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BTRM

The Certificate
of Bank Treasury
Risk Management



**BTRM ADVANCED TREASURY
MASTERCLASS SERIES**

AI IN BANK TREASURY

Start date: Wednesday 4th November 2026

6-week flexible global learning

The BTRM Advanced Treasury Masterclasses run over six weeks in a live online format offering a highly effective learning experience by balancing depth, flexibility, and Faculty engagement. This structure allows participants to absorb complex Ai in Bank Treasury 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 4th November 2026

LIMITED AVAILABILITY: Enrol today

DELIVERY MODE: Live Online (flexible learning over 6 weeks, 1 lecture per week)

GLOBAL START TIME: Accessible for many participants worldwide.

STRUCTURED ASSESSMENT: Multiple-Choice Test & Certificate

TOTAL LECTURE HOURS: 22 hours

INSTRUCTORS: Thomas Ho & Andrea Cremonino

EMPOWERING GLOBAL TALENT: Emerging Markets Subsidy

BTRM ALUMNI AND CURRENT STUDENTS: 40% Discount (off the standard fee)

Global Start Times

London (GMT, UTC+0) → 4:00 PM
Johannesburg (SAST, UTC+2) → 6:00 PM
India (IST, UTC+5:30) → 9:30 PM
Singapore (SGT, UTC+8) → 12:00 AM (midnight, next day)
São Paulo (BRT, UTC-3) → 1:00 PM
New York City (EST, UTC-5) → 11:00 AM

22 hours: Delivered over 6 weeks, live online, one lecture per week as follows:

Week 1: Wednesday 4th November

London (GMT, UTC+0) → 4:00 PM
India (IST, UTC+5:30) → 9:30 PM
New York City (EST, UTC-5) → 11:00 AM

Week 2: Wednesday 11th November

London (GMT, UTC+0) → 4:00 PM
India (IST, UTC+5:30) → 9:30 PM
New York City (EST, UTC-5) → 11:00 AM

Week 3: Wednesday 18th November

London (GMT, UTC+0) → 4:00 PM
India (IST, UTC+5:30) → 9:30 PM
New York City (EST, UTC-5) → 11:00 AM

Week 4: Wednesday 25th November

London (GMT, UTC+0) → 4:00 PM
India (IST, UTC+5:30) → 9:30 PM
New York City (EST, UTC-5) → 11:00 AM

Week 5: Wednesday 2nd December

London (GMT, UTC+0) → 4:00 PM
India (IST, UTC+5:30) → 9:30 PM
New York City (EST, UTC-5) → 11:00 AM

Week 6: Wednesday 9th December

London (GMT, UTC+0) → 4:00 PM
India (IST, UTC+5:30) → 9:30 PM
New York City (EST, UTC-5) → 11:00 AM

Course Overview

The BTRM Masterclass: AI in Bank Treasury is an advanced, practice-focused programme designed for treasury, ALM, risk and finance professionals who want to understand and implement Artificial Intelligence within bank treasury functions.

Delivered in two intensive parts (plus online assessment), the course bridges modelling theory, treasury practice, and strategic decision-making. Participants move from understanding core AI concepts to designing, deploying and governing AI solutions within ALCO and balance sheet management processes.

Part I, led by Andrea Cremonino, builds the technical and functional foundation. It introduces Artificial Intelligence as a modelling paradigm and explores the practical integration of Machine Learning (ML), Generative AI, Large Language Models (LLMs), Small Language Models (SLMs), and Agentic AI into treasury activities such as:

- Cash flow forecasting
- FX and interest-rate risk management
- Liquidity and funding management
- Treasury policy automation
- ALCO dashboard production
- Middle-office controls and data validation

Participants engineer a full AI-driven cash flow forecasting case study, covering target definition, variable selection, model testing, backtesting, hallucination mitigation, and monitoring. The module concludes with a transition to Agentic AI systems capable of autonomously initiating treasury actions and addresses governance, explainability, model oversight, and data infrastructure.

Part II, led by Tom Ho, demonstrates how AI becomes embedded into the routine ALCO process. Through real-world illustrations, participants examine AI-generated Management Information (MI) and CAMELS-based analysis, strategic and tactical recommendations, and agent collaboration across treasury, risk, and finance functions. The programme highlights how AI supports integrated Asset–Liability Management (ALM), scenario simulation, capital optimisation, and risk-appetite-adjusted strategy selection.

The course culminates in an online multiple-choice assessment to validate conceptual understanding and practical application.

This masterclass is designed not as a theoretical introduction to AI, but as a treasury implementation roadmap equipping participants to move from experimentation to structured deployment within regulated banking environments.

Learning Goals

1. Understand AI in a Treasury Context

- Distinguish between Artificial Intelligence, Machine Learning, Generative AI, LLMs, SLMs, and Agentic AI.
- Explain how AI functions as a modelling and decision-support framework within bank treasury.
- Identify suitable treasury and ALCO use cases for AI deployment.

2. Apply AI to Core Treasury Functions

- Design AI-supported cash flow forecasting frameworks using time-series and causal models.
- Apply AI techniques to FX risk management, structural and tactical hedging strategies.
- Use AI to automate treasury policy documentation, reporting, and ALCO dashboard production.
- Improve data validation and middle-office control processes through ML-driven checks.

3. Engineer and Evaluate AI Models

- Define modelling objectives and identify relevant financial data sources.
- Select explanatory variables and test model robustness.
- Conduct backtesting and ongoing performance monitoring.
- Mitigate AI hallucinations using techniques such as Retrieval-Augmented Generation (RAG).

4. Integrate AI into ALCO and Strategic Decision-Making

- Interpret AI-generated MI and CAMELS analyses.
- Translate AI outputs into strategic and tactical balance sheet actions.
- Evaluate capital structure optimisation, interest-rate calibration, liquidity resilience, and portfolio rebalancing strategies.
- Conduct scenario-driven simulations and “What-If” analyses using agent collaboration frameworks.

5. Design Agentic AI Workflows

- Move from passive analytics to action-oriented AI agents.
- Structure agent collaboration across treasury, risk, and CFO functions.
- Apply functional good practices in agent design.

6. Establish AI Governance and Control

- Implement appropriate governance frameworks for AI model development and oversight.
- Address explainability, model risk, and “black box” concerns.
- Design data infrastructure and prompt repository controls suitable for regulated environments.

Weekly Forum

Q&A weekly lecture forum. Students can submit question on the forum that will be answered live in weeks 2, 3, 4, 5 and 6.

Multiple-Choice Test & Certificate

The BTRM Advanced Treasury Masterclass Series ends with a Multiple-Choice Test. This test is available for seven days after the final lecture week.

Learning Resource

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

Course Schedule And Contents

Part I:

Lecturer: Andrea Cremonino

1. Intro to Artificial Intelligence as a modelling concept and application in bank and corporate Treasury

- Origins of AI and its application to banking and finance
- Distinguishing between AI, Machine Learning, and Generative AI
- Agentic AI and AI in decision making

2. AI and Treasury

- Setting up your AI, data integration, and integrating AI initiatives into Treasury and ALCO processes
- Gen AI and Large Language Models: uses and applications

Examples:

- Machine Learning (ML) and Large Language Models (LLMs) in
 - Cash management, (in/outflows, intraday, zero balance, payments cutoffs
 - Risk management (exposure identification. Payment breach, cash ladder), treasury policy automation.
- Cash Flow Forecasting: Using predictive analytics to improve accuracy.
- Middle office: Data checks
- FX Risk Management: Utilizing AI as a “hedging co-pilot” to analyse market trends
 - Structural fx
 - Tactical (short term) hedges
- Automation: Using LLMs to automate treasury policy, and reporting (pt 1)
- Reporting pt.2: LLMs and ALCO Dashboard production

Small Language Models:

- Cheaper to train, fine-tune, and run. SLMs trained on your bank’s past ALCO decks
- Financial report drafting, scenario stress testing, and using Retrieval-Augmented Generation (RAG) to ensure accuracy.
- Writing strong prompts: Examples and refining

Issues:

- Data availability
- System integration
- Black box
- Explainable AI

3. Case Study: Cash Flow Forecast Engineering AI model for finance, mitigating AI hallucinations: a practical example

- Definition of objective
- Identification of CF sources
- Integration of flows
- Forecast 1: Time series extrapolation
- Forecast 2 Causal model by AI
 - Target definition
 - Variables selection
 - Model testing
 - Backtesting
- Running ongoing monitoring

4. Transition to Agentic AI

- Moving beyond passive AI to systems that can autonomously initiate actions
- Executing interest-rate risk exposure hedging
- Middle office: contract confirmation
- Margin calls
- Good practice in Agent design functional side

Part 2:

Lecturer: Tom Ho

5. AI Governance

Appropriate governance for AI in terms of

- Model development
- Oversight
- Centralised developments vs repositories of prompt
- Data infrastructure

6. Example illustrations

Demonstration of the AI model in action as part of the routine ALCO process:

- A) MI package for core balance sheet data produced as an automated process by AI:
- B) Key takeaways from the MI report produced by AI (the “CAMELS”)

What are the strengths and weaknesses? What are the optimal strategies to balance the CAMELS risk exposure? Note: the few proactive strategy can address each CAMELS risk in isolation from the others.

- C) Decision Support and Decision Making Action items from the AI ALCO report (demonstrated in detail for each item below):

Strategic / Tactical recommendations from the AI ALCO report

- Capital Structure Optimisation
- Interest-Rate Risk Calibration
- Credit Risk Management
- Funding and Liquidity Resilience
- Capital Efficiency Improvements
- Scenario-Driven Portfolio Rebalancing

7. Case study: “Why we should incorporate GenAI and Agentic AI in our tactical and strategic processes.”

- Use case for AI-driven ML.
 - Why are these reports essential? They allow for integrated, Strategic ALM ALCO processes:
- “Signature Bank embraced crypto, not Liquidity. New York Community Bank (NYCB) focused on earnings rather than the asset quality of its commercial real estate loans. First Republic Bank extended its duration during COVID-19, not raising capital. Republic First Bank focused on growth, not on Management’s internal control. Decisions are seldom confined to a risk source.”*

8. Application example: Demonstration of relevant applications

- Generation of ALCO and CAMELS reports that present the bank’s strategies with clarity and their strategic goals.
- Collaboration between Buy and Sell agents, Risk Agents, and the CFO agent to generate NII before and after simulations.
- “Real-time” collaboration: Agentic AI enabling ALCO to evaluate What-If Simulations.
- Demonstration of product pricing and profitability while meeting long-term risk-based performance.
- Selection of optimal risk-appetite adjusted strategies (with and/or without benchmarking against peers)

Part 3:

Online assessment

- Multiple-Choice Test & Certificate:
- The BTRM Advanced Treasury Masterclass Series ends with a Multiple-Choice Test. This test is available until Wednesday 15th July.

Course Instructors



Andrea Cremonino

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.



Thomas Ho

Tom Ho is CEO of Thomas Ho Company Ltd (THC), in New York, and Editor of the *Journal of Derivatives*. Prior to that he was Executive Vice President at BARRA, Inc., Research Professor at Owen School of Business, Vanderbilt University, and Professor of Finance at New York University’s Stern School of Business. Tom received his Ph.D. in Mathematics from the University of Pennsylvania in 1978. The Ho-Lee model (1986) was the first ever arbitrage-free interest rate model and Tom’s paper was ranked 17th of the most cited papers over 20 years by *Risk Magazine*.

Certified by the BTRM



Pricing Structure

STANDARD FEE: £2875.00 + UK VAT

BTRM 40% ALUMNI & STUDENTS: £1725.00 + UK VAT

– Please submit an enquiry

SUPER EARLY BIRD 20%: £2300.00 + 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 4th September 2026

10% Early bird discount
Until 2nd October 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 Ai in Bank Treasury, 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](#).

AI in Bank Treasury Masterclass – Registration Form

Start Date: Wednesday 4th November 2026

Regular Course Fee



Full Course Fee: £2875.00 + UK VAT

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

Early Bird Discount



20% Discount until 4th September 2026



10% Discount until 2nd October 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:

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JOB TITLE:

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

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