cesim Bank

Banking & Financial Services Simulation

The goal of Cesim Bank is to facilitate understanding of the front and back office operations of a bank, their interaction in a competitive environment, and to help cultivate holistic and fact-based management culture, develop analytical skills, and create awareness about the current banking operating environment.

USED IN

Training programs in the financial industry for institutions of all sizes, as well as advanced courses at educational institutions. The banking simulation game offers extensive customization options, enabling a wide range of use cases and effective implementation.

PARTICIPANT TASKS

Participating teams manage a bank with front and back office operations in a single geographical market. Acting as bank managers, teams oversee consumer and business clients, lending and borrowing, deposits, mortgages, investments, personnel, IT systems, risk metrics, regulatory reporting, and funding from capital markets.

DECISION-MAKING AREAS

- Retail banking: mortgages, consumer loans, deposits, service fees
- SME banking: deposits, lending terms, competitive positioning
- Corporate banking: advisory services
- Investment services: customer segments, marketing, portfolio management, brokerage
- Investment products: funds, partnerships, structured products
- Personnel: staffing levels, compensation, training, HR development
- Systems: maintenance and development of products and processes
- Risk management: internal policies, reporting, interest rate risk
- Treasury: credit and equity markets, regulation, reserves, treasury investments

KEY LEARNING AREAS

Pricing of credit and deposit products, risk management, balance sheet growth, funding structures, income statements and balance sheets, central bank interactions, solvency and liquidity regulation, banking terminology, financial ratios, and profitability across customer segments and products.

KEY SUCCESS FACTORS

Performance is measured through operational and financial indicators such as assets under management, growth, bank image, risk metrics, credit rating, margins, efficiency ratios, impairments, profitability, ROA, and ROE. The ultimate benchmark is total shareholder return per annum, consolidating all key success factors into a single performance measure.

BENEFITS

- Holistic view of full-scale bank operations in a competitive environment
- Understanding of banking financials, regulations, and central banking
- Stakeholder management: customers, personnel, government, shareholders
- Value drivers: financial performance, loyalty, compliance, brand image
- Risk management thinking and balance between risk and growth
- Identification of growth opportunities and resource allocation
- Teamwork and problem-solving simulation
- Flexible configuration and customization for targeted learning outcomes
- A robust platform for further development and tailored training programs

MODULARITY

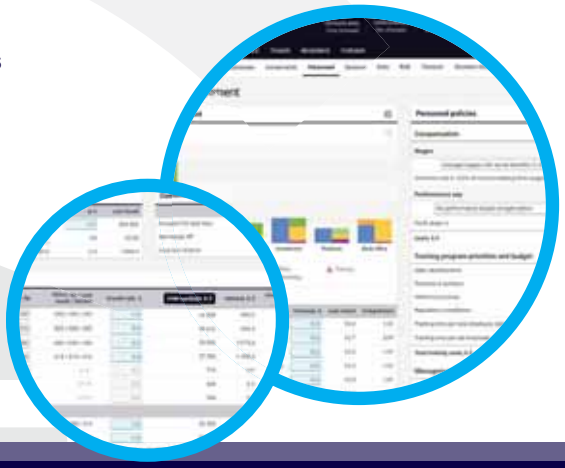
Cesim Bank features a high level of modularity, allowing instructors to tailor the simulation from a comprehensive, demanding setup to a focus on core banking operations.

Customizable modules include:

- SME and corporate banking
- Private and institutional segments
- Investment services and/or products
- Systems, processes, and risk management
- Currencies, naming schemes, and results presentation formats.

AVAILABLE LANGUAGES

English, French, German, Finnish, Dutch, Mandarin Chinese, Turkish, Hungarian, Italian, Russian.



cesim Practice makes profit

All Cesim Business Simulations are built on an easy-to-use, scalable and highly automated online platform that allows instructors to run their courses on any web browser from anywhere, anytime.

cesim Global Challenge

Cesim Global Challenge improves the learners' understanding and capabilities of running global business operations of a firm in a dynamic, competitive environment.

cesim Service

Cesim Service is a service based business simulation that integrates the functional areas of HR management, capacity management, pricing and marketing.

cesim Project

Cesim Project has been designed to capture the essence of project management in a collaborative and competitive environment.

cesim Firm

Cesim Firm is a product based business simulation that integrates the functional areas of production, marketing and logistics.

cesim Marketing

Cesim Marketing develops the understanding and command of the whole marketing decision-making process.

cesim Hospitality

Cesim Hospitality is an interactive and fun learning environment that improves the participants' business competencies and employability.

cesim Bank

Cesim Bank facilitates the understanding of the front and back office operations of a bank, and their interaction in a competitive environment.

cesim Power

Cesim Power is a browser-based power utility management simulation that combines the dynamics of power markets, production, and risk management.

cesim Connect

Cesim Connect is a telecom simulation where teams manage mobile, broadband, and entertainment services for residential and corporate clients.

cesim Retail

Cesim Retail puts participants in charge of a store or a franchise with multiple stores in a seasonal environment.

cesim Dealership

Cesim Dealership provides an immersive learning experience in dealership operations, including new and pre-owned products, and after-sales services.

cesim Invest

Cesim Invest is a simulation focused on fund management, ESG integration, and strategic investment decisions in diversified portfolios.

cesim Stocks

Cesim Stocks is a simulation that teaches the fundamentals of investing through the management of stocks and bonds in a dynamic market.

Custom Business Simulations

When you need a Business Simulation tailored specifically to the needs of your course or training. Examples: Steel, Packaging, Real Estate Management, Public Broadcasting, Contract Manufacturing.