



cesim  
**BANK**



# Bank Management Simulation Game

The goal of Cesim Bank simulation game 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 within the financial industry for both smaller and larger institutions and advanced courses at educational institutions. The banking simulation game offers a wealth of customization options for widest array of use cases and optimal implementation.



## KEY LEARNING AREAS

Pricing of credit and deposit products. Balancing risks and the growth of the balance sheet. The division of bank funding sources into core deposits and managed liabilities. Understanding the bank income statement and balance sheet. The interaction between central bank and commercial banks. Bank specific solvency and liquidity measures and regulation according to international standards. Bank specific terminology and results presentation including many unique financial ratios. Uniqueness of money as the bank's core product. Profitability of different customer segments and products. Understanding basic banking products and services and how they relate to each other.



## PARTICIPANT TASKS

The task for participating teams is to manage a bank with several front and back office operations in a single geographical market. In the role of a bank manager, teams will be responsible for consumer and business clients, lending and borrowing, front office and back office, and customers with deposits, mortgages and other credit products and investments. They'll have personnel to manage, IT systems to maintain and develop, risk metrics to keep in check, regulators to report to and capital markets to raise financing from, provided that they are pleased with the way the bank is managed.



## KEY SUCCESS FACTORS

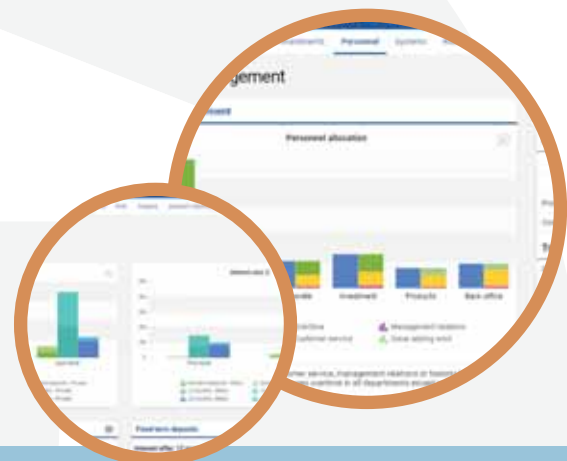
Success is measured and benchmarked by both operational and financial key indicators including assets under management, deposit and credit product growth, bank image, risk metrics, credit rating, net interest margin, cost / income ratio, credit impairments, net profit margin, return on assets, return on equity etc.

The ultimate indicator in the bank management simulation game is the total shareholder return p.a., which consolidates all the key success factors into one measurable criterion that can be used to compare the performance of each team.











## AVAILABLE LANGUAGES

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



## The most intuitive business simulations

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.

 <b>cesim GLOBAL CHALLENGE</b>	<b>Cesim Global Challenge</b> has been designed to improve the understanding and knowledge of the complexity of global business operations in a dynamic, competitive environment.
 <b>cesim SERVICE</b>	<b>Cesim Service</b> is a service based business simulation that integrates the functional areas of HR management, capacity management, pricing and marketing.
 <b>cesim PROJECT</b>	<b>Cesim Project</b> has been designed to capture the essence of project management in a collaborative and competitive environment.
 <b>cesim FIRM</b>	<b>Cesim Firm</b> is a product based business simulation that integrates the functional areas of production, marketing and logistics.
 <b>cesim MARKETING</b>	<b>Cesim Marketing</b> develops the understanding and command of the whole marketing decision-making process.
 <b>cesim HOSPITALITY</b>	<b>Cesim Hospitality</b> is an interactive and fun learning environment that improves the participants' business competencies and employability.
 <b>cesim BANK</b>	<b>Cesim Bank</b> facilitates the understanding of the front and back office operations of a bank, and their interaction in a competitive environment.
 <b>cesim POWER</b>	<b>Cesim Power</b> is a browser-based power utility management simulation that combines the dynamics of power markets, production, and risk management.
 <b>cesim CONNECT</b>	<b>Cesim Connect</b> is a telecom simulation where teams manage mobile, broadband, and entertainment services for residential and corporate clients.
 <b>cesim RETAIL</b>	<b>Cesim Retail</b> covers pricing strategy, promotions, procurement, inventory, store layout, staffing, and cash flow. Participants manage a single store or a multi-store franchise in a seasonal environment.
 <b>cesim DEALERSHIP</b>	<b>Cesim Dealership</b> is a comprehensive simulation game that provides an immersive learning experience in dealership operations, including new and pre-owned products, and after-sales services.
 <b>cesim INVEST</b>	<b>Cesim Invest</b> is a simulation focused on fund management, ESG integration, and strategic investment decisions in diversified portfolios.
 <b>cesim STOCKS</b>	<b>Cesim Stocks</b> 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.