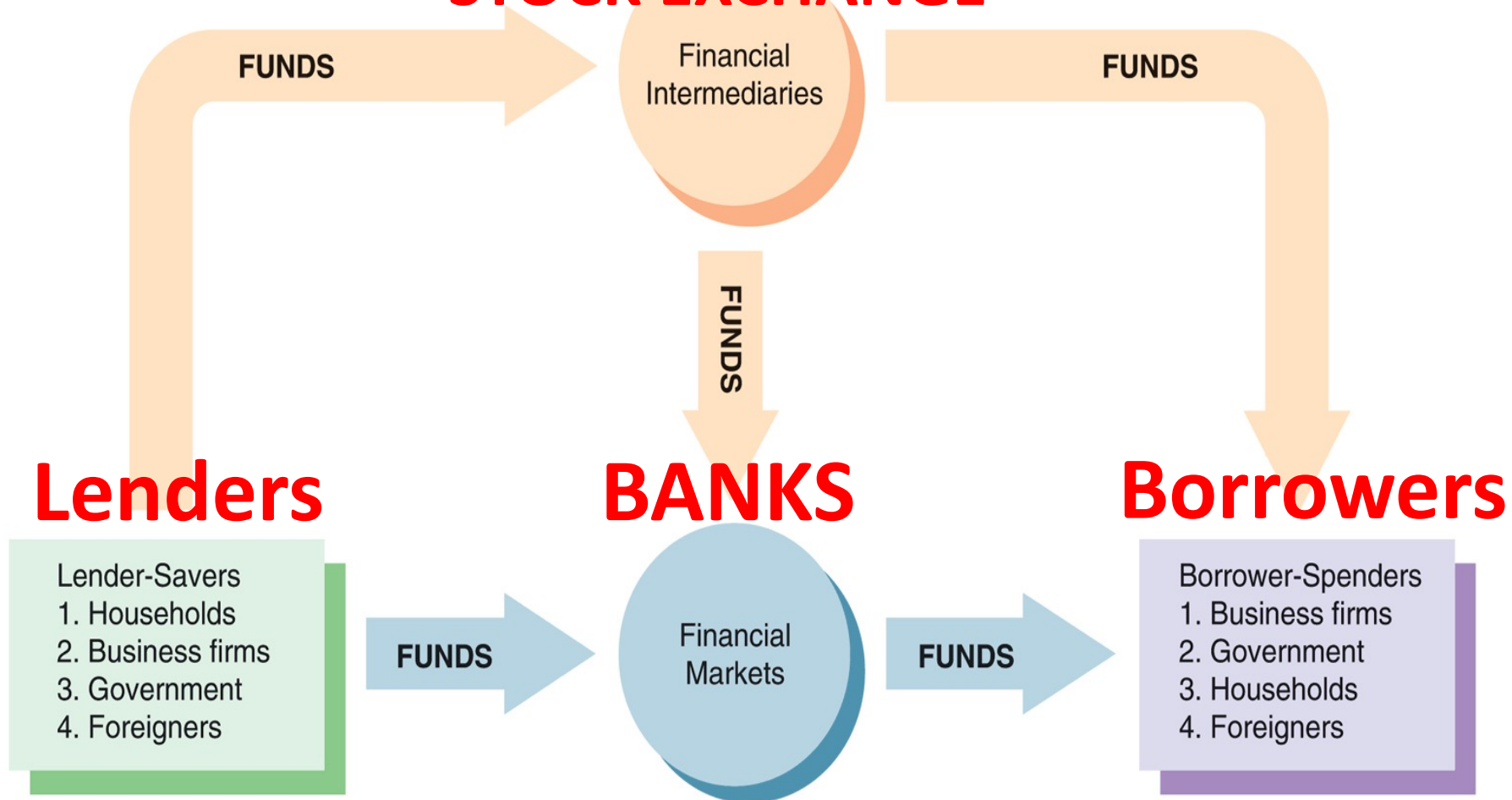
Function of Financial Markets



Method #1 Indirect

INDIRECT FINANCE

STOCK EXCHANGE



Method #2 Direct

DIRECT FINANCE



Types of Banks

- Commercial Banks
- Investment Banks
- Merchant Banks
- Islamic Banks (participation banks)
- Development Banks
- OffShore Banks
- Special Purpose Banks



Needs of Bank Customers

Needs:

- 1. Savings need
- 2. Borrowing need
- 3. Investment need
- 4. Security need
- 5. Trading need
- 6. Payment need
- 7. Advice & consulting need

Products:

- 1. Term Deposits
- 2. Loans
- 3. Mutual Funds, Shares Certificates, CD, Mortgage Backed Securities, Asset Backed Securities
- 4. Insurance products
- 5. Buy & sell Capital Market products
- 6. Credit Card, ATM, EFT, SWIFT
- 7. Asset management, investment banking

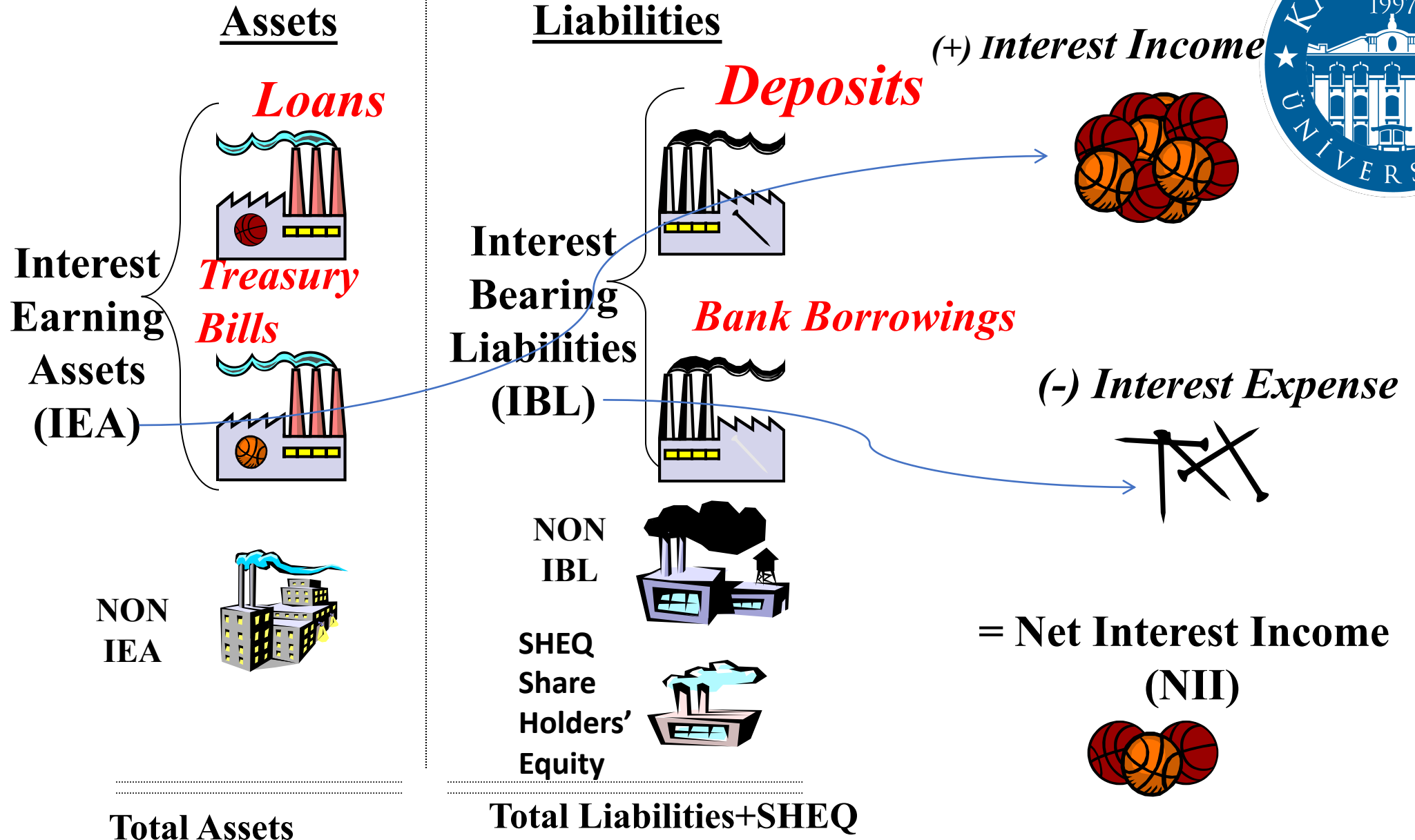
Income Statement Summary of a Bank



• Interest Income	100	
• Interest expense	(60)	
• Net Interest Income		40
• Non Interest Income	30	
• Non Interest Expense	(25)	
• Net Non Interest Income		5
• Income Before Tax	45	
• Tax provision	(9)	
• Net Income	36	

Balance Sheet

Income Statement





Ask 3 Questions

Are there any
Non Performing
Loans? NPL
(uncollectable loans)

Is there any
Interest
Mismatch ?

BALANCE SHEET of a BANK

ASSETS

- Loans
- Government Bonds
- Treasury Bills

I1 Interest Rates
Return on Assets

M1 Maturity Due Date

LIABILITIES

- Deposits
- Borrowings

I2 Interest Rates
Cost of Funds

M2 Maturity Due Date

If **I2** > **I1**



Interest Mismatch

If **M2** > **M1**



Liquidity Mismatch

#BulentSenver

Is there any
Liquidity
Mismatch ?

Income Statement **Ask 4 Questions**



• Interest Income	100	is it Sustainable?
• Interest expense	(60)	it is Reasonable?
• Net Interest Income	40	
• Non Interest Income	30	is it Sufficient?
• Non Interest Expense	(25)	is it Controllable?
• Net Non Interest Income	5	
• Income Before Tax	45	
• Tax provision	(9)	
• Net Income	36	

Retail Banking

Call Center

Internet Banking



Mobile Banking

Photo Credit Card



Football Club Cards



ATM

