



Banking and Financial Intermediation Mechanics Training Course

20 – 24 September 2027
San Diego

Banking and Financial Intermediation Mechanics Training Course

Ref: 407_133101 **Date:** 20 – 24 September 2027 **Location:** San Diego **Fees:** 14000 Euro

Overview

Banking and Financial Intermediation Mechanics Training Course is a five-day intermediate course for banking and finance professionals who leave with a Financial Intermediation Mechanics Pack. The course connects bank balance-sheet structure, funding and credit allocation, maturity transformation, liquidity transformation, interest margins, payment channels, and risk transfer. Participants compare bank and nonbank financial intermediaries through transaction maps and exposure evidence. Agile Leaders Training Center delivers this course on banking and financial intermediation.

Who Should Attend

- Banking functions responsible for deposits, lending, payments, and customer funding flows
- Finance functions responsible for balance-sheet analysis, margins, and funding evidence
- Credit functions responsible for borrower screening, allocation, and risk transfer
- Treasury and liquidity functions responsible for funding profiles and maturity gaps
- Risk functions responsible for credit, liquidity, market, and interconnected exposures
- Investment and corporate-finance functions responsible for market-based funding channels

The course assumes participants already read financial statements or work with banking, credit, funding, or investment processes, and it leaves out detailed capital planning, treasury dealing, loan workout, and macroeconomic modeling.

Departments and Industries

The course supports analysis of intermediation flows across banking, finance, and funding-intensive organizations.

- Retail, commercial, corporate, and investment banking functions
- Credit, deposits, payments, treasury, and asset-liability functions
- Risk, finance, compliance, and internal assurance departments
- Funds, insurers, fintech platforms, and other nonbank intermediaries
- Corporate treasury and capital-markets functions in industrial and service groups
- Advisory and professional-services teams analyzing financial institutions

Learning Objectives

By the end of this course, participants will be able to:



- Analyze how intermediaries mobilize funds and allocate credit
- Build bank asset-liability and income-mechanics maps
- Compare maturity, liquidity, and risk transformation channels
- Evaluate bank, nonbank, market-based, and platform models
- Diagnose margin, funding, payment, and interconnected exposure drivers
- Apply prudential-constraint and systemic-channel review tools

Course Agenda

Day 1: Intermediation Functions and Flows

- Saver-to-Borrower Financial Flow Map
- Direct and Intermediated Finance Comparison Matrix
- Information Asymmetry and Screening Decision Tree
- Transaction Costs and Delegated Monitoring Map
- Intermediary Function and Stakeholder Canvas

Day 2: Bank Balance-Sheet Mechanics

- Bank Asset-Liability Structure Map
- Deposit and Wholesale Funding Profile
- Loan Creation and Credit Allocation Flow
- Interest Margin and Income Driver Bridge
- Capital, Liquidity, and Prudential Constraint Register

Day 3: Transformation and Risk Channels

- Maturity Transformation Gap Ladder
- Liquidity Transformation and Run-Risk Map
- Credit Risk Transfer Chain
- Leverage and Off-Balance-Sheet Exposure Map
- Payments, Settlement, and Liquidity Circuit

Day 4: Nonbank and Market-Based Models

- Bank and Nonbank Intermediary Comparison Grid
- Funds, Insurance, and Pension Flow Map
- Capital-Markets and Securitization Linkage Map
- Fintech and Platform Intermediation Model Canvas
- Interconnectedness and Systemic Transmission Network



Day 5: Financial Intermediation Practice

- Suggested Exercise: Funding and Credit Flow Diagnosis
- Suggested Exercise: Balance-Sheet and Margin Mechanics
- Suggested Exercise: Maturity and Liquidity Transformation
- Suggested Exercise: Bank and Nonbank Channel Comparison
- Capstone Exercise: Financial Intermediation Mechanics Pack

Practical Exercises

The course uses suggested activities to convert financial-system concepts into traceable flow, balance-sheet, and risk evidence.

- Suggested activity: map savers, funding instruments, intermediaries, borrowers, and monitoring responsibilities across a credit flow.
- Suggested activity: connect a bank balance sheet to interest income, funding cost, margin, liquidity, and maturity gaps.
- Suggested activity: compare bank and nonbank transformation channels, risk transfers, and prudential constraints.
- Suggested activity: present an intermediation network with payment links, platform roles, concentrations, and systemic transmission paths.

FAQs

Who suits banking and financial intermediation mechanics training, and what does it assume?

Banking and financial intermediation mechanics training suits professionals who already read financial statements or work with banking, credit, funding, risk, investment, or corporate-finance processes.

How does financial intermediation training differ from general banking training?

Financial intermediation training follows the movement and transformation of funds, credit, liquidity, maturity, and risk across bank and nonbank channels, while general banking training usually covers broader products, services, and operations.

Why do banks perform maturity and liquidity transformation?

Banks perform maturity and liquidity transformation by funding longer-term or less-liquid assets with liabilities that customers can access sooner, connecting different funding preferences while creating liquidity exposure.



How do nonbank financial intermediaries differ from banks?

Nonbank financial intermediaries channel savings and provide credit, liquidity, investment, insurance, or risk-transfer services through funds, securities, contracts, or platforms rather than the same deposit-and-loan structure used by banks.

What should a financial intermediation mechanics pack show?

A financial intermediation mechanics pack should show participants, funding sources, assets, liabilities, margins, maturity gaps, liquidity promises, credit allocation, payments, risk transfers, constraints, and transmission links.

Conclusion

Participants leave with a Financial Intermediation Mechanics Pack containing flow maps, asset-liability analysis, funding profiles, credit allocation, margin bridges, transformation ladders, payment circuits, model comparisons, and exposure networks. The pack changes abstract financial-system concepts into reviewable operating mechanics. It supports clearer analysis across banking, finance, credit, treasury, risk, investment, and corporate funding.