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BTRM

The Certificate
of Bank Treasury
Risk Management

**BTRM ADVANCED TREASURY
MASTERCLASS SERIES**

BANK CAPITAL MANAGEMENT: STRATEGY, PLANNING AND ICAAP BEST-PRACTICE

Start date: Wednesday 16th September 2026

4-week flexible global learning

The BTRM Advanced Treasury Masterclasses run over four weeks in a live online format offering a highly effective learning experience by balancing depth, flexibility, and Faculty engagement.

With a start time of 1pm UK time / 2pm CET / 5:30pm IST / 8:00am EST, enabling students to join live from many locations around the world. This structure allows participants to absorb complex Interest Rate Risk in the Banking Book (IRRBB) concepts at a manageable pace, reinforcing understanding via lectures, case studies and testing.

The live format encourages real-time interaction with the Faculty instructors and peers, fostering deeper discussions and immediate problem solving. Spacing the sessions weekly also accommodates the busy schedules of banking professionals, ensuring minimal disruption to daily responsibilities while maximising learning retention and practical application. The course ends with a structured assessment multiple-choice test & certificate. Students get to keep the course in their own personal BTRM educational portal for 12 months.

Course Overview

START DATE: Wednesday 16th September 2026

DELIVERY MODE:

Live Online (flexible learning over 4 weeks, 1 lecture per week)

GLOBAL START TIME:

Accessible for many participants worldwide.

STRUCTURED ASSESSMENT:

Multiple-Choice Test & Certificate

TOTAL LECTURE Hours: 18 hours (4.5 hours/week)

INSTRUCTOR: Dr. Andrea Cremonino, Ph.D.

EMPOWERING GLOBAL TALENT:

Emerging Markets Subsidy

BTRM ALUMNI AND CURRENT STUDENTS: 40%

Discount (off the standard fee)

Global Start Times

London (GMT, UTC = 0) → 1.00 PM
Johannesburg (SAST / UTC+1) → 2:00 PM
India (IST, UTC+4:30) → 5:30 PM
Singapore (SGT, UTC+7) → 8:00 PM
São Paulo (BRT, UTC-4) → 9:00 AM
New York (EDT, UTC-5) → 8:00 AM

16 hours: Delivered over 4 weeks, live online, one lecture per week with 30 minute break, as follows:

Week 1: Wednesday 16th September

1.00 PM UK – live start – 1pm – 5.30pm
5.30 PM IST – live start – 5.30pm – 10.00pm
9.00 AM EST – live start – 8am – 12.30pm

Week 2: Wednesday 23rd September

1.00 PM UK – live start – 1pm – 5.30pm
5.30 PM IST – live start – 5.30pm – 10.00pm
9.00 AM EST – live start – 8am – 12.30pm

Week 3: Wednesday 30th September

1.00 PM UK – live start – 1pm – 5.30pm
5.30 PM IST – live start – 5.30pm – 10.00pm
9.00 AM EST – live start – 8am – 12.30pm

Week 4: Wednesday 7th October

1.00 PM UK – live start – 1pm – 5.30pm
5.30 PM IST – live start – 5.30pm – 10.00pm
9.00 AM EST – live start – 8am – 12.30pm

Course Overview

This intensive program provides a comprehensive and practical deep dive into bank capital management frameworks, with a strong emphasis on ICAAP best practices, regulatory integration, and strategic decision-making. It explores how capital planning, capital deployment, and business steering interact within a cohesive end-to-end framework aligned with supervisory expectations.

Participants will gain a clear understanding of how to ensure appropriate capital remuneration through effective capital allocation, product pricing, liquidity considerations, and risk-adjusted performance measurement. The course also examines how ICAAP serves as a central pillar linking risk appetite, stress testing, governance, and regulatory dialogue (including SREP).

Through case studies, practical examples, and cross-market comparisons, participants will develop the skills to embed capital management into both strategic planning and day-to-day business decisions.

Key topics include:

- The impact of banking regulation and supervision (including ICAAP and SREP) on capital management
- Integration of capital planning into budgeting processes and risk-adjusted KPIs
- Calculation and application of cost of capital across business lines
- Capital allocation, RWA optimisation, and capital consumption management
- Embedding capital considerations into pricing, portfolio management, and business strategy
- Governance frameworks and the role of risk appetite within ICAAP
- Stress testing as a driver of capital buffers and strategic decisions
- Implications of Basel IV and evolving regulatory requirements
- Comparison of global banking market structures and their evolution
- The strategic role of portfolio management in capital efficiency and profitability
- Practical integration of regulation with business and performance management
- Use of AI in customer and portfolio management

Learning Outcomes

By the end of the program, participants will be able to:

- Understand capital regulation, risk measurement, and the role of ICAAP
- Integrate ICAAP into strategy, budgeting, and risk appetite
- Design effective capital planning and stress testing frameworks
- Apply cost of capital and risk-adjusted performance metrics
- Manage capital through portfolio optimisation and pricing
- Optimise RWA and capital consumption
- Apply governance best practices within ICAAP frameworks
- Interpret SREP outcomes and their strategic implications
- Assess the impact of Basel IV on bank strategy
- Compare global banking market structures and trends
- Align regulation with business performance and profitability

Weekly Forum

Q&A weekly lecture forum. Students can submit question on the forum that will be answered live in weeks 2, 3, and 4.

Multiple-Choice Test & Certificate

The BTRM Advanced Treasury Masterclass Series ends with a Multiple-Choice Test. This test is available until Wednesday 14th October.

Learning Resource

Students get to keep the training for 12 months post course.

Course Schedule & Case Studies

Week 1

Introduction and Banking Regulatory

Introduction and Banking Regulatory Framework

Introduction

Capital Management in an end to end perspective

- Capital planning
- Capital business actions: embedding capital management in business decisions

Regulatory requirements

- Internal Capital Adequacy Assessment Process (ICAAP)
- Supervisory Review and Evaluation Process (SREP)

Interlinking of Capital Management to other processes

Banking Regulatory Framework

- Goal of regulation and difference vs supervision
- Role of capital and definition
- Subordinates
- Regulatory Risk Measurement – Credit: Standard vs Internal rating, by assessing
 - Probability of Default
 - Loss Given default
 - Exposure at Default
- Regulatory Risk Measurement – Market Regulatory Risk Measurement – Operational
- Regulatory ratios: capital, leverage and liquidity
- Stress Test
 - Definition and Structure
 - Comparison across countries
 - Reverse stress test

Additional subordinates requirements (Total Loss Absorbency Capital, Minimum Regulatory Eligible Liabilities)

Practical Examples

- Calculating RWA of customers: Internal Rating vs. standard approach
- Worked example and illustration

Case Study

- Impact of IFRS16 and IFRS9

Week 2

Banking Supervision & Capital Management Framework

Starts with Q&A session from week 1

SREP

- SREP targets
- General Framework
- Outcome
 - Minimum Capital Requirements
- Other remedial actions
- On – site inspections
- Impacts on the bank management

Capital Management – Part 1: Planning

- Framework Goal, boundary conditions
- Budget Process
- Phases
- Capital and funding plan
- Economic and banking scenario
- Setting capital buffers based on
 - Stress testing
 - Benchmarking
 - Rating target: shareholders' vs bondholders' view
 - Profitability trade off
- Risk Adjusted Profitability KPIs
- Cost of Capital

Practical Examples:

- How to calculate cost of capital
- How to calculate risk adjusted profitability

Case Study:

- How to successfully manage SREP

Course Schedule & Case Studies

Week 3

Capital Management Framework – Part 2: Business capital management

Starts with Q&A session from week 2

- Business capital management: overall framework
- Business Actions
 - Stock management: how to manage customer profitability
 - Loan Pricing : a framework based on risk-adjusted return
 - Asset disposal, e.g. real Estate, NPL
- Links and impacts with other processes
 - Liquidity management
 - Market communication

Focus on securitisation

- Goals and Drivers of securitisation
- Securitisation Overview and Key Parties
- Structuring
- Cost vs Benefit analysis
- True Sale vs Synthetic securitisations
- Evolution of securitisation markets in
 - US
 - EU
 - China

Week 4

ICAAP & Basel IV innovation & Banks' evolution

Internal Capital Adequacy Assessment Process (ICAAP)

Starts with Q&A session from week 3

- Goal of ICAAP
- General Framework
- Interaction with Capital Management
- Core of ICAAP: risk appetite framework
- Conclusions from stress test outputs: input to the capital buffers and demonstration of regulatory compliance
- Principles of Governance
 - Corporate bodies and committees: Board vs Managerial ones
 - Roles of bank functions
 - Monitoring & reporting

Broadening the perspective: evolution of the banking competitive landscape

- New regulation
- New actors entering the market: fintech and Private Credit
- Banks' competitive advantages

Case Studies:

- Basel IV How banks are adapting their business model and practices

Course Instructor



Dr. Andrea Cremonino, Ph.D.

Further to a Ph.D in Managerial Engineering, Andrea entered the investment banking arm of UniCredit, moving to CFO and then to CRO Departments. Then, within the Supervisory Affairs team, he held the position of relationship manager with Supervisory Authorities regarding risk and finance and SREP. He co-authored articles and book chapters regarding banking, risks and regulation.

Certified by the BTRM



Find out more on our website:
btrm.org/masterclass/

Pricing Structure

STANDARD FEE: £2195.00 + UK VAT

BTRM 40% ALUMNI & STUDENTS: £1317.00 + UK VAT

– Please submit an enquiry

SUPER EARLY BIRD 20%: £1756.00 + UK VAT

EMERGING MARKETS DISCOUNT: Please submit an enquiry

GROUP DISCOUNT: If 2 or more people from your institution wish to join the masterclass please [contact us](#).

VAT EXEMPTION: If you are a non-UK or EU resident, you are exempt from UK VAT

Discount structure

**20% Super early
bird discount**

Until 17th July 2026

10% Early bird discount
Until 21st August 2026

40% BTRM Alumni and current student discount

The BTRM is pleased to offer a 40% special discount for both alumni and current students on our new Advanced Treasury Masterclasses, covering FTP, IRRBB, and Advanced Liquidity Risk Management. Whether you've previously completed our flagship programme or are currently enrolled, you'll benefit from an exclusive rate designed to reward your ongoing commitment to professional development.

This preferential pricing reflects our appreciation for your dedication to continuous learning and ensures that our expert-level training remains accessible to those building upon their BTRM foundation. Don't miss this chance to expand your treasury and risk management expertise at a reduced rate, just our way of saying "welcome back" or "keep growing."

Please submit an [enquiry](#).

Empowering Global Talent: Emerging Markets Subsidy

Finance is global. So is talent. That's why the BTRM also offers an Emerging Markets Subsidy to support applicants from developing and underrepresented regions. We believe that potential shouldn't be limited by geography—and this initiative ensures broader access to high-quality financial education.

If you're based in an emerging market and passionate about entering or advancing in the quant finance space, this tailored subsidy is designed for you.

Please submit an [enquiry](#).

Bank Capital Management: Strategy, Planning and ICAAP best-practice – Registration Form

Start Date: Wednesday 16th September 2026

Regular Course Fee

Full Course Fee: £2195.00 + UK VAT

20% VAT IS ONLY CHARGEABLE FOR RESIDENTS
IN THE UK AND EU

Early Bird Discount

20% Discount until 17th July 2026

10% Discount until 21st August 2026

Discount code

VOLUME DISCOUNT: If 2 or more people from your institution wish to take the masterclass please contact us.

To register, please scan and email the completed booking form to enquiries@btrm.org

DELEGATE DETAILS

NAME:

ORGANISATION:

JOB TITLE:

DEPARTMENT:

ADDRESS:

POSTCODE:

PHONE:

EMAIL:

DATE:

SIGNATURE:

Email: enquiries@btrm.org / Tel: +44 (0) 1273 201 352

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