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COMPLEXITY

TOPSIM® – UNIVERSAL BANKING

Commercial banks have an important role in today's economies as financial intermediaries. Their activities create the necessary framework for the circulation of money, and organise lot size transformation, maturity transformation and risk transformation. Commercial banks also provide access to organised capital markets and financial products. Individual banks are subject to the regulatory requirements of their central banks.

ABOUT TOPSIM – UNIVERSAL BANKING

▶ The competitive banking simulation game TOPSIM – Universal Banking is an advanced, modular, wide-ranging management simulation. Possible focuses: volume and interest-related business, asset management, investment banking, marketing and human resource management. Up to seven different customer groups can be included in the simulation. Players act as the executive managers, taking key strategic and operational decisions. The simulation makes capital and liquidity requirements transparent and comprehensible in practice according to Basel III. This effectively teaches players how theory and practice relate.

Example: decision screen for business banking

Bank : 1		Period 1				
Business banking Investment banking Human Resources & Logistics Financial Management						
BUSINESS BANKING						
Lending business						
INTEREST RATES						
Mark-up / Mark-down			+++	++	+	-
Loans secured by mortgage	+/- %	0.00	0.00	0.00	0.00	0.00
Interest Loans secured by mortgage	%	3.91	3.96	4.44	4.87	5.59
Loans secured by other collateral	+/- %	0.00	0.00	0.00	0.00	0.00
Interest Loans secured by other collateral	%	3.92	3.99	4.66	5.26	6.27
Loans unsecured	+/- %	0.00	0.00	0.00	0.00	0.00
Interest Loans unsecured	%	3.94	4.10	5.63	7.00	9.32
Mortgages with a floating interest rate	+/- %	0.00	0.00	0.00	0.00	0.00
Interest Mortgages with a floating interest rate	%	4.02	4.08	4.65	5.16	6.03
Mortgages with a fixed interest rate	+/- %	0.00	0.00	0.00	0.00	0.00
Interest Mortgages with a fixed interest rate	%	4.12	4.18	4.75	5.26	6.13
OPERATIONAL COST						
Additional operating costs	%	0.30				
Market research						
Purchase market and competition report for 0.2 M. EUR?		<input checked="" type="checkbox"/>				
Deposit business						
INTEREST RATES						
Savings account	%	4.00				
Personal account	%	1.75				
Current account	%	0.50				
Time Deposit	%	4.50				
Medium-term notes	%	5.00				
Planning values						
Balance sheet total	M EUR	5190.1				
Net profit / loss	M EUR	-14.8				
Lending business	M EUR	4037.1				
Deposit business	M EUR	4124.1				

TOPICS COVERED

Fields: Banking Management / Banking

- ▶ Target systems of the banking business
- ▶ Banking management
- ▶ Basel III: liquidity coverage ratio (LCR) and net stable funding ratio (NSFR)
- ▶ Lending and deposit-taking with commission-related business and investment banking
- ▶ Target group and competitor analysis
- ▶ Managerial accounting for bank operations
- ▶ Human resource planning for a bank
- ▶ Targeted management of the marketing mix for a bank

GENERAL LEARNING OBJECTIVES OF TOPSIM – SIMULATION GAMES

- ▶ Recognize and consider internal and external conditions for business success in a dynamic competitive environment
- ▶ Select and implement strategies to achieve targets
- ▶ Evaluate business data
- ▶ Effective decision-making in a team
- ▶ Assess the implications of decisions

LEARNING OBJECTIVES OF TOPSIM – UNIVERSAL BANKING

- ▶ Understand the overall business situation in a bank
- ▶ Interpret market situations and market results using managerial accounting tools
- ▶ Use strategic analyses and select competitive strategies for a range of products, markets and target groups
- ▶ Understand and assess bank-specific indicators
- ▶ Compare and select financing options in the light of regulatory requirements

COMPLEXITY

3

EVALUATION

SYNTHESIS

2

ANALYSIS

APPLICATION

1

UNDERSTANDING

KNOWLEDGE

TARGET GROUPS

- ▶ Students of Banking Management (Masters or final-year Bachelor students)
- ▶ Branch, departmental and office managers at banks and savings banks
- ▶ Junior bank employees, for example trainees and those in the management pipeline
- ▶ Trainee bank employees who are finishing their training

SIMULATION DETAILS

- ▶ Length: 2 - 5 days
- ▶ Max. of 8 periods with up to 120 decisions
- ▶ Number of players: 9 – 40 players (3 – 8 groups of 3 – 5 people)
- ▶ Language: German, English
- ▶ Supplementary modules: XL version for a game with up to 8 companies, additional scenarios: small bank, risk management, Swiss accounting and Austrian accounting
- ▶ Blended learning – available in the TOPSIM – Cloud: upon request

HARDWARE/SOFTWARE

- ▶ Standard PC or notebook
- ▶ Operating system: Windows XP/Vista/7/8

Example: balance sheet reporting

ASSETS		prev. period	Period	LIABILITIES		prev. period	Period
		M. EUR	M. EUR			M. EUR	M. EUR
Liquidity		209.0	189.8	Due to banks			
Money Market Instruments		0.0	0.0	on demand		30.0	31.5
Due from banks				interest bearing credit at term		0.0	0.0
on demand		60.0	55.0	Customer deposits			
at term		680.0	700.0	savings accounts		1,619.5	1,700.5
Customer loans				personal accounts on demand		193.6	203.2
secured by mortgage		837.4	855.2	at term		722.9	751.8
secured by other collateral		991.4	1,038.6	Medium term notes		1,299.5	1,351.5
unsecured		635.3	688.2	Long-term bonds		200.0	170.0
Mortgages				thereof equity bonds		0.0	0.0
with a floating interest rate		433.1	454.5	Provisions			
with a fixed interest rate		952.9	1,000.2	Valuation adjustments and provisions		32.0	29.0
Securities trading portfolio				Equity			
Domestic shares		0.0	0.0	Share capital		100.0	100.0
Foreign shares		0.0	0.0				
Domestic bonds		0.0	0.0				



WHY CHOOSE TOPSIM

- ▶ Market leader for computer-based business simulation
- ▶ More than 300 universities and 150 companies use our simulations
- ▶ More than 1800 certified TOPSIM games coordinators
- ▶ Regular training courses for seminar facilitators
- ▶ Annual user convention for training, development and exchange



CONTACT

Are you interested in our simulation?
Simply contact us by e-mail or phone.

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