

ALMA / FSMD Education Programme

Bill Rickard RBS
Jim Byrne FSMD

**Comments invited on Managing the Group Balance Sheet Course
see slide 4 bill.rickard@rbos.com*

Fundamental and Advanced Courses

Understanding Bank A.L.M. (2000)

...broad understanding of ALM
for new entrants...

Overview of banking
Liquidity
Interest risk
Capital
Product support

12 Courses
20 per course

Managing The Group Balance Sheet (2003)

...understanding b/s dynamics
as bank responds to change...

ALM issues : asset v liability led
Passive → Active ALM
Merger synergies
Post-merger regulatory issues
Shock Event
Bid

5 Courses
20 per course

Understanding Bank ALM

Managing the Group B/S

£	Date	#	£	Date	#
900	09.00	20			
	03.01	21			
	09.01	20			
	03.02	22			
	09.02	24			
	03.03	15			
950	09.03	18	1600	11.03	14
				05.04	13
	09.04	20			
	05.05	20	1750	03.05	11
	09.05	15		11.05	12
	05.06	25			
	09.06	22		11.06	8
985	05.07				

Managing the Group Balance Sheet

ALMA

ASSET AND LIABILITY
MANAGEMENT ASSOCIATION

▶ Design

- Group work: 4 groups each managing a different bank
- Case-based: case with 6 parts, each half-day case addressing a Content topic
- Practitioner led: senior practitioner lectures on case topic, tutors case groups, debriefs case.
- Concepts –v- numbers: emphasis on issues –v- number crunching

▶ Content topics

- Drivers of change
- Asset-led, liability-led banks
- ALM merger synergies
- Post-merger issues: capital, liquidity, intra-group
- Transfer pricing
- Shock Event: Contingency plans
- Equity valuation for bid

The case-based,
practitioner-led Design
could accommodate
different topics...

▶ Goal

- Right questions to ask, not just answers

**Contact Bill Rickard with suggestions by 28 February: bill.rickard@rbos.com*