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BTRM®

The Certificate of Bank Treasury Risk Management



BOARD DIRECTOR'S WORKSHOP – BANK ALM AND BALANCE SHEET RISK MGT

VIRTUAL: Thursday 4th March 2027

LONDON: Wednesday 10th March 2027

Programme Overview

The BTRM Board Director's Workshop: Bank ALM and Balance Sheet Risk Management is an intensive one-day executive programme designed to equip bank Board members and Non-Executive Directors with the knowledge and practical frameworks required to provide effective oversight, review and challenge of balance sheet management.

Taking a distinctly Board-level perspective, the workshop examines how capital, liquidity, funding, interest-rate risk, regulation and profitability interact, and how responsibilities should be aligned across the Board, ALCO, Treasury, Risk and Finance. Through accessible learning materials, interactive discussion and real-world banking examples, delegates will develop a clear understanding of the information and metrics that matter most for effective Board oversight.

The programme places particular emphasis on translating technical balance sheet issues into effective Board challenge and decision-making. Delegates will learn how to identify emerging risk exposures and balance sheet red flags, interrogate executive assumptions and management information, assess stress-testing and recovery frameworks, and evaluate the trade-offs between profitability, capital, liquidity and risk appetite. The workshop also addresses strategic balance sheet transformation, M&A-related risks and the opportunities and limitations of AI in ALM. By the end of the programme, delegates will be better equipped to ask the right questions, challenge executive recommendations with confidence, and recognise when changing risk conditions require decisive Board action.

Virtual Details

DATE: Thursday 4th March 2027

LIMITED AVAILABILITY: Enrol today

DELIVERY MODE: Globally Online

INSTRUCTORS:

- BTRM Faculty
- Professor Moorad Choudhry
- Dr. Polina Bardaeva

EMPOWERING GLOBAL TALENT:

Emerging Markets Subsidy

BTRM ALUMNI AND CURRENT STUDENTS:

30% Discount (off the standard fee)

London Details

DATE: Wednesday 10th March 2027

LIMITED AVAILABILITY: Enrol today

DELIVERY MODE: Live in London

INSTRUCTORS:

- BTRM Faculty
- Professor Moorad Choudhry
- Dr. Polina Bardaeva

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THIS WORKSHOP IS AVAILABLE IN-HOUSE

Course Objectives and Target Audience

This seminar is designed to provide bank board members and non-executive directors with requisite knowledge and tools to enable them to provide effective oversight, review and challenge of their bank's balance sheet management processes.

Teaching uses both accessible learning materials and interactive discussion, with considerable use made of real-world examples, leveraging the experience and expertise of BTRM Faculty.

Who exactly it is aimed at

Executive and non-executive directors (NEDs) of banks, building societies and credit unions, particularly those whose technical background is not in finance or markets.

- Members of the Board Risk Committee
- Members of the Asset-Liability Committee (ALCO)
- Members of Audit Committee
- Members of Nomination and Remuneration Committee
- Experienced executives moving into NED roles

Learning objectives: at the end of this course delegates will:

- Be able to assess and challenge the governance framework for balance sheet risk management and cross-functional responsibility alignment at their bank (Board, ALCO, Treasury, Risk and Finance).
- Evaluate the impact of capital, liquidity, and regulatory constraints and structural balance sheet risks on the bank's profitability and resilience.
- Identify balance sheet red flags and constructively challenge the executive's balance sheet performance, resource allocation, stress testing and recovery strategies using appropriate management information and metrics.
- Scrutinise major balance sheet transformations, evaluating hidden structural risks, and the practical value of AI deployment in ALM practice.

What You'll Take Away

What delegates will walk away with and be able to implement

An understanding of balance sheet risk that enables them to:

- Ask the right questions of the Executive and challenge effectively as Board directors
- Be immediately aware when balance sheet risk exposures for capital, liquidity and market risk are approaching beyond appetite
- Define the real risk areas, distinguish signal from noise and identify the decision that must be made
- Challenge and where necessary expose the assumptions carrying the conclusion and identify evidence that would support or overturn them.

Attending this course will ensure Board EDs and NEDs genuinely understand when they are asked to approve monitoring indicators and risk limits and executive recommendations, as well as have confidence to demand a change of course.

Workshop Content

Session 1:

Understanding the bank's Balance Sheet from the Board perspective

- The balance sheet as the primary driver of resilience, profitability and shareholder value
- The Risk Appetite Statement as the strategic framework for balance sheet management
- Governance architecture: Board, ALCO, Treasury, Risk and Finance
- The Governance Matrix: roles, responsibilities and decision rights

Session 2:

Assessing balance sheet risk exposure: Capital, Liquidity and Regulation

- Liquidity management challenges
- Strategic capital planning, management and optimisation
- ICAAP and ILAAP as proactive executive management frameworks, not just regulatory compliance
- Recent regulatory reforms and their implications on strategic balance sheet and profitability
- The ALCO MI pack: what questions to ask
- The Board MI Pack 1-page risk dashboard: what it should be telling you

Session 3:

Understanding and directing balance sheet performance

- Strategic performance metrics: setting target ROE, determining reasonable estimates for cost of capital, and steering Net Interest Income (NII) and Net Interest Margin (NIM), aligning business incentives via FTP frameworks
- Managing strategic trade-offs across liquidity, capital, profitability and risk appetite

Session 4:

Understand, review and challenge the stress testing framework

- testing and reverse stress test scenarios
- Holistic recovery framework: critical functions, early warning indicators and core recovery triggers, defining recovery options portfolio
- Crisis management: the boardroom playbook for rapid decision-making and market stabilisation
- Crisis-ready banking: implementing your 13-point "crisis ready" checklist

Session 5:

Strategic Balance Sheet Transformation

- Balance Sheet due diligence: assessing a bank's hidden risks (embedded IRRBB mismatches, "Pillar 2" liquidity concentration, non-performing assets, and reg capital compliance)
- M&A transaction viability: including goodwill capital implications and merged balance sheet constraints
- AI in ALM: limitations and opportunities – strategic forecasting, early-warning capabilities, and effective implementation for Board meeting efficiency

Available In-House

Bring BTRM's specialist bank balance-sheet expertise directly to your Board.

The BTRM Board Director's Workshop: Bank ALM and Balance Sheet Risk Management is available as a tailored in-house programme for banks and financial institutions, providing Board members and Non-Executive Directors with the knowledge and practical frameworks required to provide effective oversight, review and challenge of balance-sheet management. Delivered by Professor Moorad Choudhry and Dr. Polina Bardaeva, the programme takes a distinctly Board-level perspective.

Typical in-house formats (customisable)

One-day Board workshop (onsite): The complete BTRM Board Director's Workshop delivered privately for your institution, with discussion tailored to your business model and Board priorities.
Bespoke Board workshop: A customised programme focused on selected areas such as liquidity and funding, IRRBB, capital, ALCO governance, stress testing, risk appetite, balance-sheet optimisation or recovery planning.

Board and senior management session: A programme bringing together Board members, Non-Executive Directors and selected senior executives to strengthen alignment between Board oversight and executive balance-sheet management.

Executive briefing / half-day session: A condensed programme designed around specific Board priorities, emerging risks or strategic balance-sheet issues.

Logistics & next steps

Delivery: Onsite at your institution or another agreed location; alternative delivery arrangements can be discussed. This workshop is also available online.

Format: From a focused executive briefing through to the complete one-day Board workshop, with content tailored to your requirements.

Customisation: The programme can be adapted to your institution's business model, balance-sheet profile, governance arrangements and specific Board priorities.

Materials: Participants receive supporting workshop materials and practical frameworks designed for Board-level application.

Faculty: Professor Moorad Choudhry and Dr. Polina Bardaeva / BTRM Faculty, subject to programme requirements and availability.

Pricing & availability: Dependent on location, format, participant numbers and the level of customisation required — contact us for a quote and proposed dates.

Course Instructors



Professor Moorad Choudhry BTRM Designer and Founder

Professor Moorad Choudhry is an independent non-executive director at SBUK Limited, in London; he was latterly Treasurer, Corporate Banking Division at The Royal Bank of Scotland. He began his City career at the London Stock Exchange in 1989.

Moorad is a Fellow of the Chartered Institute for Securities & Investment, a Fellow of the London Institute of Banking and Finance, a Fellow of the Global Association of Risk Professionals, and a Liveryman of The Worshipful Company of International Bankers. He is author of The Principles of Banking (John Wiley & Sons 2012, 2023).

Moorad was born in Bangladesh and lives in Surrey, England.



Dr Polina Bardaeva

Polina has 20 years of experience in treasury and bank balance sheet steering. She was responsible for ALM/Treasury in banks' subsidiaries and head-offices, on emerging and developed markets, state-owned and private banks (with focus on capital steering, M&A and FTP). She has a PhD from Moscow State University and is holder of the FRM designation. Dr. Bardaeva was a Head of Masters program at MSU, has authored more than 25 publications, including a book ALM best practice, 2021.

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Pricing Structure

STANDARD FEE: £1925.00 + UK VAT

BTRM 30% ALUMNI & STUDENTS: £1347.50 + UK VAT – Please submit an enquiry

SUPER EARLY BIRD 20%: £1540.00 + 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 15th January 2027

10% Early bird discount
Until 12th February 2027

30% BTRM Alumni and current student discount

The BTRM is pleased to offer a 30% 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.

Registration Form

Board Director's Workshop

VIRTUAL: Thursday 4th March 2027

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Regular Course Fee

☐ Full Course Fee: £1925.00 + UK VAT

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

Early Bird Discount

☐ 20% Discount until 15th January 2027

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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

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

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