



The brightest minds in finance

# Bank Asset-Liability Management

# A 3-day guide through the key areas of bank ALM

Basel III implementation is upon us and banks now need to work towards balance sheet optimization in order to satisfy the sometimes competing demands of the regulator, the customer and the shareholder, and to preserve shareholder value efficiency. Efficient and effective asset-liability management (ALM) practice is the primary part of this process.

This 3-day **Bank Asset-Liability Management** program guides participants through the key areas of bank ALM: integrated ALM origination framework, capital management, liquidity risk, Funds Transfer Pricing (FTP) and interest rate risk in the banking book (IRRBB). It addresses both the challenge of implementing an efficient regulatory submissions process (ICAAP and ILAAP), to ensure that a bank is able to implement best-practice processes, and the "3-dimensional" optimization problem of meeting the requirements of all stakeholders.

## How you will benefit

By attending the program, you will

- Implement best-practice ALM processes
- Ensure effective and best-practice ICAAP and ILAAP processes
- Apply strategic ALM discipline to ensure an optimized balance sheet in Basel III implementation
- Implement an integrated liabilities strategy that will optimize the liability structure while enabling efficient compliance with NSFR and LCR
- Manage the balance sheet efficiently to account for new capital regulations such as Leverage Ratio
- Ensure IRRBB is managed efficiently to maximize hedge effectiveness and to minimize the regulatory capital charge
- Apply best-practice FTP processes into origination strategy to maintain effective balance sheet management
- Adopt an effective ALCO operating framework and governance mechanism that delivers an efficiently managed balance sheet

## Who should attend

The Bank Asset-Liability Management program is relevant to executives who want to better grasp key areas of bank ALM. The program is especially beneficial to:

- ALCO and EXCO members
- Head of Treasury and staff
- Head of Balance Sheet Management
- Head of Money Markets
- Head of ALM
- Head of Liquidity Risk
- Head of Deposits
- CRO and staff
- CFO and staff
- Product management
- Head of Regulatory Reporting and staff
- Head of Internal Audit
- ILAAP and ICAAP authors
- Management consultants in the Basel III space
- Board NEDs
- Staff working in Treasury, Finance, ALM and Risk

Please contact us should you feel the need to verify your level of knowledge.

# Program at a glance

## Day 1

- Strategic ALM and best-practice ALM principles
- The Risk Management Framework
- Basel III/Basel 3.1 Liquidity: NSFR and LCR
- Basel III/Basel 3.1 additional monitoring metrics
- Basel III/Basel 3.1 liquidity principles
- ILAAP principles
- Case Study: Silicon Valley Bank and First Republic Bank failures: lessons (re-)learned

## Day 2

- Basel III/Basel 3.1 Capital
- ICAAP best practice principles
- Basel III – Interest Rate Risk in the Banking Book (IRRBB)
- Case Study: IRRBB implementation

## Day 3

- Funds Transfer Pricing (FTP)
- Applying FTP to banking book
- ALCO governance and framework
- ALCO best-practice principles
- ALCO lessons learned from 2023 bank failures
- Group exercise / discussion forum

3 days | € 4150 | Check AIF.nl for dates

# The expert

Meet the brightest minds in finance. Learn from the world's leading finance academics and experienced corporate executives.



**Professor Moorad Choudhry** is an independent non-executive director at

Recognise Bank Limited, in London, and at the Loughborough Building Society.

He was latterly Treasurer, Corporate Banking Division at The Royal Bank of Scotland. Moorad is a Fellow of the Chartered Institute for Securities & Investment, a Fellow of the London Institute of Banking and Finance, a Fellow of the Global Association of Risk Professionals, a Fellow of the Institute of Directors and a Liveryman of The Worshipful Company of International Bankers. He is author of *The Principles of Banking* (John Wiley & Sons 2012, 2023).

Moorad was educated at Claremont Fan Court school in Surrey, University of Westminster and University of Reading. He obtained his MBA from Henley Business School and his PhD from Birkbeck, University of London.

**"Implement asset-liability management in a way that is appropriate for your bank."**

Professor Moorad Choudhry, Independent Non-Executive Director Recognise Bank Limited

## Enrolling & practical information

### Enrollment requirements

AIF considers each enrollment application carefully to ensure the quality and level of the program is maintained and that participation of candidates is beneficial to both themselves and their organizations. The general prerequisite for all AIF programs is the possession of an academic or equivalent degree, as well as proficiency in English and practical experience.

### Accommodation

AIF has special corporate rates available for participants at a number of hotels in central Amsterdam.

### Certificates

An AIF certificate of attendance is awarded to all participants who successfully complete the program.

### Program location

The programs are held in the financial hub in the south of Amsterdam, within an easy walk from Amsterdam Zuid Station, and within 15 minutes from Schiphol International Airport.

### Program fees

Program fees include tuition, all comprehensive program materials, books, and any software that is required for the program, as well as luncheons and daily refreshments. Accommodation is not included.

### In-company programs

For information on how AIF can add value to your organization via a tailored in-company program, please contact AIF directly at: +31 20 246 7140.

**Ready to learn more?** Find your program and reserve your place at **AIF.nl**

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AIF.nl | +31 20 246 7140 | info@aif.nl