

Overview Performance Targets

Banking & Finance Essentials

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1. Basic Modules

1.1 The Swiss financial centre (811-FINP)

No.	Performance target	Description
e2.bank.ük1	You will learn to distinguish between the various bank categories and players in the Swiss financial centre and the most important international organisations.	<p>I can distinguish between all bank categories as defined by the SNB based on their legal form, customer base, geographical activity, size and business activities.</p> <p>I can name the various players (SBA, FINMA, SNB and SIX Group PLC) in the Swiss financial centre and the international organisations (European Banking Federation, BIS, IMF and World Bank).</p> <p>I can distinguish between the players (SBA, FINMA, SNB and SIX Group PLC) in the Swiss financial centre and the international organisations (European Banking Federation, BIS, IMF and World Bank) based on their most important tasks.</p>
e2.bank.ük3	You explain the value chain and the various organisational areas of banks.	<p>I can explain the macroeconomic functions of a bank.</p> <p>I can explain the transformation functions in connection with capital and credit intermediation.</p> <p>I can name suitable products and services for each macroeconomic function.</p> <p>I can describe how a bank earns money in each macroeconomic function.</p>
b3.bank.ük1	You name the business areas in banking.	I can name the business areas/sectors of a bank and explain them using an example.
b3.bank.ük2	You explain the function and importance of the relevant stakeholders in banking.	<p>I can explain the term 'stakeholders'.</p> <p>I can name the main internal and external stakeholders of banks and explain at least one need per stakeholder group.</p>
b3.bank.ük3	You explain developments in banking.	I can describe current and future challenges for Switzerland as a financial centre (e.g. with regard to digitalisation, etc.).
b3.bank.ük5	You identify sustainability issues in banking.	<p>I can name internal measures and projects at my bank that promote sustainability.</p> <p>I can describe the risks associated with a lack of sustainability.</p>

1.2 Laws and regulations (812-GEVO)

No	Performance target	Description
b1.bank.ük1	You explain the legal principles relevant to the industry.	<p>I can state the purpose of bank-client secrecy.</p> <p>I know in which law bank-client secrecy is enshrined.</p> <p>I can explain the sanctions for non-compliance with bank-client secrecy.</p> <p>I can name conditions/situations in which bank-client secrecy may be waived.</p> <p>I can respond in different practical situations, taking bank-client secrecy into account.</p> <p>I can explain the term 'money laundering' and its scope.</p> <p>I can explain the money laundering process.</p> <p>I can name the due diligence obligations for preventing or detecting money laundering.</p> <p>I can name the bank's obligations in the event of suspected money laundering.</p> <p>I can name the objectives and key content of the Banking Act, AMLA, FinIA, FinSA, FINMASA and FMIA.</p> <p>I can explain the international agreements FATCA and AEOI.</p> <p>I can name the responsibilities relating to monetary sovereignty.</p>
b1.bank.ük2	You demonstrate the industry-specific principles and standards in banking.	<p>I can name the objectives of the CDB.</p> <p>I can name the parties to whom the CDB applies.</p> <p>I can explain the due diligence obligations under the CDB.</p> <p>I can explain the forms (A/R/K).</p> <p>I can name the sanctions for violating the CDB.</p> <p>I can explain the differences between the CDB and the AMLA.</p> <p>I can explain the role of compliance.</p>
b1.bank.ük3	You explain the industry-specific guidelines and requirements regarding data protection, data security and data backup.	<p>I can explain the terms data protection, data security and data backup.</p> <p>I can state the purpose of the Data Protection Act.</p>

		I can state the principles of data processing.
b1.bank.ük5	You explain the relevant requirements and guidelines for establishing customer relationships in banking.	I can explain the steps and all the necessary documents for opening an account.
b2.bank.ük1	You name the most important regulatory principles for processing administrative banking transactions.	For technical basics, see the performance targets b1.bank.ük1/2/3 and 5. This performance target focuses on practical implementation in the workplace.
b2.bank.ük2	You name the industry-standard processes for handling banking transactions.	For technical details, see performance target b1.bank.ük2. This performance target focuses on practical implementation in the workplace.
b3.bank.ük3	You explain developments in banking.	I can describe the changes in the industry at the legal level.
d2.bank.ük1	You name the most important regulatory principles for consulting via digital channels.	I can explain the formalities required for digital consulting (online and video identification, communication via email, use of chat functions). I can explain the meaning and purpose of the terms and conditions.

1.3 Basic services and payment transactions (813-BADL)

No.	Performance target	Description
d1.bank.ük1	You establish the most important regulatory principles for receiving, forwarding and assisting bank customers on site.	I can explain the different types of power of attorney.
d1.bank.ük3	You describe the importance of digital banking and explain the features of the corresponding products and services.	See descriptions of performance target d3.bank.ük6.
d3.bank.ük2	You explain the products, services and requirements for private customers in the area of basic services.	<p>I can explain the range of accounts and cards (credit card, debit card, travel card, mobile payment) including pricing.</p> <p>I can explain the relationship between interest rates and withdrawal conditions as well as withholding tax.</p> <p>I can explain the SIC and euroSIC payment systems.</p> <p>I can explain the SIC and euroSIC payment process.</p> <p>I can explain and justify payment transaction standards (SEPA, IBAN).</p> <p>I can explain the SWIFT communication system.</p> <p>I can explain the SWIFT payment process.</p> <p>I can explain the nostro and vostro accounts in relation to SWIFT payments.</p> <p>I can distinguish between bank rates and foreign exchange rates.</p> <p>I can convert from one currency to another using exchange rates (bank rates and foreign exchange rates, bid and ask rates).</p>
d3.bank.ük3	You classify products, services and requirements for bank customers in the area of pensions.	<p>I can describe the basics of the pension system (objectives, purpose, financing, benefits).</p> <p>I can explain developments and challenges in retirement provision.</p>

		<p>I can explain the purpose, characteristics and tax implications of pension products.</p> <p>I can list when ordinary and extraordinary payments into and withdrawals from pension funds can be made.</p>
d3.bank.ük6	You describe common digital banking products.	<p>I can explain the benefits, risks and important security measures associated with e-banking and mobile banking.</p> <p>I can describe current apps and digital services offered by Swiss banks (e.g. neobanks).</p> <p>I can list common mobile payment products.</p> <p>I can describe possible applications for mobile payment products.</p> <p>I can visualise and explain the payment process using the TWINT app.</p>
e2.bank.ük2	You compare your bank's product ranges and types of services with those of other banking categories.	<p>I can name differences between my bank's range of accounts and cards and those offered by other banks.</p> <p>I can explain the term USP and list some of my bank's USPs.</p>

1.4 Introduction to the world of investments, investment advisory & portfolio analysis (814-ANLE)

No.	Performance target	Description
d3.bank.ük1	You name the most important regulatory principles for advising bank customers.	<p>I can explain the purpose and content of the CISA (Collective Investment Schemes Act).</p> <p>I can explain the purpose and main content of the FinSA.</p> <p>I can explain the rules of conduct set out in the FinSA.</p>
d3.bank.ük4	You compare the products, services and requirements for bank customers in the area of investment.	<p>I can assign investment instruments to either debt securities (bonds and money market instruments) or equity securities.</p> <p>I can classify investment instruments as conventional or alternative investments.</p> <p>I can classify investment instruments in the magic triangle.</p> <p>I can classify debt securities and equity securities in a balance sheet.</p> <p>I can distinguish between the primary and secondary markets and between the money market and the capital market.</p> <p>I can explain the functioning, rights/obligations and opportunities/risks of money market instruments, debt securities and equity securities.</p> <p>I can explain the difference between interest-bearing and discount securities and identify which money market investments are common in Switzerland.</p> <p>I can explain the difference between direct and indirect investments in precious metals.</p> <p>I can explain the opportunities and risks of investing in precious metals (focus on gold).</p> <p>I can explain how an investment fund works, as well as the parties involved and their roles.</p> <p>I can explain the differences between actively and passively managed funds.</p> <p>I can read a fund fact sheet and explain the most important information it contains.</p> <p>I can explain the different types of asset custody.</p> <p>I can explain the difference between risk capacity and risk appetite.</p>

		<p>I can explain the purpose of an investor profile and apply it.</p> <p>I can create an investor profile and determine the appropriate investment strategy.</p> <p>I can analyse a portfolio in terms of risks and investment strategies and derive an investment proposal (no individual securities, with a focus on funds or asset management mandates).</p>
d3.bank.ük7	You describe common sustainable financial products and their advantages and disadvantages.	<p>I can explain the meaning of ESG (environmental, social and governance).</p> <p>I can explain the advantages and disadvantages of sustainable investment funds.</p> <p>I can describe the four types of sustainable bonds and distinguish between them.</p> <p>I can describe the advantages and disadvantages of sustainable bonds from the perspective of various parties.</p>
d3.bank.ük8	You assess how macroeconomic and market developments affect the advice given to bank customers.	<p>I can name basic economic indicators.</p> <p>I can explain the relationships between economic indicators.</p> <p>I can explain developments in a portfolio based on macroeconomic and market-related factors.</p> <p>I can make and justify forecasts based on macroeconomic and market-related factors and economic indicators.</p>
d3.bank.ük9	You combine your advisory expertise with specialist knowledge of the banking industry, taking sustainability issues into account.	<p>I can explain the advisory process at my bank.</p> <p>I am familiar with my bank's advisory documents and can use them.</p> <p>I can explain the importance of clarifying needs.</p> <p>I can explain technical terms in a way that is easy for customers to understand.</p>

1.5 Introduction to the world of credit (815-KRED)

No.	Performance target	Description
d3.bank.ük1	You name the most important regulatory principles for advising bank customers.	I can explain the purpose and content of the Consumer Credit Act (CCA).
d3.bank.ük5	You compare the products, services and requirements for bank customers in the area of finance.	<p>I can name the three objectives of lending and explain the resulting conflict of objectives using the magic triangle.</p> <p>I can name the credit risks and explain the rules of lending from the bank's perspective.</p> <p>I can formulate and present the key principles of a credit policy.</p> <p>I can name the three phases of a lending transaction and explain what happens in each phase.</p> <p>I can explain the difference between amortisation and constant annual interest and principal repayment.</p> <p>I can explain the term creditworthiness and know the difference between credit capacity and credit standing.</p> <p>I can explain the components of an interest rate.</p> <p>I can distinguish between different forms of credit.</p> <p>I can explain the credit categories based on various distinguishing features (e.g. type of collateral).</p> <p>I can name the advantages and disadvantages of consumer credit, guarantee credit and lombard credit and develop a solution proposal for the customer.</p> <p>I can clearly outline the differences, advantages and disadvantages between leasing and consumer credit and explain them in my own words.</p> <p>I can assess the guarantee capacity of a guarantor using a specific calculation.</p> <p>I can apply the lending rates correctly and calculate the amount of a lombard credit.</p> <p>I can explain the terms "additional securities", "coverage requirement" and "right of realisation of the pledge" in connection with lombard credit.</p>

d3.bank.ük7	You describe common sustainable financial products and their advantages and disadvantages.	I can explain various sustainable financing instruments (microfinance, active ownership and credit for sustainable projects).
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1.6 Dream house (816-HAUS)

No.	Performance target	Description
d3.bank.ük5	You compare the products, services and requirements for bank customers in the area of finance.	<p>I can identify the most important documents required for a loan transaction relating to the person and the property and can explain their purpose in my own words.</p> <p>I can explain the tax implications of purchasing a property.</p> <p>I can explain how direct and indirect amortisation work and explain the respective advantages and disadvantages.</p> <p>I can explain the difference between a construction loan and a mortgage.</p> <p>I am familiar with the three phases of a construction loan and can name the credit form, credit category and characteristics in each phase.</p> <p>I can define a mortgage note and know which claims it covers.</p> <p>I can distinguish between a paper mortgage note and a registered mortgage note.</p> <p>I can explain the term 'transfer of ownership of collateral' and name the advantages compared to direct and indirect mortgages.</p> <p>I can distinguish between the terms lending basis, loan to value ratio and lending value.</p> <p>I can name and apply the loan to value ratios for different properties (including the division between first and second mortgages).</p> <p>I can explain the terms depreciated replacement cost, capitalised income value, market value, taxable value and building insurance value.</p> <p>I know how to calculate the capitalised income value using the annual net rental income and the capitalisation rate. I can draw up a financing plan and calculate affordability based on a customer case.</p> <p>If necessary, I take different starting points into account (mortgage redemption, pension fund pledge, investment property, construction loan, property under building law, own contribution, alimony, excessive purchase price).</p> <p>I can compile and compare the financing options of early withdrawal/pledge.</p>

		<p>I can explain the term 'home ownership promotion' and the key aspects of home ownership promotion (purpose, conditions, tax implications).</p> <p>I can draw up a financing plan and an affordability calculation for a mortgage increase, taking into account value-adding and value-preserving investments.</p> <p>I can explain the difference between value-preserving and value-adding investments and give typical examples of each.</p> <p>I can explain the effects of a mortgage increase from the perspective of the customer and the bank.</p> <p>I am familiar with the mortgage transfer process and the corresponding responsibilities of the customer, the new and previous financial institutions, and the notary's office.</p> <p>I can make and justify a credit decision.</p> <p>I can explain "ETP transactions".</p> <p>I can explain how mortgage models work (fixed-rate mortgage, SARON mortgage, variable-rate mortgage) and outline the respective advantages and disadvantages.</p> <p>I can explain my bank's sustainable mortgage.</p>
d3.bank.ük8	You derive the effects on advisory services for bank customers based on economic and market developments.	<p>I am familiar with my bank's current interest rate forecast.</p> <p>I can explain the relationship between fundamental economic indicators and my bank's current interest rate forecast.</p> <p>I can explain the development of property prices in my own words.</p> <p>I can identify regional differences in property prices by means of a comparison and explain the reasons for these differences.</p>
d3.bank.ük9	You combine your consulting expertise with specialist knowledge of the banking industry, taking sustainability issues into account.	<p>I am familiar with my bank's advisory documents for mortgage financing.</p> <p>I can explain the customer benefits, advantages and disadvantages of my bank's mortgage financing products.</p> <p>I can correctly identify sustainability preferences based on a customer's situation.</p> <p>I can formulate a suitable product offering for mortgage financing based on a customer's situation.</p>

1.7 Sales and communication (818-VERK)

(This module is not relevant for the examination!)

No.	Performance target	Description
d3.bank.ük9	You combine your consulting expertise with specialist knowledge of the banking industry, taking sustainability issues into account.	<p>I can demonstrate the purpose and benefits of my bank's structured advisory process.</p> <p>I can apply my bank's advisory process in customer meetings.</p> <p>I can make targeted use of sales documents and other tools in advisory meetings.</p> <p>I can use appropriate visual aids in advisory meetings.</p> <p>I can demonstrate why clarifying needs is so important within the advisory process.</p> <p>I can use appropriate questioning techniques in customer meetings.</p> <p>I can distinguish between the needs of different customer groups (customer segments).</p> <p>I can establish the connection between the different needs of customer groups (customer segments) and the bank's own products.</p> <p>I can demonstrate the benefits of a product/service and distinguish these from advantages and disadvantages.</p> <p>I can confidently advocate the benefits of the bank's own products and services over competing products.</p> <p>I can objectively refute objections to my bank's products and services.</p> <p>I can handle complaints in a friendly and appropriate manner.</p>

2. Advanced Modules

2.1 The stock exchange and calculations (821-BOER)

No.	Performance target	Description
d3.bank.ük1	You name the most important regulatory principles for advising bank customers.	I can name the objective and the key content of FinIA and FinMIA.
d3.bank.ük4	You compare the products, services and requirements for bank customers in the area of investment.	<p>I can name the most important stock exchanges and indices.</p> <p>I can explain the difference between a price index and a performance index.</p> <p>I can explain the difference between an unweighted and a weighted index.</p> <p>I can show which stocks are included in the SMI.</p> <p>I can name the tasks of SIX in relation to stock exchange transactions.</p> <p>I can explain the process of a stock exchange order.</p> <p>I can determine the opening price of a share.</p> <p>I can explain the matching or price formation of a share during ongoing trading.</p> <p>I can explain the different types of orders.</p> <p>I can describe the fees incurred for a stock exchange order.</p> <p>I can calculate the accrued interest for a bond purchase or sale.</p> <p>I can calculate and interpret the share yield.</p> <p>I can calculate the dividend yield, the P/E ratio and the market capitalisation and interpret the results.</p> <p>I can explain what the yield to maturity of a bond indicates and can calculate it.</p>
d3.bank.ük8	You use economic and market developments to identify the implications for advising bank customers.	<p>I can assess the current economic situation in Switzerland, Europe, the USA and Asia/Pacific.</p> <p>I can explain economic developments and their impact on the returns on debt and equity securities.</p> <p>I recognise the relationships between various influencing factors and can explain them.</p>

2.2 Complex needs - Investment clients (822-ANKU)

No.	Performance target	Description
d4.bank.ük1	You name the most important regulatory principles for advising bank clients with complex needs.	I can demonstrate the impact that FinSA, FATCA and AIA have on the advising of wealthy foreign clients.
d4.bank.ük2	You explain the bank's offerings and requirements for bank clients with complex needs in the areas of basic services, investing, financing and pensions.	<p>I can explain call and put options.</p> <p>I can describe the rights, obligations, risks and expectations associated with the four strategies (long call, short call, long put and short put).</p> <p>I can visualise the four strategies (long call, short call, long put and short put) in a pay-off diagram that includes at least the exercise price, option price, break-even point, profit zone and loss zone.</p> <p>I can explain the following terms: underlying asset, option price (premium), strike price, subscription ratio, option right, exercise right, exercise type/style, leverage effect and short selling.</p> <p>I can explain which components are responsible for the option price and calculate it.</p> <p>I can name three types of options and distinguish between them based on various criteria (trading venue, security, trading unit and special features).</p> <p>I can reproduce the definition of a structured product.</p> <p>I can describe the characteristics of a structured product.</p> <p>I can name the five categories of the Swiss Derivative Map.</p> <p>I can give at least two product examples for each category.</p> <p>I can explain the market expectations for each category of the Swiss Derivative Map.</p> <p>I can explain how a participation product, a yield enhancement product and a capital protection product work.</p> <p>I can explain how asset management works and who is involved.</p> <p>I can explain the two types of asset management.</p> <p>I can explain how to structure a tax return.</p>

		<p>I can name tax optimisation measures in connection with real estate and retirement.</p> <p>I can explain the objectives and procedures of financial planning.</p>
d4.bank.ük5	You use economic and market developments to identify the impact on products in the area of investment and pensions for bank clients with complex needs.	I can justify the development and forecast of the price development of a derivative financial instrument based on sources.

2.3 Complex needs - Corporate clients (823-FIRM)

No.	Performance target	Description
d4.bank.ük1	You name the most important regulatory principles for advising bank clients with complex needs.	I can explain the process of opening an account for a legal entity, taking into account different legal forms.
d4.bank.ük2	You explain the bank's offerings and requirements for bank clients with complex needs in the areas of basic services, investing, financing and pensions.	<p>I can describe the services and products for corporate clients.</p> <p>I can explain the difference between products and services for corporate clients and those for private clients.</p> <p>I can describe the types of capital procurement used by corporate clients (equity and debt capital).</p> <p>I can carry out a credit check for an unsecured corporate client loan and make and justify a credit decision.</p> <p>I can explain the security clauses in the loan agreement.</p>
d4.bank.ük4	You analyse business transactions in line with the specifications of client advisors for business and corporate clients in a goal-oriented manner.	<p>I can determine the maximum credit amount for an unsecured corporate loan using the three golden rules.</p> <p>I can calculate and interpret balance sheet ratios (quick ratio II, asset coverage ratio II, equity and debt ratios) as well as performance-related ratios (cash flow, return on equity).</p>
d4.bank.ük5	You use economic and market developments to identify the impact on products in the area of investment and pensions for bank clients with complex needs.	<p>I can identify forecasts regarding the development of demand for financing requests based on changes in interest rates.</p> <p>I can explain the effects of developments in various indicators (e.g. unemployment rate, currency developments, etc.) on corporate banking business.</p>

2.4 Complex needs – Investment banking (824-INVE)

No.	Performance target	Description
d4.bank.ük2	You explain the bank's offerings and requirements for bank clients with complex needs in the areas of basic services, investing, financing and pensions.	<p>I can explain the three types of foreign exchange transactions: spot, forward and swap.</p> <p>I can describe the tasks of an investment bank.</p> <p>I can describe the process of a bond issue.</p> <p>I can explain the three forms of placement: private placement (direct issue), placement on commission and bought deal.</p> <p>I can explain the process of an IPO.</p> <p>I can explain the significance of subscription rights.</p> <p>I can calculate the theoretical value of a subscription right.</p>
d4.bank.ük5	You use economic and market developments to identify the impact on products in the area of investment and pensions for bank clients with complex needs.	<p>I can explain past currency developments based on sources.</p> <p>I can formulate forecasts for currency developments using sources and tools provided by my bank.</p>

2.5 Economics & Trends (825-ECOS)

No.	Performance target	Description
b1.bank.ük1	You explain the legal principles relevant to the industry.	<p>I can explain the regulatory basis for bank insolvency.</p> <p>I know what Esisuisse is and can explain which claims are protected and/or privileged in the event of bank insolvency (depositor protection).</p> <p>I can allocate assets to the schedule of claims using a simple calculation.</p>
b3.bank.ük4	You explain the latest innovations and trends in banking.	<p>I can explain how AI, blockchain, big data, algorithms, open banking, VR, AR and IoT work.</p> <p>I can explain the impact of AI, blockchain, big data, algorithms, open banking, VR, AR and IoT on my everyday work.</p> <p>I can explain the possible applications of AI, blockchain, big data, algorithms, open banking, VR, AR and IoT within the banking sector and outside the banking industry.</p> <p>I can explain the opportunities and risks of AI, blockchain, big data, algorithms, open banking, VR, AR and IoT.</p>
b3.bank.ük8	You recognise and explain economic relationships and describe their influence on banking.	<p>I can describe the economic cycle with its four phases: expansion, boom, recession and depression.</p> <p>I can show how the influencing factors GDP, LIK and unemployment change during the economic phases.</p> <p>I can explain the effects of interest rate developments on products in the lending business and deposit services.</p>
b3.bank.ük9	You justify the impact of current developments (financial markets, economy, politics) on your activities and tasks in banking.	<p>I can explain what cryptocurrencies are.</p> <p>I can list the most important cryptocurrencies.</p> <p>I can describe the differences between cryptocurrencies and the Swiss franc.</p> <p>I can explain how a Bitcoin transaction works.</p> <p>I can point out the opportunities and risks associated with cryptocurrencies.</p> <p>I am familiar with my bank's stance on cryptocurrencies and can name any relevant products and services.</p>

e2.bank.ük3	You explain the value chain and the various organisational areas of banks.	I can describe the role of the bank in the economic cycle.
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2.6 Monetary policy (826-GELD)

No.	Performance target	Description
b3.bank.ük6	You describe the relevant domestic monetary policy instruments.	<p>I can name the three main tasks and the main objective of the SNB.</p> <p>I can explain the SNB's monetary policy framework.</p> <p>I can explain repo transactions and SNB bills.</p> <p>I can explain standing facilities.</p>
b3.bank.ük7	You name the relevant monetary policy instruments abroad.	<p>I can explain the objectives and purpose of the ECB and the FED.</p> <p>I can name the monetary policy instruments used by the ECB and the FED.</p>
b3.bank.ük8	You recognise and explain economic relationships and describe their influence on banking.	<p>I can explain the terms inflation and deflation.</p> <p>I can justify the effects of events on GDP, inflation, unemployment rate and share price indicators and identify measures from this from the perspective of a central bank.</p>