

How Bankers Think — an eight-week reading guide

One chapter a week, one free case a week. Everyone reads the chapter before the session and makes their call on the case before the senior banker's read opens; the session is the argument about the difference.

EACH SESSION

1. Before the session, read the chapter, then open the week's case on bankingjudgmentlab.com and make your call. The senior banker's read opens only once you have answered, so answer alone, before anyone says what they chose.
2. Open with the calls. Go round the room: what each person chose and the one number that decided it. Do not argue yet.
3. Then read the senior banker's call together, and how the site's other readers answered, which the page shows beside it.
4. Spend the rest of the hour on the questions below. The chapter is the reference; the case is the evidence.
5. Optional warm-up: the chapter's one-minute files on the In-Tray, five minutes, answered on phones.

THE QUESTIONS, EVERY WEEK

1. Where did your call differ from the senior banker's, and which line of the file would have had to read differently for you to agree?
2. What did you assume about the business that the file never told you?
3. Which part of this week's chapter did the case test, and which part did it not reach?
4. Where have you met a file, a client or a decision like this one — at work, in a placement, in a case study?

THE EIGHT WEEKS

WEEK 1 CHAPTER 1

Why Bankers Think Differently

THE THREE QUESTIONS

The case: Issue 08 — Basalt Ridge Developments — www.bankingjudgmentlab.com/drills/basalt-ridge-courtship

Warm-up: one-minute files — www.bankingjudgmentlab.com/in-tray/three-questions

WEEK 2 CHAPTER 2

The Hidden Curriculum

THE FOUR SIGNALS

The case: Take the Interview Quiz — www.bankingjudgmentlab.com/diagnostics/interview-quiz

Warm-up: one-minute files — www.bankingjudgmentlab.com/in-tray/four-signals

WEEK 3 CHAPTER 3

Reading Real Demand vs. Plugging Holes

THE THREE DIAGNOSTICS

The case: Issue 01 — Pacific Premium Foods — www.bankingjudgmentlab.com/drills/pacific-premium-working-capital

Warm-up: one-minute files — www.bankingjudgmentlab.com/in-tray/three-diagnostics

WEEK 4 CHAPTER 4

Reading the Numbers Behind the Numbers

QUALITY OF EARNINGS TRIANGULATION

The case: Issue 07 — Coastline Retail Group — www.bankingjudgmentlab.com/drills/coastline-quality-of-earnings

Warm-up: one-minute files — www.bankingjudgmentlab.com/in-tray/quality-of-earnings-triangulation

WEEK 5 CHAPTER 5

Reading the Industry, Not Just the Borrower

THE LENDABILITY MATRIX

The case: Issue 03 — Kauri Dairy Holdings — www.bankingjudgmentlab.com/drills/kauri-dairy-succession

Warm-up: one-minute files — www.bankingjudgmentlab.com/in-tray/lendability-matrix

WEEK 6 CHAPTER 6

Spotting Trouble Before It Spots You

THE THREE MODES OF WATCHING

The case: Issue 09 — The Tuesday List — www.bankingjudgmentlab.com/drills/the-tuesday-list

Warm-up: one-minute files — www.bankingjudgmentlab.com/in-tray/three-modes-of-watching

WEEK 7 CHAPTER 7

The Deal You Don't Do

THE WALK-AWAY FRAMEWORK

The case: The Walk-Away Framework on the In-Tray — www.bankingjudgmentlab.com/in-tray/walk-away-framework

Reading the Room: The Banker as Translator

THE THREE TRANSLATIONS

The case: Issue 10 — The Dissent — www.bankingjudgmentlab.com/drills/the-dissent

Warm-up: one-minute files — www.bankingjudgmentlab.com/in-tray/three-translations

The cases are composite and fictional, built for teaching, and free on www.bankingjudgmentlab.com. The book: *How Bankers Think: Inside Commercial Banking's Hidden Curriculum* (Highbank Press, 2026). Group orders: hello@highbankpress.com · www.bankingjudgmentlab.com/book/teams