

PRIVATE BANKING / CORE AFFLUENT BANKING

Date: from 05 to 06 March 2024
Venue: Kosovo Banking Association

OBJECTIVE

Introduction to the Private Banking industry, with a special and dedicated focus on Core Affluent Banking (AuM between EUR 200'000 and EUR 1 mio). Coming from the global perspective, what can be practically put in place for the specific Kosovo domestic and emerging Private Banking market? The goal is to address the new needs of a growing middle class, which is composed of successful entrepreneurs and hardworking and well-paid senior employees in Kosovo.

The seminar will give the participants a basic knowledge of this strategic banking segment (what are Private Banking and Core Affluent Banking?) to the analysis of practical avenues which should allow local banks to establish a basic Private Banking offering, robust enough to cover local client needs in this emerging economy.

Various examples and experiences have demonstrated that if such a local expertise is missing in the market, the new and emerging generation of wealth will move offshore. The establishment of the very first pillars through "Centers of Competence" should allow at a later stage to shape a more advanced and more comprehensive business model.

Important parts of this seminar will address the key topic of the Client Advisor, and the practical way to build over time a strong and robust client relationship. Adequate communication skills will also be addressed, mainly via very practical examples. And of course, even if we are strongly rooted in the advisory and client centric business model, we will also talk about Sales Strategies, which will include cross selling, with the whole "universal" capability of the whole bank and upsell.

Finally, the last day will be mostly focused on very practical case studies and real-life scenarios, the expert having been involved in the financial industry for more than 40 years.

TARGET AUDIENCE

C-Suite and Senior Executives of Kosovo Banks, active in Retail Banking, in Personal and Premium Banking and in Commercial Banking, Chief of Staff in charge of developing business plans and establish new strategic projects, and of course potential Team Heads or Desk Heads who will take direct responsibility over this new market segment should be warmly welcome as future leaders of this strategic transformation.

COURSE CONTENT

“Private Banking and the Strategic Importance of Relationship Management”

- Introduction to Private Banking with a special focus on Core Affluent Banking (AuM between EUR 200'000 and EUR 1 mio): Definitions, Origins, Industry landscape in Europe and elsewhere, Key Success factors, various business models, figures, trends, outlook. Special focus on the main KPIs valid in this industry.
- Client Relationship Management. the holistic and client centric business model around the Client Advisor, the Client segmentation, the Client Acquisition, the Client retention, Client Relationship Building overtime, Communication skills, and of course a lot of best practices.
- The virtue of a transversal business model, putting forward the synergetic effect of Private Banking over other parts of the banking industry
- Numerous examples and short exercises during the whole day

“Products and Services and how to achieve Growth”?

- Overview of the Private Banking Products and Services Offering: The client-centric advisory process, main asset classes and asset allocation. Open architecture, the main advantages of the investment funds, the alternative investments (whole family of products), Islamic Private Banking, Lending services, Pricing, and pricing discipline
- Sales strategies, and ways to measure success, celebrating success, cross selling through the whole organization, upsell
- Achieving Growth: Organic Growth, Growth by M & A, alliances with foreign partners, physical vs virtual presence, various distribution channels, the pure digital channel. Artificial Intelligence, Digitalization as a whole, the key importance of Sustainable Finance, Impact Investing
- Best practices in terms of KPIs, cost control, high quality standards, operational excellence, new regulations
- Numerous examples and short exercises during the whole day

“Talent Management, Ethics and Best Practices, the Way forward, and Case studies.”

- Talent management: The Key importance of Financial Education. Educate the Private Banker and Educate the Client. People business above all, profiles, where to find the new Client Advisors? How to import skilled resources from abroad? Cooperation and alliances. Technical competences, and social competences (both are essential and fit together). Teamwork and team spirit. Seniority and young talents.
- Ethical Values, Best practices, and Governance as a whole. 4-eyes principle, controls, compliance KYC, Internal Audit, Due diligence. AML, internal and external fraud, Regulation as a key driver.
- The final day will be concluded with a workshop including case studies and real-life scenarios. All this must be solved within working groups and to be presented in plenum and followed by interactive discussions. All the cases will be real and effective cases.

LANGUAGE

A good command of English is required.

EXPERT

Mr. **Roger H. Hartmann** is an experienced and seasoned Senior Banker with over 40 years of exposure to various financial centers in Europe, Middle-East, Africa, Asia and Americas. Over the last 28 years, Roger was deeply involved in the transformation process of Wealth Management, is it at UBS Group, EY, or smaller banking entities in Europe.

In Europe, he was particularly involved in the development of new frontier markets, of growth strategies, organic or via M&A, strategic changes due to new regulations or changing environment. He is also very much aware of efficiency, cost-reduction issues, and deep restructuring. In Luxembourg, Roger was one of the two founding fathers of the Private Banking Group in 2007.

Roger is currently the Chairman of EFPA Luxembourg, a leading Association which certifies Private Bankers along the ESMA standards on Knowledge & Skills. He is also a Board member for all the Investment Funds of the State Bank in Luxembourg (BCEE), and a Board member of CIC (Switzerland) Ltd in Basel, an affiliated bank of CIC-Credit Mutuel Group in Paris. Roger seats also on the Board of a Family Office in Geneva, and in Advisory Boards of various financial institutions.

He is also teaching since 1981 in various academic and professional education centers. He is a Visiting Professor at the University of Luxembourg, Master Wealth Management, teaching Private Banking Strategy. Roger is an ATTF Senior Expert since 2010.

PLACE DURATION DATES

2 days

5 and 6 of March 2024

Training Room of Kosovo Banking Association, Prishtina, Kosovo

DAILY SCHEDULE

| | |
|---------------|--------------|
| 09:00 – 10:30 | Training |
| 10:30 – 10:45 | Coffee break |
| 10:45 – 12:00 | Training |
| 12:00 – 13:00 | Lunch break |
| 13:00 – 14:30 | Training |
| 14:30 – 14:45 | Coffee break |
| 14:45 – 16:30 | Training |
| 16:30 | End of day 😊 |

REGISTRATION

Send your filled registration forms via email at KBA, or contact us at:
kbatrainingcenter@bankassoc-kos.com or **038 246 171**