

# The Goals of investment banks under IPO process

The art of managing money



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# Traditional Banking

How do banks work?



- Lending and borrowing records
- Banks control all the money supply
- The bank of banks
- Adjusting interest rates

Money multiplier effect



- You deposit \$1,000 - Bank makes 10% - Deposits another \$100
- You deposit - Bank makes 10% - Deposits another \$100
- Customers continue to add money to banks
- Deposits \$1,000 makes \$1,100
- The bank has multiplied a 100 dollar deposit into \$110 of credit

The economy is an endless cycle



Career Opportunities



- Personal Banking
- Corporate Banking
- Wholesale & Agent Banking
- MFI Banking
- Loan & Mortgage Officers
- Credit Analysts
- Risk Management
- Lending & Compliance
- Finance & Treasury



# Traditional

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