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COURSE BROCHURE

Bank Counterparty Credit Analysis and Peer Benchmarking Training Course

7 – 11 December 2026
Munich

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Bank Counterparty Credit Analysis and Peer Benchmarking Training Course

Ref: 2334_87262 **Date:** 7 – 11 December 2026 **Location:** Munich **Fees:** 5600 GBP

Bank Counterparty Credit Analysis and Peer Benchmarking is a 1-week training course for credit, equity and treasury analysts who assess banks from the outside, and it builds a Bank Counterparty Credit Scorecard that ranks institutions against their peers. Interbank limits, bond holdings and deposit placements all depend on reading a bank's published accounts quickly and sceptically. Jupiter Prime Training delivers this course on bank counterparty credit analysis.

Why Bank Counterparty Credit Analysis Matters Now

Three forces shape bank counterparty credit analysis today. Interest rate cycles move net interest margins and deposit costs faster than many models assume. Concentrated loan books in property, trade and consumer lending can turn quickly. And treasury desks, insurers and corporate cash managers now place larger sums with fewer banks, so a misjudged counterparty hurts more. Reading these signals early lets an organisation trim limits before trouble arrives. The course rests on a factor-based review covering capital, asset quality, management, earnings, liquidity and rate sensitivity, the structure bank analysts use most widely.

Who Gains Most from Bank Counterparty Credit Analysis

- Analysts who set and renew interbank and settlement limits for treasury desks
- Credit officers who rate financial institutions for lending and trade lines
- Fixed income analysts who judge senior and subordinated bank debt
- Equity analysts who compare bank profitability, payout capacity and growth
- Risk staff at insurers and corporates who decide where cash and deposits are placed

The greatest gain comes when a treasury or credit team covering a shared list of banks attends together and agrees one scoring method.

Bank Counterparty Credit Analysis Capabilities

Participants learn to move from a bank's published balance sheet and notes to a defensible credit view that holds up when peers are placed side by side.

- Recast bank statements into a standard analytical spread — limit committees
- Calculate net interest margin drivers and earnings resilience — fixed income investors
- Assess asset quality through impaired loans, coverage and concentration — credit officers
- Test capital and liquidity headroom under adverse scenarios — treasury desks
- Build a peer group and weighted scorecard for ranking banks — portfolio managers
- Communicate a counterparty limit recommendation with clear triggers — senior risk approvers

Key Bank Counterparty Credit Analysis Terms

- Net Interest Margin — net interest income divided by average earning assets, showing how much a bank earns from lending over funding.
- Non-Performing Loan Ratio — the share of gross loans that are overdue or impaired, a core signal of asset quality.
- Coverage Ratio — loan loss reserves as a percentage of impaired loans, showing how far losses are already provided for.
- Core Equity Capital Ratio — the highest-quality capital as a share of risk-weighted assets, the main measure of loss absorption.
- Loan-to-Deposit Ratio — total loans over customer deposits, indicating how heavily a bank relies on wholesale funding.
- Counterparty Limit — the maximum exposure an organisation accepts to one bank across placements, derivatives and settlement.

Bank Counterparty Credit Analysis Day by Day

Day 1: Reading a Bank Through Its Accounts

- Bank Balance Sheet Anatomy — Where Credit Exposure Really Sits
- Income Statement Structure — Separating Core and One-Off Earnings
- Notes and Segment Disclosures — Finding Hidden Concentrations
- Analytical Spreading Template — Comparing Banks on One Basis
- Six-Factor Review Structure — Organising the Counterparty Assessment

Day 2: Earnings Power and Margin Drivers

- Net Interest Margin Decomposition — Yield, Funding Cost and Mix Effects
- Rate Sensitivity Gap — Judging Margin Exposure to Rate Moves
- Fee and Trading Income Quality — Weighing Earnings Stability
- Cost-to-Income and Efficiency Ratios — Assessing Management Discipline
- Return on Assets and Equity Bridge — Linking Profit to Capital Build

Day 3: Asset Quality and Loss Absorption

- Impaired Loan Migration Analysis — Spotting Deterioration Before Write-Offs
- Provisioning Coverage Review — Judging Reserve Adequacy
- Sector and Single-Name Concentration — Sizing Tail Exposure
- Restructured and Forborne Loans — Reading Disguised Weakness
- Capital Ratio Analysis — Measuring Buffer Above Minimum Requirements

Day 4: Funding, Liquidity and Peer Groups

- Deposit Base Stability Review — Separating Sticky and Hot Money
- Liquid Asset Buffer and Funding Stability Ratios — Testing Survival Horizon
- Wholesale Funding Maturity Ladder — Gauging Refinancing Pressure
- Peer Group Selection Criteria — Comparing Like With Like
- Adverse Scenario Stress Grid — Linking Shocks to Capital and Cash

Day 5: Practising the Counterparty Scorecard

- Spread and Margin Inputs Applied — Populating Peer Metrics Consistently
- Asset Quality and Capital Scores Applied — Weighting Loss Absorption Factors
- Liquidity and Stress Results Applied — Setting Override Triggers
- Limit Recommendation Memo — Presenting Exposure Caps to Committee
- Bank Counterparty Credit Scorecard — Ranking Peers and Assigning Limits

Applying Bank Counterparty Credit Analysis After the Course

- Rebuild the current interbank limit list using the analytical spread and peer group method.
- Run the adverse scenario stress grid on the three largest bank exposures and report the headroom to the limit committee.

Bank Counterparty Credit Analysis Questions FAQ

What is bank counterparty credit analysis and why does it matter now?

Bank counterparty credit analysis is the outside assessment of a bank's ability to repay placements, debt and settlement obligations. It matters now because margins, loan quality and funding conditions shift quickly, and concentrated exposures to a few banks make each judgement more consequential.

Which roles gain most from bank counterparty credit analysis training?

Treasury limit setters, financial institution credit officers, fixed income and equity analysts covering banks gain most.

How does bank counterparty credit analysis differ from general financial statement analysis?

Bank counterparty credit analysis focuses only on banks, whose balance sheets, margins and capital rules work differently from industrial companies. A general statement analysis course spans all sectors; this one concentrates on margin, asset quality, capital, liquidity and peer ranking.

What do you bring back from bank counterparty credit analysis training?

You bring back a working scorecard that spreads bank accounts, scores each risk factor and ranks a peer group. You also return with a limit memo format and a stress grid.

Bank Counterparty Credit Analysis: The Way Forward

The Bank Counterparty Credit Scorecard first informs which banks keep, gain or lose exposure limits at the next review. Treasury desks, credit officers and investment committees use it to place cash and debt holdings with confidence. After its first cycle, revisit the peer group and factor weights, as funding conditions shift the signals that matter.