



Banks and their Regulated Environment

Description: This session is designed for potential bank investors. At completion, participants will understand the purpose and structure of banks and their supervising agencies. Information gained will assist potential investors in making sound investment decisions as well as acquaint them with responsibilities of ownership.

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This course introduces the types of banking institutions including bank holding companies and their differences. It also introduces the various regulatory agencies and how those supervise the banks.

Topics include:

- The purpose and structure of banks and regulatory agencies
- The general policies, principles of the regulators
- Regulator considerations with regard to organizing or acquiring groups
- Management selection
- Banking as a "risk" business
- Overview of regulations
- CAMELS Rating System