Mastering ALM for Sustainable Banking Success

30 August – 3 September 2027
Abu Dhabi

AGILE LEADERS
Training Center

Mastering ALM for Sustainable Banking Success

Ref: 103600418_76730 **Date:** 30 August – 3 September 2027 **Location:** Abu Dhabi **Fees:** 4500 Euro

Course Overview

The Asset & Liability Management in Banking: Strategies for Risk & Profitability course equips banking professionals with the knowledge and tools to manage balance sheets, mitigate financial risks, and enhance profitability. Participants will gain expertise in liquidity management, capital adequacy, interest rate risk, and balance sheet optimization.

Through case studies, simulations, and interactive sessions, this training will explore asset liability management strategies, balance sheet management, and risk-return optimization techniques. Attendees will also learn how to implement Funds Transfer Pricing FTP, strengthen treasury operations, and comply with regulatory frameworks such as the Basel and IFRS standards.

By the end of the program, participants will be able to design and execute effective ALM frameworks that ensure financial stability, optimize returns, and position their institutions for long-term success.

Target Audience

- Bank Treasury Managers
- Risk Management Professionals
- ALM Analysts & Specialists
- CFOs & Financial Controllers
- Banking Operations Managers
- Members of Asset and Liability Committees ALCOs

Targeted Organizational Departments

- Treasury and ALM Units
- Risk Management & Compliance Divisions
- Corporate Finance & Strategy Teams
- Liquidity and Capital Management Departments
- Internal Audit & Financial Control Units

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Targeted Industries

- Commercial and Retail Banking
- Investment Banking
- Central Banks and Regulators
- Insurance and Financial Services
- Microfinance and Development Finance Institutions

Course Offerings

By the end of this course, participants will be able to:

- Apply advanced asset liability management strategies to optimize balance sheet performance
- Identify and mitigate liquidity, interest rate, and capital risks
- Implement Funds Transfer Pricing FTP to improve profitability and transparency
- Manage mismatches between assets and liabilities with effective risk-return optimization
- Strengthen governance, compliance, and treasury practices in line with global standards
- Develop sustainable ALM strategies to enhance resilience and profitability

Training Methodology

The course uses a blended approach that combines lectures, group discussions, case studies, and scenario-based simulations. Participants will analyze real-world banking challenges and explore how asset liability management frameworks can be applied in practice.

Interactive workshops will allow learners to simulate treasury operations, conduct stress testing, and evaluate profitability strategies. Group work and peer-to-peer exercises foster collaboration, while reflection sessions reinforce daily lessons.

This dynamic approach ensures participants not only understand theoretical ALM principles but also acquire the practical skills needed to implement them effectively in their organizations.

Course Toolbox

- Course Material
- Risk & Liquidity Management Templates
- Balance Sheet Stress Testing Models
- Funds Transfer Pricing FTP Framework Samples
- Basel and IFRS Compliance Checklists
- Practical ALM Planning Worksheets

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Course Agenda

Day 1: Fundamentals of Asset & Liability Management

- **Topic 1:** History and Evolution of Asset & Liability Management
- **Topic 2:** Traditional vs. Modern ALM Practices in Banking
- **Topic 3:** Structure of Banking Balance Sheets and Intermediation
- **Topic 4:** Core Principles of ALM and Risk Mitigation
- **Topic 5:** Introduction to Basel Regulatory Frameworks and ALM Implications
- **Topic 6:** Case Studies on Early ALM Failures and Lessons Learned
- **Reflection & Review:** Identifying the foundations of effective ALM

Day 2: Liquidity & Capital Management Strategies

- **Topic 1:** Principles of Liquidity Management in Banks
- **Topic 2:** Capital Adequacy, Basel Compliance, and Risk-Based Capital
- **Topic 3:** Funding Liquidity vs. Market Liquidity Risk
- **Topic 4:** Contingency Funding Planning and Stress Testing
- **Topic 5:** Role of Treasury in Liquidity & Capital Optimization
- **Topic 6:** Case Study – Savings & Loan Crisis and Liquidity Collapse
- **Reflection & Review:** Building resilient liquidity and capital frameworks

Day 3: Risk Management & Return Optimization

- **Topic 1:** ALM Risk and Return Optimization Models
- **Topic 2:** Interest Rate Risk in the Banking Book IRRBB
- **Topic 3:** Credit, Prepayment, and Mismatch Risk in ALM
- **Topic 4:** Funds Transfer Pricing FTP Frameworks and Applications
- **Topic 5:** Hedging Strategies with Derivatives, Bonds, and Swaps
- **Topic 6:** Stress Testing Balance Sheets for Risk-Return Tradeoffs
- **Reflection & Review:** Balancing profitability with sound risk management

Day 4: Treasury, Profitability & ALM Governance

- **Topic 1:** Treasury Operations and Bank Profitability Strategies
- **Topic 2:** ALM as a Profit Centre and Value Creator
- **Topic 3:** Role of the ALCO Asset and Liability Committee in Governance
- **Topic 4:** ALM Reporting, IFRS/IAS Standards, and Compliance Practices
- **Topic 5:** Scenario Planning and Simulation Tools in ALM
- **Topic 6:** Case Study – Treasury and ALM Governance in Practice
- **Reflection & Review:** Strengthening governance and profitability through ALM

Day 5: Advanced ALM Applications & Future Outlook

- **Topic 1:** Advanced Modelling Tools Stochastic Models, VaR, EVE
- **Topic 2:** Economic Value Management and Capital Allocation Strategies
- **Topic 3:** ALM and Emerging Regulatory Trends IFRS 9, Solvency II, Basel IV
- **Topic 4:** Digital Transformation in ALM – AI, Analytics, and Automation
- **Topic 5:** Integrating ESG and Sustainability into ALM Frameworks
- **Topic 6:** Future Trends in Global Asset & Liability Management
- **Reflection & Review:** Designing forward-looking ALM strategies for resilience

FAQ

What specific qualifications or prerequisites are needed for participants before enrolling in the course?

No strict prerequisites are required. A background in banking, finance, or treasury is recommended to maximize the learning experience.

How long is each day's session, and is there a total number of hours required for the entire course?

Each session lasts approximately 4–5 hours, including breaks and interactive activities. The full program spans five days, totaling around 22–25 hours of instruction.

Is Funds Transfer Pricing FTP practical for smaller banks, or only for large institutions?

FTP can be adapted to the scale of any institution. Smaller banks can adopt simplified models that still enhance transparency, accountability, and profitability.

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How This Course is Different from Other ALM Courses

This program goes beyond theory by combining balance sheet management, risk-return optimization, liquidity and capital planning, and profitability strategies into one comprehensive curriculum. Unlike standard courses that focus mainly on compliance, this training empowers participants to build practical, forward-looking ALM frameworks that strengthen both stability and performance.

It emphasizes real-world applications, interactive exercises, and governance practices that prepare participants to adapt to regulatory shifts, market volatility, and the digital transformation of banking.