**CLO1 - Explain bank financial statements.**

1. Explain the difference between Financial Institution and non-Financial Institution financial statements

2. Explain the structure of and entries on bank Balance Sheet, Income Statement & Changes in shareholder’s equity.

**CLO2** Explain the banks role as a financial intermediary.

1. Explain the banks role as a financial intermediary.

**CLO3 Explain the different risks faced by Financial Institutions today.**

**CLO4 Explain profitability management in a bank**

1. Assess the profitability through industry ratios

**CLO5 - Explain profitability results and risk issues related to recent bank financial**

**statements.**

1. Explain profitability and risk issues on recent bank reports.
2. Identify management strategies to address profitability and risk issues.

**Include in Presentation:**

* ➢  Comment on risks = Macroeconomic, Strategic, Execution & Transactional.
* ➢  Bank of Canada Rate and recent history of rates
* ➢  Recent journalism article on Bank Profitability Results & Risks
* ➢  5 year & 10-year Koyfin Performance Graph of bank versus XIC
* ➢  Comment and show from Koyfin – Provisions for Loan Losses from Income Statement & Allowance for Loan Losses on Balance Sheet
* ➢  Dividend amount, dividend yield, and dividend history
* ➢  From Koyfin Financial Analysis – Multiples - Chart for 5 years (LTM = Last 12 Months)
* ➢  Market Capitalization of the Bank
* ➢  From Koyfin – Snapshots – Price Target – What are the Analyst Ratings?