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COURSE BROCHURE

Financial Intermediation and Bank Balance Sheet Training Course

7 – 11 November 2027
Manama

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Registered in the United Kingdom and Saudi Arabia

Financial Intermediation and Bank Balance Sheet Training Course

Ref: 2187_80730 **Date:** 7 – 11 November 2027 **Location:** Manama **Fees:** 4900 GBP

Financial Intermediation and Bank Balance Sheet is a 1-week training course for bank officers and financial analysts who explain how deposits become loans and where margin is earned, and who leave with an Intermediation Margin Map of one institution. Shifting rates, digital deposit competition and growing non-bank lenders now reshape every bank's funding mix. The course is delivered by Jupiter Prime Training.

Why Financial Intermediation and Bank Balance Sheet Matters Now

Three forces reshape intermediation today: rate cycles that move deposit costs faster than loan yields, digital platforms that let savers switch balances quickly, and non-bank lenders taking slices of the bank franchise. An institution that reads its own balance sheet well prices loans for funding cost, holds liquid assets and transfers risk with intent. One that reads it poorly discovers margin squeeze or a funding gap late. The course draws on established ideas such as maturity transformation, the net interest margin NIM, the liquidity coverage ratio LCR and the net stable funding ratio NSFR.

Who Gains Most from Financial Intermediation and Bank Balance Sheet

- Those who price loans and deposits and explain margin movements to business lines
- Those who prepare balance sheet, funding and liquidity reports for management committees
- Those who analyse banks and lenders as counterparties, issuers or investment targets
- Those who support treasury with cash flow ladders and funding forecasts
- Those who work with payment, leasing or finance company partners of a bank

A bank gains most when officers from treasury, finance and the lending business attend together and read the same balance sheet.

Financial Intermediation and Bank Balance Sheet Capabilities

Participants learn to trace a single unit of deposit funding through the balance sheet to the loan it supports and the spread it earns.

- Calculate net interest margin and its drivers by product line — pricing committee
- Build a maturity ladder showing repricing and liquidity gaps — treasury funding choices
- Assess deposit stability by segment and behaviour — liquidity buffer sizing
- Compare bank and non-bank intermediaries on cost, risk and reach — partnership decisions
- Weigh risk transfer tools such as securitisation and loan sales — capital usage
- Communicate intermediation trade-offs in plain terms — board and investor briefings

Key Financial Intermediation and Bank Balance Sheet Terms

- Financial intermediation — channelling funds from savers to borrowers through an institution that bears credit, liquidity and maturity risk.
- Maturity transformation — funding long-dated loans with short-dated deposits, earning a spread while carrying liquidity and repricing risk.
- Net interest margin NIM — net interest income divided by average earning assets, showing what intermediation earns.
- Liquidity coverage ratio LCR — high-quality liquid assets held against expected net cash outflows over a stress period.
- Net stable funding ratio NSFR — available stable funding compared with the stable funding that assets and activities require.
- Securitisation — pooling loans and selling securities backed by their cash flows to transfer risk and free funding.

Financial Intermediation and Bank Balance Sheet Day by Day

Day 1: Why Intermediaries Exist

- Savers, Borrowers And Information Asymmetry — Why Direct Lending Falls Short
- Pooling And Diversification Of Deposits — Lower Cost Of Funds
- Bank Balance Sheet Anatomy — Assets, Liabilities And Equity Layers
- Income Statement Links — How Spread Income Reaches Profit
- Rate Cycles And Digital Deposit Competition — Pressure On Funding Mix

Day 2: Maturity Transformation and Margins

- Maturity Ladder Construction — Repricing Gaps Across Time Buckets
- Net Interest Margin Decomposition — Volume, Rate And Mix Effects
- Funds Transfer Pricing Basics — Charging Business Lines For Funding
- Loan Pricing Build-Up — Funding Cost, Credit Cost And Capital Charge
- Deposit Beta Estimation — How Fast Deposit Rates Follow Market Rates

Day 3: Liquidity and Stable Funding

- Liquidity Coverage Ratio Mechanics — Sizing The High-Quality Liquid Buffer
- Net Stable Funding Ratio Logic — Matching Asset Tenor With Funding
- Deposit Segmentation By Stability — Retail, Corporate And Wholesale Behaviour
- Cash Flow Stress Scenarios — Testing Survival Under Withdrawal Pressure
- Contingency Funding Options — Interbank Lines, Repo And Asset Sales

Day 4: Non-Bank Intermediaries, Payments and Risk Transfer

- Finance Companies, Leasing And Investment Funds — Competing Credit Channels
- Payment Systems And Settlement Flows — Intraday Liquidity Demands
- Securitisation Structure And Tranching — Moving Credit Risk Off Balance Sheet
- Loan Syndication And Participations — Sharing Large Exposures
- Credit Insurance And Credit Derivatives — Risk Transfer Without Asset Sale

Day 5: Practising the Intermediation Margin Map

- Case Balance Sheet Diagnosis — Applying Ladder And Margin Tools
- Rate Shock Simulation On Margin — Repricing Gap In Action
- Liquidity Buffer Test For A Lender — Ratios And Stress Results
- Partnership Choice Between Bank And Non-Bank Channel — Cost And Risk
- Intermediation Margin Map — Final Briefing For Management Committee

Applying Financial Intermediation and Bank Balance Sheet After the Course

- Rebuild the maturity ladder for one product portfolio and present the repricing gap with its margin effect under a rate move.
- Estimate deposit betas for the main deposit segments and share them with the pricing and treasury teams.

Financial Intermediation and Bank Balance Sheet Questions FAQ

What is financial intermediation and the bank balance sheet, and why does it matter now?

It is the way banks pool deposits, transform maturities and lend, as shown on their balance sheet. It matters now because rate cycles, digital deposit switching and non-bank lenders all squeeze margins and liquidity.

Which roles gain most from financial intermediation and bank balance sheet training?

Bank officers in lending, finance and treasury gain most, alongside financial analysts who assess banks as counterparties or investments.

How does financial intermediation and bank balance sheet training differ from an asset liability management course?

It explains the whole intermediation model at a core level, including non-bank channels and payments. An asset liability management course goes deeper into hedging, behavioural models and limit frameworks for treasury specialists.

What do you bring back from financial intermediation and bank balance sheet training?

You bring back a margin map of one institution showing its funding sources, maturity gaps, margin drivers, liquidity buffer and the risk transfer tools it uses.

Financial Intermediation and Bank Balance Sheet: The Way Forward

The Intermediation Margin Map first informs whether loan pricing still covers funding cost after the latest rate move. Pricing committees, treasury officers and analysts use it to discuss margin and liquidity from the same picture. After its first use, deposit behaviour assumptions deserve a fresh look.