

2026

BATTLE

**OF
THE**

BANKS

AFRICA

**INFORMATION
BOOKLET**



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TRAINING SOLUTIONS

THE CHALLENGE



TO BE CROWNED
“AFRICA’S
BEST YOUNG
BANKERS 2026”

DEAR PARTICIPANT,

WELCOME TO THE BATTLE OF THE BANKS 2026 CHALLENGE.

The concept of immersing oneself in a simulated environment, where one must grapple with the complexities of running an entire organisation and making critical decisions, is a truly remarkable approach to foster learning, personal growth, and capacity development.

1. Bankers Challenge is a platform that celebrates the dynamism and resilience of the banking industry in Africa. Over the next few weeks, you will be challenged to showcase your bank management capabilities, navigate through complex scenarios, and make critical decisions that will shape the future of your virtual banks.
2. Bankers Challenge is an opportunity to gain real-time experiences, learn from industry experts, and forge lasting connections with like-minded professionals. The banking landscape has faced unprecedented challenges, especially in the wake of the global pandemic. Through this competition, you will gain invaluable insights into the realities faced by bank executives, both during and after the COVID-19 era.
3. Bankers Challenge is about personal growth, knowledge acquisition, and the development of your skills as future leaders in the banking industry. Embrace the challenges that lie ahead, collaborate with your teammates, and seize every opportunity to learn and excel. This is an opportunity to prove yourselves as the banking giants of Africa, to rise above the competition, and to gain a competitive edge in your career.

This gamified training program has been meticulously designed to equip you with a comprehensive understanding of managing a commercial bank within a competitive and highly regulated environment. You and your team are entrusted with the task of operating a full-service bank. Each team is staffed with four (4) members, and you compete vigorously against other teams to optimize market share and stock prices. You will encounter familiar regulatory constraints, including limitations on deposit pricing, capital adequacy, and reserve requirements.

We have assembled a concise user guideline pack below that elucidates the program, the competition dynamics, and the expectations from each participant. We encourage you to acquaint yourself with the information provided.

We wish you the best of luck in this year's challenge, where you will not only compete but also gain invaluable insights into the intricacies of Bank Risk Management.

KIND REGARDS



YONATAN ROM
GEO: ICAP TRAINING SOLUTIONS

CONTENTS

THE BATTLE	5
Overview	5
Qualifying Events	5
The Final Battle	5
THE PROGRAM	6
Pillars of learning	6
Testimonials from previous participants	6
THE COMPETITION	8
TEAM PERFORMANCE METRICS	9
LIVE WEBINAR SCHEDULE AND OUTLINES	10
SIMULATION DECISION DEADLINES	12
BATTLE OF THE BANKS 2026 CHAMPIONSHIP FINAL	12
Important dates	12
ENROLMENT FEES FOR 2026	13
Game Rules	13
AWARDS AND PRIZES	13
TEAM ENROLMENT FORM	14

OVERVIEW

THE BATTLE

OVERVIEW

The 2026 Final of The Battle of the Banks is **restricted to 12 teams** who will advance from one qualifying event, to a semi-final shootout and from there advance to the Final battle.

The event is **capped at 50 teams**.

ROUND 1: QUALIFYING EVENT

The game divides into 5 or 6 “mirror image” markets (depending on the total number of teams entered), with 10 teams randomly assigned to each. Over 6 weeks, these teams simulate 6 financial quarters.

SEMI-FINAL

The top 2 teams from each “mirror image market” in Round 1 will advance to the Semi-Final stage. 10-12 teams fighting it out for a further two simulated financial quarters.

THE FINAL BATTLE

The top 5 performing teams from the semi-final will make it through to the Grand Finale, scheduled for 2, September, determining Africa’s Best Young Bankers for 2026.

BATTLE SCHEMATIC



THE PROGRAM

This gamified training program has been meticulously crafted to serve as a catalyst for nurturing the business acumen of budding bankers. Participants will delve deep into the intricate web of business operations, understanding how various facets of the business collaborate to elevate overall performance, both financially and operationally. Furthermore, you will gain valuable insights into how pivotal macroeconomic indicators influence decision making processes within a bank. Additionally, participants will confront the complexities of risk management strategies, corporate governance, and ethical business practices.



The Battle of the Banks program transformed my approach to banking. The insights gained were priceless and have given me a competitive edge in my career.

- PREVIOUS PARTICIPANT

Our program is truly distinctive, creating an environment where young bankers are not just passive learners but active participants. The interactive online training tools, engaging webinars, and the competitive element combine to encourage active involvement. This journey allows participants to learn from these resources, collaborate with peers in their pursuit of knowledge, and strive to claim the coveted title of best young bankers.

PILLARS OF LEARNING

01 CONCEPTUAL LEARNING AND UNDERSTANDING OF TOPICS

Participants will have the opportunity to learn from industry experts on various subjects. Additionally we offer three supplementary courses

- An introduction to ALM.
- An introduction to Basel.
- Repo Primer – Understanding, managing, and using Repo's.

02 PRACTICAL SIMULATION LEARNING AND PRACTICE

Throughout the program, participants will engage in completing various weekly assignments using a banking simulation, fostering hands-on learning experiences.

03 COMPETITIVE ENVIRONMENT

Teams will engage in a highly regulated and competitive setting, testing their strategies against other teams to optimize market share and stock prices. This competitive environment will challenge participants to apply their knowledge and skills effectively.



TESTIMONIALS FROM PREVIOUS PARTICIPANTS

The simulation is priceless, a lifetime experience, I feel I have run a bank for 20years after just the 8 competitive quarters, I lacked sleep thinking about the next day simulation as if I was an MD to a real commercial bank. Simulations has equipped me with the knowledge that one day I will go back to ICAP and say, THANK YOU FOR MAKING MY CAREER.

I gained...the highest-level banking skills and experience in short period something that it would have taken years to achieve, a comprehensive understanding of banking wider operations and relevant decisions and how the streamline down to KPI deliverables.

The program mirrors a real banking environment which requires a participant to appreciate/understand key concepts and banking principles. This has enhanced my appreciation of AML & Basel requirements.

A day of simulations is worth 10 years of experience.

It was incredibly enjoyable because we are able to apply what we learn using the simulation, as well as getting an experience of an executive influence in banking decision making.

By going through this gamified training program, I gained the highest-level banking skills and experience in short period, something that would have taken years to achieve and now have a comprehensive understanding of banking wider operations and relevant decisions and how the streamline down to KPI deliverables. The Expertise of the Facilitators and guest speakers were World First Class.

Gamified learning ensured that I remembered what I learned well.

I enjoyed it very much as it gave me a complete view on how different departments of the bank inter correlate to each other for the performance of the bank balance sheet.

The experience has been enjoyable! Learning in a fun environment and the presence of diversified participants. I totally enjoyed the spirit of competition as well!

The simulation makes learning very addictive and creates a sense of achievement and satisfaction.

I found the simulations extremely valuable. My interest in this course was much higher than in any other more traditional education course. I learn just as much, but in a much more fun and exciting way.

- 2023 PARTICIPANTS

THE COMPETITION

ROUND 1

The game divides into 5 or 6 “mirror image” markets (depending on the total number of teams entered), with 10 teams randomly assigned to each “mirror image” market. Over 8 weeks, these teams simulate 8 financial quarters in a highly competitive and regulated environment.

Our Central Bank will issue a quarterly economic and forecast report, offering insights into its perspectives. Teams are tasked with analysing this report and making decisions based on their interpretation of this information.

During these 6-quarters, we’ve introduced an Incentive Scheme Program. This program allows teams to undertake additional tasks within the simulation, granting them the advantage of gaining a sneak preview of crucial Central Bank rates such as JIBAR rate, Loan Loss ratios, Bond rates, and more. This sneak peek provides teams with valuable insights for making informed decisions within the simulation.

Teams are judged on the following Metrics: Stock performance, Discount Window Advances, Current Nett Income, ROA, ROE, Tier 1 Capital Ratio, and restructuring charges. Banks will further undergo mandatory Balance Sheet Tress Tests which the Governor will do in either Q3, Q4 Q5 or Q6.

THE TOP 10-12 TEAMS FROM THIS PHASE ADVANCE TO THE SEMI FINAL.

PLEASE TAKE NOTE OF THE DECISION DEADLINES ON PAGE 12

SEMI-FINAL



Top 10-12 performing teams, will simulate a further 2 financial quarters, but there will be no incentive scheme program in place.

THE TOP 5 TEAMS FROM THIS PHASE ADVANCE TO THE FINAL.

FINAL BATTLE



The top 5 teams will be undergoing 4 simulated financial quarters and conduct a LIVE Supervisory Board Meeting to be held in Johannesburg, South Africa which be followed by an Awards evening.

TEAM PERFORMANCE METRICS

1. TEAM PARTICIPATION

Team participation consists of the following and has a total weighting of **5%** to your team's overall score.

1. Webinar attendance
2. # of AutoSim Simulations performed
3. Webinar participation

2. THE SIMULATED LEARNING

The Simulation Learning consists of the following and has a total weighting of **5%** to your overall team's score.

1. Completion of assignments 1 – 7

3. THE COMPETITION

Simulated competition based on the following performance metrics and has a total weighting of **90%** to your overall team's score.

1. Market value
2. Discount Window Advances
3. Current Net Income
4. ROA
5. ROE
6. Tier 1 Capital Ratio
7. Restructure charges
8. Stress Testing from Central Bank

LIVE WEBINAR SCHEDULE AND OUTLINES

You will find each LIVE webinar invitation embedded in the ICAP Academy. Please make sure you attend all the LIVE events during the program.

PLEASE NOTE STARTING TIME OF LIVE WEBINARS WILL BE CONFIRMED.

GETTING STARTED WITH PROBANKER



- Introduction and game outline
- Where to find information and course materials
- Communication channels
- Meet your lead facilitator and Central Banker for the Game.
- ProBanker setup, registration, and introduction
- In-class exercises using ProBanker Simulation



- Topic discussion with practical case studies
- Introduction to ISP and benefits
- Opening of Practice Round (2 Financial Quarters) with ISP
 - Trial Q1 SENS Announcement: Wednesday, 15 July 2026 (13h00 CAT)
 - Trial Q1 Decision Deadline: Tuesday, 28 July 2026 (21h00 CAT)



- Review of Practice Q1 period
- ISP for Practice Q2
 - Trial Q2 SENS Announcement: Wednesday, 29 July 2026 (13h00 CAT)
 - ISP Trial Announcement: Wednesday, 29 July 2026 (13h00 CAT)
 - ISP Trial Deadline: Monday, 03 August 2026 (18h00 CAT)
 - Trial Q2 Decision Deadline: Tuesday, 04 August 2026 (21h00 CAT)



- Live webinar – Review and insights to the practice rounds
- Topic discussion with practical assignments
- Opening of Competition and ISP
 - Q1 SENS Announcement: Wednesday, 05 August 2026 (13h00 CAT)
 - Q1 ISP Announcement: Wednesday, 05 August 2026
 - Q1 ISP Deadline: Thursday, 06 August 2026 (18h00 CAT)
 - Q1 Decision Deadline: Friday, 07 August 2026 (21h00 CAT)
 - Q2 SENS Announcement: Friday, 07 August 2026 (21h00 CAT)
 - Q2 ISP Announcement: Friday, 07 August 2026 (21h00 CAT)
 - Q2 ISP Deadline: Monday, 10 August 2026 (18h00 CAT)
 - Q2 Decision Deadline: Tuesday, 11 August 2026 (21h00 CAT)



- Review and insights of Q1 and Q2
- Topical discussion
- Competition status
 - Q3 SENS Announcement: Wednesday, 12 August 2026 (13h00 CAT)
 - Q3 ISP Announcement: Wednesday, 12 August 2026
 - Q3 ISP Deadline: Thursday, 13 August 2026 (18h00 CAT)
 - Q3 Decision Deadline: Friday, 14 August 2026 (21h00 CAT)
 - Q4 SENS Announcement: Friday, 14 August 2026 (21h00 CAT)
 - Q4 ISP Announcement: Friday, 14 August 2026 (21h00 CAT)
 - Q4 ISP Deadline: Monday, 17 August 2026 (18h00 CAT)
 - Q4 Decision Deadline: Tuesday, 18 August 2026 (21h00 CAT)



- **Review and insights of Q3 & Q4**
- **Topic discussion**
- **Competition status**
 - **Q5 SENS Announcement:**
Wednesday, 19 August 2026 (13h00 CAT)
 - **Q5 ISP Announcement:**
Wednesday, 19 August 2026
 - **Q5 ISP Deadline:**
Thursday, 20 August 2026 (18h00 CAT)
 - **Q5 Decision Deadline:**
Friday, 21 August 2026 (21h00 CAT)
 - **Q6 SENS Announcement:**
Friday, 21 August 2026 (21h00 CAT)
 - **Q6 ISP Announcement:**
Friday, 21 August 2026 (21h00 CAT)
 - **Q6 ISP Deadline:**
Monday, 24 August 2026 (18h00 CAT)
 - **Q6 Decision Deadline:**
Tuesday, 25 August 2026 (21h00 CAT)

SEMI-FINALS



- **Review and insights of Q5 & Q6**
- **Topic discussion**
- **Announcement of top teams to Qualify for the Grand Finale**
- **Competition status – ISP not incl.**
 - **Q7 SENS Announcement:**
Wednesday, 26 August 2026 (13h00 CAT)
 - **Q7 ISP Announcement:**
Wednesday, 26 August 2026
 - **Q7 ISP Deadline:**
Thursday, 27 August 2026 (18h00 CAT)
 - **Q7 Decision Deadline:**
Friday, 28 August 2026 (21h00 CAT)
 - **Q8 SENS Announcement:**
Friday, 28 August 2026 (21h00 CAT)
 - **Q8 ISP Announcement:**
Friday, 28 August 2026 (21h00 CAT)
 - **Q8 ISP Deadline:**
Monday, 31 August 2026 (18h00 CAT)
 - **Q8 Decision Deadline:**
Tuesday, 01 September 2026 (21h00 CAT)

FINAL BATTLE



- **4 Financial Quarter shootout (New balance sheets)**
 - **Q1 SENS Announcement:** Wednesday, 02 September 2026 (13h00 CAT)
 - **Q1 Deadline:** Wednesday, 09 September 2026 (18h00 CAT)
 - **Q2 SENS Announcement:** Wednesday, 09 September 2026 (21h00 CAT)
 - **Q2 Deadline:** Wednesday, 16 September 2026 (18h00 CAT)
 - **Q3 SENS Announcement:** Wednesday, 16 September 2026 (21h00 CAT)
 - **Q3 ISP Deadline:** Wednesday, 23 September 2026 (18h00 CAT)
 - **Q4 SENS Announcement:** Wednesday, 23 September 2026 (21h00 CAT)
 - **Q4 ISP Deadline:** Wednesday, 30 September 2026 (18h00 CAT)
 - Preparation of board packs
 - LIVE Supervisory Board Presentation and Awards evening: Saturday, 05 July 2026

SIMULATION DECISION DEADLINES

Please take note of the following input decision deadlines for the various simulations throughout the program.



QUARTER 1

28 Jul 2026

QUARTER 2

04 Aug 2026



QUARTER 7

28 Aug 2026

QUARTER 8

01 Sept 2026



QUARTER 1

07 Aug 2026

QUARTER 3

14 Aug 2026

QUARTER 5

21 Aug 2026

QUARTER 2

11 Aug 2026

QUARTER 4

18 Aug 2026

QUARTER 6

25 Aug 2026

BATTLE OF THE BANKS 2026 CHAMPIONSHIP FINAL

The Final Battle is limited to the top 12 teams from the qualifying events. The top 5 teams from each event will automatically progress to the final showdown, while the 2 final places are available for the teams finishing between 6th – 10th place in each of the events, which will be determined by a 2-QTR bank performance shootout by these 10 teams. (*dates to be announced)

The Final Championship Battle will be a 4-QTR simulation game between these 12 teams, culminating in the top 5 performing teams presenting their Bank's overall financial performance in front of a live Supervisory Board for the right to be crowned Africa's Best young Bankers for 2026.



*Top 5 ranked teams must prepare a performance report to be presented in front of a live Supervisory Board

ENROLMENT FEES FOR 2026

1 TEAM ENTRY **\$3,299**
(4 Members) (\$825 per Member)

2 TEAM ENTRIES **\$5,949**
(8 Members) (\$743 per Member)
(Save \$656)

3 TEAM ENTRIES **\$8,199**
(12 Members) (\$679 per Member)
(Save \$1,752)

GAME RULES:

1. NUMBER OF TEAMS

- a. Limited to the first **50 team entries**.

2. PARTICIPANTS

- a. Up to a maximum of 4 (four) members per team is allowed.
- b. Institutions can enter a **maximum of 3 teams**.
- c. The competition is open to any employee within the institution.
- d. It is advisable to select participants from various departments within the Institution i.e., Risk, Treasury, Finance, Audit etc...
- e. Senior Executives can only participate as a mentor to their representatives, but not in the competition itself.

AWARDS AND PRIZES

FIRST PRIZE

- The winning institution receives FREE team entry in BOB2027 valued \$2996.
- A floating trophy for the institution.
- Individual winners' trophies and Certificates.
- Each team member receives coupon to the value of \$2000 from ICAP Academy.

SECOND PRIZE

- Silver Medals & Certificates.
- Each member receives a coupon to the value of \$1000 from ICAP Academy.

THIRD PRIZE

- Bronze Medals & Certificates.
- Each member receives a coupon to the value of \$500 from ICAP Academy.

OTHER AWARDS

- **Most Aggressive Bank** - (\$250 coupon value to each team member from ICAP Academy).
- **Most Conservative Bank** - (\$250 coupon value to each team member from ICAP Academy).
- **Best Team Presentation** - (\$250 coupon value to each team member from ICAP Academy).
- **Best Risk Managed Bank** - (\$250 coupon value to each team member from ICAP Academy).

TEAM ENROLMENT FORM

To register your team(s) please complete this form and email it to:
Yonatan.rom@icaps.com / academy@icaps.com

VIRTUAL SESSIONS WITH LIVE FINALS (VENUE TO BE ANNOUNCED)	STARTS	# OF TEAMS
SECURE YOUR TEAM(S) PARTICIPATION NOW FOR 2026	15 JULY 2026	

Company Name:

Company Address:

Country:

TEAM MEMBER	TEAM 1 - MEMBER DETAILS	
	TEAM 1 NAME:	
1	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
2	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
3	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
4	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:

Mauritian Qualification Authority (MQA) Reference Number: NAW/407/2026

TEAM MEMBER	TEAM 2 - MEMBER DETAILS	
	TEAM 2 NAME:	
1	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
2	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
3	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
4	Full name:	Position:
	Department:	Email:
	Telephone number	Mobile number:

TEAM MEMBER	TEAM 3 - MEMBER DETAILS	
	TEAM 3 NAME:	
1	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
2	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
3	Full name:	Position:
	Department:	Email:
	Telephone number:	Mobile number:
4	Full name:	Position:
	Department:	Email:
	Telephone number	Mobile number:

CHOOSE PAYMENT OPTION

BANK TRANSFER

PAYPAL *a fee of 5% will be charged*

ACKNOWLEDGEMENT

I, the undersigned, acknowledge that I am duly authorized to sign on behalf of _____
Bank / Organisation for the delegates named above to register for The Battle of the Banks 2026.

My signature below and the accompanying official stamp / PO Number is an acceptance and acknowledgement that we have read, understood, and accept the license terms and conditions.

Signature: _____ Date: _____

STAMP / PO NUMBER / APPROVAL	Name & Surname:
	Position: