
Regulatory Compliance for Banks Training Course

1 – 5 August 2027
Zoom





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Ref: 1812_6340 **Date:** 1 – 5 August 2027 **Location:** Zoom **Fees:** 1700 GBP

Programme Summary

Deposit-taking institutions operate under rigorous supervisory frameworks that demand strict alignment between balance sheet stability, operational governance, and customer outcomes. This intensive five-day programme provides an applied path through prudential capital structures, liquidity requirements, central bank supervisory examinations, market conduct expectations, and governance controls. Participants evaluate statutory mandates and supervisory inspection methods, culminating in a robust internal supervisory oversight framework. This masterclass is delivered by Mars Training Centre UK.

The Business Case

Deposit institutions that fail to integrate prudential metrics with day-to-day statutory controls face escalating capital surcharges, intrusive supervisory intervention, and severe remediation costs. Developing dedicated institutional expertise in balance sheet monitoring, supervisory reporting, and conduct standards protects the institution's charter and strengthens stakeholder confidence.

- **Capital Efficiency:** Enhances the monitoring of risk-weighted assets to prevent unexpected balance sheet surcharges.
- **Supervisory Preparedness:** Aligns internal audit and governance documentation with central bank examination standards.
- **Conduct Assurance:** Eliminates market abuse, mis-selling, and conflicts of interest across wholesale and retail divisions.
- **Liquidity Resilience:** Secures adherence to statutory liquidity coverage metrics during operational stress events.

Principles and Evidence Base

- **Basel Committee on Banking Supervision Standards:** Informs the quantitative benchmarks for capital adequacy, leverage limits, and liquidity buffers.
- **Core Principles for Effective Banking Supervision:** Guides the operational requirements for supervisory dialogue, internal controls, and risk governance.
- **International Organization of Securities Commissions Conduct Benchmarks:** Structures market abuse monitoring, client asset segregation, and execution standards.
- **Financial Action Task Force Recommendations:** Directs institutional alignment between customer due diligence and broader prudential governance.



Intended Participants

- Directors and managers responsible for statutory adherence within commercial, retail, or wholesale banking divisions.
- Treasury governance specialists overseeing capital adequacy ratios and balance sheet liquidity reserves.
- Supervisory liaison managers managing formal central bank interactions, audits, and supervisory review processes.
- Legal counsel and risk governance professionals auditing institutional credit, operational, and conduct exposure.

The curriculum directly supports professionals operating within commercial lenders, investment houses, retail banks, and central monetary authorities.

Learning Outcomes

1. Participants will be able to interpret and embed Basel capital adequacy ratios and leverage requirements across lending operations.
2. Participants will be able to calculate and evaluate the prudential liquidity coverage ratio and net stable funding metrics.
3. Participants will be able to prepare institutional documentation for the supervisory review and evaluation process conducted by central authorities.
4. Participants will be able to establish oversight mechanisms ensuring market conduct and customer fairness across banking products.
5. Participants will be able to design internal control systems that integrate prudential monitoring with anti-financial-crime mandates.
6. Participants will be able to articulate balance sheet stress test results and institutional control health to board committees.

Programme Structure

Day 1: Prudential Architecture and Capital Adequacy Frameworks

How do deposit-taking institutions align balance sheet assets with international capital mandates?

- Evolution of international prudential supervision accords
- Common Equity Tier 1, Additional Tier 1, and Tier 2 capital requirements
- Calculation methodologies for credit, market, and operational risk-weighted assets
- Leverage ratio constraints and balance sheet exposure parameters
- Internal Capital Adequacy Assessment Process documentation

Day 2: Balance Sheet Liquidity, Funding, and Stress Testing

How are structural funding positions and short-term liquidity demands governed under statutory rules?



- Liquidity Coverage Ratio stress parameters and high-quality liquid asset buffers
- Net Stable Funding Ratio metrics and structural balance sheet matching
- Intraday liquidity monitoring and collateral management protocols
- Internal Liquidity Adequacy Assessment Process formulation
- Reverse stress testing routines and emergency funding contingency plans

Day 3: Central Bank Supervisory Review and Examination Oversight

How do banking institutions structure internal processes to satisfy intrusive supervisory inspections?

- Supervisory review and evaluation process methodologies and inspection priorities
- Governance expectations for board oversight, committee structures, and internal reporting
- Supervisory intervention ladders, capital add-ons, and formal remediation orders
- Statutory disclosure rules and market discipline reporting standards
- Protocol for hosting supervisory examination teams and remediation tracking

Day 4: Market Conduct, Consumer Protection, and Conflicts Governance

How do retail and wholesale banking operations embed fairness and market integrity into product lifecycles?

- Product governance, pricing fairness, and distribution controls in retail banking
- Wholesale market integrity, trading book conduct, and market manipulation surveillance
- Conflicts of interest identification in dual-capacity lending and underwriting
- Whistleblowing systems, accountability regimes, and executive attestation
- Customer asset safeguarding and client fund segregation verification

Day 5: Enterprise Governance Integration and Capstone Defense

How are prudential obligations consolidated into an auditable institution-wide control architecture?

- Coordination between enterprise risk appetite and statutory compliance metrics
- Embedding financial crime transaction monitoring into core banking workflows
- Supervisory reporting data governance, validation pipelines, and audit trails
- Constructing the institutional supervisory risk profile
- Capstone simulation: presenting an institutional remediation response to executive directors

Methodology

The programme employs an applied supervisory simulation methodology blending executive briefing, regulatory data analysis, and peer audit sessions. Delegates examine balance sheet extracts, supervisory inspection letters, and stress testing models to formulate defensible institutional responses.



- Suggested activity: Recalculating risk-weighted assets under adjusted credit scenario parameters to evaluate Tier 1 capital headroom.
- Suggested activity: Drafting a formal board briefing document in response to central bank examination findings.
- Suggested activity: Conducting an internal audit review of product approval workflows to identify latent conduct vulnerabilities.

Capstone Output

Each delegate constructs an institutional supervisory alignment portfolio comprising a capital and liquidity compliance scorecard, a conduct risk monitoring protocol, and an audit-ready supervisory examination pack. This output serves as an auditable operational template ready for immediate implementation within deposit-taking institutions.

Frequently Asked Questions

What makes this banking curriculum distinct from broader corporate governance courses?

This syllabus concentrates specifically on banking balance sheets, Basel prudential capital metrics, statutory liquidity buffers, and formal central bank supervisory oversight rather than non-financial corporate governance.

Does the course address both wholesale and retail banking operations?

Yes. The curriculum evaluates wholesale trading conduct, liquidity, and underwriting exposures alongside retail product design, fair treatment principles, and consumer deposit protections.

Are the quantitative capital models explained for non-mathematicians?

The course focuses on the practical governance, supervisory interpretation, and policy application of capital and liquidity formulas, ensuring strategic comprehension without requiring advanced calculus.

Can the supervisory response templates be utilised within my institution?

Yes. All examination preparation matrices, conduct monitoring frameworks, and capital assessment checklists are structured as adaptable tools for internal institutional use.