

BANKING & FINANCIAL INTERMEDIATION



GENTEX[®]
TRAINING CENTER



Introduction

The Banking & Financial Intermediation Training Course explains how banks and financial institutions move funds between savers, investors, and borrowers, and how they earn from that role. Intermediation sits at the centre of every economy, yet it brings maturity transformation, credit exposure, and liquidity risk. This course covers the theory and the mechanics of banking intermediation in one framework. It examines balance sheet structure, interest spreads, credit creation, and payment services. Furthermore, it applies prudential rules, risk management, and regulatory expectations to real institutions. As a result, participants gain the foundation to work confidently across banking functions.

Banking & Financial Intermediation Course Objectives

- Explain the role of financial intermediation in mobilising savings and allocating credit.
- Describe the functions, structure, and business models of banks and financial institutions.
- Analyse balance sheet composition and the sources of net interest income.
- Apply interest rate determination and spread management concepts.
- Explain credit creation, money supply, and the money multiplier process.
- Identify credit, market, liquidity, and operational risks in intermediation.
- Interpret prudential standards including Basel III capital and liquidity rules.
- Assess the roles of central banks and supervisory authorities in the system.
- Evaluate non-bank intermediation, shadow banking, and fintech disruption.
- Apply financial statement analysis to banking institutions.

Course Methodology

- Interactive lectures with real institution and market case studies.
- Balance sheet analysis workshops using published bank statements.
- Simulation of lending, funding, and liquidity decisions.

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- Group discussion on regulation, disintermediation, and fintech trends.
- Structured peer discussion with facilitator feedback on analytical exercises.

Who Should Take This Course

- New and practising banking professionals across functions.
- Financial analysts and credit officers.
- Treasury and funding staff.
- Central bank and supervisory authority staff.
- Finance graduates entering banking careers.
- Corporate finance professionals dealing with banks.

Banking & Financial Intermediation Course Outlines

Day 1: Foundations of Financial Intermediation

- Why financial intermediation exists and what it solves.
- Savers, borrowers, and the allocation of capital.
- Direct versus indirect finance and market structures.
- Types of financial institutions and their functions.
- Payment systems, settlement, and financial infrastructure.
- Agency problems, information asymmetry, and monitoring.
- Case study: an economy's credit channel in practice.

Day 2: Bank Business Models and Balance Sheets

- Retail, corporate, investment, and Islamic banking models.
- The bank balance sheet: assets, liabilities, and equity.



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- Net interest income, fees, and non-interest revenue.
- Off-balance-sheet activities and contingent exposures.
- Capital structure, leverage, and regulatory capital.
- Profitability metrics: ROA, ROE, and cost-to-income ratio.
- Workshop: analysing a published bank balance sheet.

Day 3: Interest Rates, Credit, and Money Creation

- Interest rate determination and yield curves.
- Spread management and pricing of loans and deposits.
- Credit creation and the money multiplier.
- Central bank policy tools and transmission mechanisms.
- Liquidity, reserve requirements, and money markets.
- Term structure, duration, and interest rate sensitivity.
- Workshop: computing spreads and simple sensitivity measures.

Day 4: Risk and Prudential Regulation

- Credit risk, market risk, liquidity risk, and operational risk.
- Basel III capital adequacy and liquidity standards.
- Prudential supervision, stress testing, and resolution frameworks.
- Deposit insurance and consumer protection arrangements.
- Anti-money laundering and financial crime compliance.
- Risk governance and the three lines model.
- Workshop: mapping risks to prudential requirements.

Day 5: Disintermediation, Fintech, and Future Banking



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- Shadow banking and non-bank financial intermediation.
- Capital markets as an alternative funding route.
- Fintech, digital banking, and payment innovation.
- Open banking, APIs, and embedded finance.
- Financial inclusion and sustainable finance trends.
- Strategic responses for traditional institutions.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Banking & Financial Intermediation, participants will gain a complete understanding of how financial institutions mobilise funds, create credit, manage spreads, and control the risks of intermediation. They will also acquire practical skills in balance sheet analysis, interest rate and spread management, prudential compliance, and risk assessment. In addition, the course prepares them to work effectively across banking functions. Gentex Training Center delivers this programme with a strong focus on applied financial practice and measurable analytical improvement.

FAQs for Banking & Financial Intermediation course

Q1 What is the "Banking & Financial Intermediation" course about?

It is a five-day programme on how banks move funds between savers and borrowers and how they earn from that role. It covers intermediation theory, bank business models, balance sheets, interest spreads, credit creation, risk management, prudential regulation, and fintech change.





Q2 What are the key benefits of the "Banking & Financial Intermediation" course?

Participants gain a complete picture of how banking institutions actually work, which speeds up onboarding and improves cross-functional judgement. The course sharpens balance sheet and spread analysis, strengthens risk and regulatory awareness, supports better credit and funding decisions, and prepares staff for supervisory and audit questions.

Q3 What skills will I gain from the "Banking & Financial Intermediation" course?

Participants gain financial intermediation and bank business model analysis, bank balance sheet and profitability analysis, interest rate and spread management, and prudential regulation and risk assessment. These four skills cover the analytical core of banking and intermediation work.

Q4 What tools, methods, or standards are covered in the "Banking & Financial Intermediation" course?

The course covers the bank balance sheet framework, net interest income and fee income analysis, ROA, ROE and cost-to-income ratios, yield curves and term structure, duration and interest rate sensitivity, the money multiplier and credit creation process, the Basel III capital and liquidity standards, stress testing and resolution frameworks, the three lines model, anti-money laundering requirements, and shadow banking and fintech frameworks.



Q5 How is the "Banking & Financial Intermediation" course applied in real-world practice?

Participants apply the concepts to real institutions. They analyse published bank statements, compute spreads and profitability ratios, map risks to prudential requirements, assess funding and liquidity positions, and evaluate competitive threats from fintech and capital markets. Many leave with an analysis framework they can reuse in credit, treasury, or supervisory work.