



# **Advanced UK Banking Level 3**



## **Module 1: Introduction to the UK Banking Sector**

- Overview of the UK financial system: history, structure, and key players.
- The role of the Bank of England, PRA (Prudential Regulation Authority), and FCA (Financial Conduct Authority).
- Types of banks: retail, investment, corporate, and challenger banks.
- An analysis of the UK economy's reliance on the banking sector.

## **Module 2: Regulatory Compliance and Governance**

- Key UK banking regulations: PRA and FCA frameworks.
- MiFID II, AML (anti-money laundering), and KYC (know your customer) requirements.
- Governance and risk management frameworks in UK banks.
- Basel III, IFRS 9, and other global standards affecting UK banks.
- Case studies on recent compliance issues and regulatory actions in UK banks.

## **Module 3: Financial Products and Services**

- Deep dive into retail banking products: mortgages, loans, savings, and investments.
- Corporate banking products: trade finance, asset management, and Treasury services.
- Investment banking and wealth management services.
- Understanding derivatives, hedge funds, and private equity in the UK context.



- Analysing the role of banking in wealth creation and risk mitigation.

#### **Module 4: Risk Management in Banking**

- Credit, market, operational, and liquidity risk management.
- Advanced techniques for risk measurement and mitigation.
- Stress testing and capital adequacy under UK regulations.
- The role of data analytics and AI in modern risk management.
- Crisis management and financial stability measures.

#### **Module 5: Digital Transformation in Banking**

- The rise of digital banking and FinTech in the UK.
- Open Banking and PSD2: implications for banks and customers.
- Blockchain, cryptocurrency, and DeFi (Decentralised Finance) technologies.
- AI, machine learning, and predictive analytics in banking operations.
- Digital security and cybersecurity challenges in UK banking.

#### **Module 6: Customer-Centric Banking Models**

- Shifting from traditional to customer-centric banking.
- Digital platforms, mobile banking, and customer service excellence.

#### **Module 7: Sustainable Banking and ESG (Environmental, Social, and Governance)**

##### **Initiatives**

- Integrating ESG into banking strategy and operations.
- The UK's green finance initiatives and commitments.



- Sustainable finance products: green bonds, social impact investing.
- Case studies on UK banks' sustainable practices and their impacts.
- ESG reporting, disclosure requirements, and investor expectations.

### **Module 8: Strategic Growth and Future Trends in UK Banking**

- Analysing opportunities in mergers, acquisitions, and international expansion.
- Private banking, wealth management, and emerging high-net-worth markets.
- Emerging global risks and their potential impacts on UK banks.

