

## BANK RISK ANALYSIS

<b>Start Date:</b>	18/10/2026	<b>End Date:</b>	22/10/2026
<b>Categories:</b>	Finance & Accounting	<b>Venues:</b>	Dubai
<b>Formats:</b>	In Person	<b>Instructors:</b>	

### OVERVIEW

This analytical program teaches participants how to evaluate a bank's risk profile using balance sheet metrics, financial ratios, credit quality, and regulatory disclosures. It combines qualitative and quantitative methods to detect vulnerabilities and assess financial health.

### OBJECTIVES

By the end of this course, participants will be able to: – Understand the risk exposures banks face across departments. – Analyze financial statements to assess performance and risk. – Evaluate asset quality, liquidity buffers, and capital adequacy. – Use financial ratios to benchmark bank stability. – Interpret stress tests and public disclosures.

### COURSE OUTLINE

1- Overview of Bank Risk Types and Sources 2- Bank Financial Statements and Performance Ratios 3- Asset Quality, Credit Risk, and Liquidity Indicators 4- Capital Adequacy, Earnings, and Sensitivity Metrics 5- Case Studies: Real Bank Risk Profiles and Red Flags

### TARGET AUDIENCE

All Supervisory Levels, Bankers, regulators, credit analysts, risk officers, and consultants involved in assessing financial institutions.

### METHODOLOGY

Ratio analysis, real bank case studies, Excel-based diagnostics, and industry peer comparisons.

### CONCLUSION

Participants will develop a robust understanding of banking sector risk and acquire tools to assess institutional soundness and financial resilience.

### DAILY AGENDA

### **Day 1: Understanding Bank Risks**

Gain a foundation in credit, market, liquidity, and reputational risks in banking.

### **Day 2: Reading Bank Financials**

Analyze key banking statements and performance metrics.

### **Day 3: Asset Quality and Liquidity**

Evaluate credit risk, NPL ratios, loan provisioning, and liquidity coverage.

### **Day 4: Capital and Sensitivity Measures**

Understand capital buffers, earnings ratios, and sensitivity to interest rates.

### **Day 5: Case-Based Bank Risk Assessment**

Review and dissect real bank risk profiles using public data.

*For more information, please contact us:*

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