IFB INSTITUTO DE FORMAÇÃO BANCÁRIA

ASSOCIAÇÃO PORTUGUESA DE BANCOS

CERTIFICATE

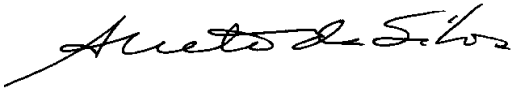
This is to certify that **JOÃO PEDRO ROMÃO IZIDORO**, of Portuguese nationality, bearer of a Citizen's Card number 15660523 6ZX7, valid until 29/12/2026, attended the online training course by Videoconference entitled

FINANCIAL MARKETS - FUNDAMENTALS LEVEL COURSE

which took place on 2, 3 and 4 november 2026, with the duration of 8 hours.

Lisbon, 13 November 2026

CEO



(António Neto da Silva)

Entidade Formadora Certificada dgert

A full member of EBTN EUROPEAN BANKING & FINANCIAL SERVICES TRAINING ASSOCIATION AsbI

Certificado n.º AP&O/11232/2026

ASSOCIAÇÃO PORTUGUESA DE BANCOS/INSTITUTO DE FORMAÇÃO BANCÁRIA

Pessoa coletiva nº 501549110 - Av. da República, 35 - 8º - 1050-186 Lisboa

304930

001_0162_V10

Training Category:	Professional
Training Area:	Finance, Banking and Insurance
Acquired Skills:	Understanding principles on economic policies and its relationship with financial markets. Understand the concepts, segmentation, and organisation of the financial markets. Identify the different asset classes and the functioning of the money market, its different instruments, and the main foreign exchange transactions

Curricular Plan:

ECONOMIC OVERVIEW

How the economy works / Budgetary, Financial and monetary policy / Key economic concepts and indicators

GENERAL CONCEPTS OF FINANCIAL MARKETS

Main features and characteristics / Types of markets / Key players / The life of an order/transaction

FINANCIAL ASSETS

Definitions of asset classes / Types of asset classes / Money Market instruments / Foreign Exchange instruments

TRADING GAME - INVESTMENT PRODUCTS

Investment Funds / ETF / Credit Linked Notes / Structured Product