



## Course Outline: Banking Fundamentals

**Course Date:** October 20 - 24, 2025

**Duration:** 5 half-days

**Time:** 8:00am - 12:00pm

**PE:** 20 PE points

**Completion:** Digital Certificate of Participation

**Form:** Virtual Classroom or Physical

**Participants:** Max. 20 participants

**At banks, processes and operations are becoming increasingly complex. Aiming for an optimal balance between return, capital and risk is central. Legislation and regulations form the framework for this. The permanent process of adjustments in the legal frameworks and the related prudential and conduct supervision are leading for commercial activities and risk management.**

In practice, this means that fewer and fewer stakeholders have a good overview of the overall process, the product range and the risks to which financial institutions are exposed. This insight remains essential for understanding issues and carrying out one's own activities within the set framework.

The Banking Fundamentals training provides thorough and applicable basic knowledge of bank operations and strategy, insight into balance sheet and capital management, products, business models and risks, enabling participants to perform their daily work more effectively and efficiently corresponding to the level of their professional duties and responsibilities.

The training provides the perfect basis for internal and external advanced training.

### Target Group

The Banking Fundamentals & Trends training is intended for (junior) financial professionals (bankers), internal and external supervisors, controllers and accountants, lawyers, tax specialists, ICT professionals and business analysts who want to gain a broad up-to-date insight into the financial world and banking sector. This program is also very suitable for financial professionals and employees of banks who want to refresh their knowledge and skills within the field with the latest trends, developments and recent laws and regulations.



### **Trainer**

The senior trainer for this program, in addition to being a trainer for 3Masters, is active as an international trainer/consultant/advisor in the sector and has several years of work experience in the international banking industry. For several years he has also been providing banking education and training in the Netherlands Antilles as a professional teacher. He trained people in the commercial banking sector, the ECB, law firms, consulting firms, business schools, manufacturing companies and numerous accountants and controllers. 3Masters subject teachers guarantee a high level of quality, while also covering the latest trends and developments in the field, which facilitates the translation of theory into actual practice. This aspect increases the understanding, insight and applicability of the material covered.

### **Work format**

The training varies with different work formats. Interactive theory blocks are alternated with group assignments and actual practical cases. The training and study materials are offered in Dutch or English.

### **Study Material**

During the training we work with a digital sourcebook. A digital sourcebook will be used during the training. This gives participants immediate access to an extensive selection of updated source documents. Per session, participants receive worksheets, handouts, cases with elaborations and relevant background documentation.

### **Program**

The training is offered in 5 case-oriented interactive sessions of one half-day 4-hour duration.

#### **Session 1 and 2 - Banking Orientation.**

Banks offer both national and international financial services that are necessary for participation in economic life in a modern society. In doing so, banks strive for a good balance between return, capital and risk. After all, without risk there is little return. Based on questions, propositions, current developments, the annual report of bank on Aruba and case studies, an interactive picture will be given of:

- Role of banks and their core functions
- Introduction case
- Structure of the financial sector
- Case: Type of banks
- Private services (incl. payments)
- Business services (incl. payments)



- Revenue sources (interest margin, commissions, etc.)
- Case: Shareholder value and ratios.
- Banking supervision by the CBA
- Current trends and developments in the industry

### **Session 3 - Financial Markets.**

No market is also more in flux than the international financial markets. Almost all news media cover developments in both the currency, money and capital markets daily. How do these markets function, both locally and internationally? What are the risks involved in these markets? Who are the key players? What is the role of governments and central banks and how do commercial banks position themselves in this international playing field?

- Introduction to Financial Markets
- Organization of the international asset market
- The role of the dealing room and treasury
- Information provision
- Market forces, market volatility, market sentiments
- Case: Economics and Financial Markets
- Product overview: traditional/derivatives
- Application cases

### **Session 4 - Business Economics.**

Banks' main source of income are net Interest earnings. To optimize this result, well-considered risks must be taken. How are interest earnings allocated to various business units? What techniques are used to manage interest rate and liquidity risks?

- The bank balance sheet and income statement
- Interest analysis
- Asset and liability management
- Case: Interest rate risk management

### **Session 5 - Risk management and supervision**

In 1988, the Basel Committee drafted the Basel Accords, also known as Basel I. These contained recommendations regarding solvency guidelines for bank credit risk and were adopted by governments of almost all developed countries in their supervisory laws. Developments in the international financial sector led to adjustments in these recommendations, and after Basel II and Basel III, new guidelines are now being developed and imposed again (Basel IV?).



What do these recommendations entail? How do banks (even in Aruba) calculate their solvency ratio based on the new regulatory guidelines? What further regulatory developments can be expected for banks because of the international financial crisis?

- Current overview of current legal frameworks regarding capital adequacy
- Methods to measure risk, and measures to manage risk
- Developments of the Basel Capital Accords and contents of Basel II and III and IV
- Case: BIS ratio
- Case: Risk management

### **Certificate of Participation**

Based on active participation during the training, participants will receive a digital 3Master certificate of participation upon completion. The certificate lists the learning objectives, learning outcomes, and PE points.

### **Your investment:**

ATIA members: Afl. 2,250  
Non-Members: Afl. 2,500

### **Included in your investment:**

The price includes:

- Facilitation: virtual classroom or live at ATIA<sup>1</sup>
- Course materials in digital format
- Digital Certificate of participation
- Course evaluation (digital)

### **More information and Registration**

To register, please contact the team at ATIA by calling 582-7593 or emailing [info@atiaruba.org](mailto:info@atiaruba.org).

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<sup>1</sup> Live session will be held if enough participants have signed up at minimum a month before the course start date.