Banking Balance Sheet Optimization Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today's highly regulated and rapidly evolving financial environment, Banking Balance Sheet Optimization has become a strategic priority for banks seeking to maximize profitability, enhance liquidity resilience, strengthen capital efficiency, and ensure regulatory compliance. Financial institutions are under increasing pressure to optimize Asset-Liability Management (ALM), improve Net Interest Margin (NIM), manage Interest Rate Risk in the Banking Book (IRRBB), maintain robust Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) positions, and align with Basel III/IV, IFRS 9, and enterprise risk management frameworks. Banking Balance Sheet Optimization Training Course equips banking professionals with practical methodologies, analytical tools, and strategic decision-making techniques to optimize funding structures, improve balance sheet resilience, enhance shareholder value, and effectively navigate changing economic conditions and regulatory expectations.

The program combines global best practices, advanced financial analytics, digital banking innovations, and real-world banking case studies to help participants develop data-driven balance sheet optimization strategies. Participants will explore capital allocation optimization, liquidity risk management, funds transfer pricing (FTP), stress testing, scenario analysis, Treasury management, profitability analytics, and integrated risk-adjusted performance measurement. Through interactive workshops, practical simulations, financial modeling exercises, and industry case studies, learners will gain the expertise needed to improve financial performance, optimize regulatory capital utilization, strengthen balance sheet sustainability, and support strategic business growth in an increasingly competitive banking landscape

Programme Curriculum

Banking Balance Sheet Optimization Training Course

Introduction

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Course Duration

5 days.

Course Objectives

Upon completion of this course, participants will be able to:

1. Understand modern Banking Balance Sheet Optimization frameworks and strategic decision-making.
2. Optimize Asset-Liability Management (ALM) for improved profitability and liquidity.
3. Strengthen Liquidity Risk Management using LCR and NSFR optimization techniques.
4. Improve Capital Adequacy and Risk-Weighted Asset (RWA) optimization.
5. Apply Basel III/IV regulatory requirements in balance sheet strategy.
6. Enhance Net Interest Margin (NIM) through pricing and funding optimization.
7. Implement effective Funds Transfer Pricing (FTP) methodologies.
8. Conduct Interest Rate Risk in the Banking Book (IRRBB) measurement and mitigation.
9. Utilize Stress Testing, Scenario Analysis, and Climate Risk Assessment for balance sheet resilience.
10. Integrate IFRS 9, expected credit loss (ECL), and portfolio optimization techniques.
11. Leverage Financial Analytics, Artificial Intelligence (AI), and Machine Learning for balance sheet optimization.
12. Improve Treasury Management, liquidity forecasting, and funding strategies.
13. Develop an enterprise-wide Balance Sheet Optimization Roadmap aligned with strategic growth and regulatory compliance.

Target Audience

- Chief Financial Officers (CFOs)
- Chief Risk Officers (CROs)
- Treasury Managers
- Asset-Liability Management (ALM) Professionals
- Finance and Financial Planning Managers

- Liquidity and Capital Management Specialists
- Risk Management and Regulatory Compliance Professionals
- Banking Executives, Internal Auditors, and Financial Analysts

Course Modules

Module 1: Banking Balance Sheet Optimization Fundamentals

- Banking balance sheet structure and components
- Strategic balance sheet management
- Balance sheet performance drivers
- Regulatory landscape
- **Case Study:** Global bank balance sheet transformation

Module 2: Asset-Liability Management (ALM)

- ALM governance framework
- Interest rate risk management
- Gap and duration analysis
- Earnings-at-Risk (EaR) and Economic Value of Equity (EVE)
- **Case Study:** ALM optimization in a commercial bank

Module 3: Liquidity Risk Management

- Liquidity risk identification
- Liquidity Coverage Ratio (LCR)
- Net Stable Funding Ratio (NSFR)
- Contingency funding plans
- **Case Study:** Liquidity crisis management during market disruption

Module 4: Capital Optimization and Regulatory Compliance

- Capital adequacy management
- Risk-Weighted Asset (RWA) optimization
- Basel III/IV implementation
- ICAAP and capital planning
- **Case Study:** Capital optimization for regulatory compliance

Module 5: Treasury and Funding Optimization

- Treasury operations
- Funds Transfer Pricing (FTP)
- Funding diversification strategies
- Investment portfolio optimization
- **Case Study:** Treasury balance sheet optimization

Module 6: Financial Performance and Profitability Analytics

- Net Interest Margin (NIM) optimization
- Risk-adjusted profitability analysis
- Cost of funds optimization
- Performance dashboards and KPIs

- **Case Study:** Profitability enhancement through pricing optimization

Module 7: Stress Testing and Scenario Analysis

- Regulatory stress testing
- Reverse stress testing
- Scenario planning techniques
- Climate and ESG financial risk integration
- **Case Study:** Enterprise-wide balance sheet stress testing

Module 8: Digital Banking, Analytics, and Future Trends

- AI-driven balance sheet optimization
- Predictive financial analytics
- Big data and business intelligence
- Digital treasury transformation
- **Case Study:** AI-enabled balance sheet optimization strategy

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com