

The fundamentals of Asset-Liability Management

**DB-2 2 Days (14 Hours)**

Description

In partnership with Drive Innovation Insights Since the 2007 crisis and the explosion of liquidity risk, asset-liability management, known as ALM (Asset Liability Management), has been in the spotlight. Guarantor of the accounting balance sheet of banking activity, it must manage the balance between resources, level of risk and profitability requirements. This training provides you with a general approach to asset-liability management and an in-depth look at the liquidity and interest rate risks systematically treated within the framework of ALM.

Who is this training for ?

For whom

Manager and employee and anyone from a banking establishment wishing to know and master the fundamentals of asset/liability management.

Prerequisites

Aucune

Training objectives

- Manage balance sheet balances in order to sustain the result.
- Measure risks through the rate gap and the liquidity gap.
- Understand the usefulness of internal transfer rates (TCI).
- Calculate the profitability of a portfolio of ready.

Training program

Définir les objectifs de la gestion du bilan d'une banque de détail Le modèle de la banque de détail.

- Analysis of a bank's balance sheet.
- The formation of banking results.
- Typology of strategic and operational risks.
- Management risks in the context of ALM management.

Mesurer et gérer le risque de taux Définition du risque de taux.

- The different types of rates and the rate curve.
- Rate risk management tools: forecast cash flow gap.
- Methods for measuring the risk.
- Calculation of interest rate risks on monetary and bond products.

Mesurer et gérer le risque de liquidité Définition du risque de liquidité.

- The regulations and liquidity ratios of the Basel committee.
- Focus on systemic risk.
- The liquidity gap.
- Liquidity risk management tools.

Répartir le résultat à l'aide du taux de cession interne (TCI) La marge nette d'intérêt.

- Variable rate risk.
- Early repayment risk.
- Principles of TCI.
- Examples of calculating the TCI on different ready.

Calculer la rentabilité d'un portefeuille de prêts

- Calculating the price of a loan.
- Measuring ROE and RAROC through an example.

L'organisation autour de la gestion actif-passif Les différents types d'organisation.

- ALM tools.