FINANCE AND TREASURY TRAINING

Emerging Market Bank Analysis

5 day course Classroom, online or in-house

Course overview

Analysing a bank in an emerging market means working with disclosure that is thinner, accounting that may be applied inconsistently, and a sovereign whose condition sits behind every exposure on the balance sheet. This course covers doing it properly. Delegates work through reading a bank's financial statements for what they do not say, assessing asset quality where restructuring can hide a problem loan, evaluating funding stability in markets where deposits are short and concentrated, and the sovereign linkage that determines how much of a bank's risk is really country risk. Peer comparison, early warning indicators and the analysis of a bank heading toward difficulty complete the programme.

What you will learn

- Read a bank's financial statements critically, including what disclosure omits
- Assess asset quality where restructuring can obscure a problem loan
- Evaluate funding stability and deposit concentration
- Analyse capital adequacy and its quality, not only its ratio
- Assess the sovereign linkage embedded in a bank's balance sheet
- Build a peer comparison that adjusts for accounting differences
- Identify early warning indicators of a bank in difficulty

Who should attend

- Credit and investment analysts
- Correspondent banking and counterparty risk staff
- Development finance institution analysts
- Regulators and supervisors
- Fixed income and equity analysts covering financials

Course outline

01 What makes emerging market bank analysis different
02 Reading the financial statements, and reading the gaps
03 Asset quality, restructuring and problem loan recognition
04 Funding stability, deposit concentration and liquidity
05 Capital adequacy and the quality of capital
06 Sovereign linkage and country risk in the balance sheet
07 Peer comparison across accounting regimes
08 Early warning indicators and the path into difficulty

Upcoming dates

Dates	Venue	Format	Fee per delegate
17 to 21 October 2026	Lusaka, Zambia	Classroom	R11,995
25 to 29 October 2026	Windhoek, Namibia	Classroom	R11,995
30 October to 3 November 2026	Lilongwe, Malawi	Classroom	R11,995

Fees and how to register

Online **from R6,500** per delegate, classroom **from R11,995** per delegate, in-house training is quotation on request.

Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit **www.afrisciencegroup.com**, email **info@afriscience.co.za**, or WhatsApp us on **+27 63 479 1136**.

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