

MANAGING THE GROUP BALANCE SHEET

London : 22nd - 24th February 2012

London : 21st - 23rd November 2012

Course Description

This is an advanced course for ALM staff with at least two years experience of some aspect of balance sheet management who now wish to broaden their knowledge.

Less experienced staff may first wish to attend “Understanding Bank ALM” which covers the fundamentals of liquidity, interest risk and capital management. Although not essential, this is a highly desirable prerequisite.

The course runs over three days. The theme is understanding and managing balance sheet dynamics as the bank responds strategically to opportunities and threats in its business environment such as market disruption, regulatory/accounting change and mergers.

The course is structured around an extended case study which explores the risk and shareholder value implications of liquidity, funding and capital management. The course builds on recent events and continues to be updated to reflect the developing regulatory and market environment. The case study format requires active participation by course members in syndicate work, presentations and group discussion.

To support the case work there are taught sessions and practitioner inputs as well as pre-course reading.

Specific issues addressed during the course are:

- **Industry review and drivers of change**
- **Asset-led and liability-led banks : ALM issues**
- **Regulatory changes and current market conditions**
- **Merger issues**
- **Planning and stress testing**
- **Business model impact on ALM and shareholder value**

Course Design

Course members will be divided into syndicates at the beginning of the course. Each syndicate will be allocated a different bank which will provide the basis for the first part of the extended six-part case.

As the case develops new scenarios will be provided for successive parts.

Following the syndicate discussion of each Case Part there will be a plenary session to present and discuss conclusions.

The case study syndicate work will also be interleaved with **Plenary taught sessions** dealing with topics raised by the case work.

Because of the predominance of syndicate work, two tutors will be present throughout the three days.

Course Timetable

DAY I

- **Introduction and Overview**
- **Plenary : “Industry Review : Drivers of Change”**
- **Case Part 1:** Asset-led & liability-led bank ALM issues; evaluating strengths & weaknesses
- **Plenary : “Impact of Regulatory and Market Changes”**
- **Case Part 2:** Sustainable balance sheet

Course Timetable (continued)

DAY 2

- **Plenary : “ALM Impact of Bank Mergers”**
- **Case Part 3 :** Impact on : Business models
Capital
Liquidity
- **Plenary : “Taking the Business Forward”**
- **Case Part 4 :** Stress testing & planning
Resolution regime
Towards a living will
ALM: the heart of the Bank

DAY 3

- **Plenary : Business Models, Vickers Report**
- **Case Part 5 :** Revisit earlier conclusions; planning, managing
internal and external responses
- **Plenary : Bank Equity Valuation**
- **Plenary : “Product Market Links to Capital, Liquidity
and Shareholder Value”**
- **Case Part 6 :** Testing impact of business model changes on shareholder
value
- **Summary and Learning Points**



Course Tutors for November 2011 Event

Jim Byrne	Director, FSMD Ltd
John Matthews	Previously Head of ALM, Global Retail & Commercial Bank, Barclays
Martyn Hoccom	Head of Strategy, Group Treasury, RBS
Colin Johnson	Senior Manager, Group Balance Sheet Management, Lloyds Banking Group
Moorad Choudhry	Head of Business Treasury, GBM Treasury, RBS Global Banking & Markets
Richard Warren	Group Capital Management Director, Lloyds Banking Group
Russell Deyell	Head of Capital Management, Lloyds Banking Group
Bill Rickard	Head of Regulatory Development, Group Treasury, RBS
Michael Asad	Manager, Performance Measurement, Balance Sheet Management, RBS
David Whitehead	Group Asset & Liability Manager, Nationwide Building Society
Gordon Ibbotson	Director, FSMD Ltd
Richard Peck	Director, FSMD Ltd

Tick course: **22-24 February** **21-23 November**

Booking Details

To book a place, fill in the form below and fax or mail to FSMD at:

Lowry House, 12 Kennerley's Lane, Wilmslow, Cheshire SK9 5EQ

For enquiries, contact Caroline Dunn at FSMD

Tel: 01625 530050 **Fax:** 01625 523937 **Email:** caroline.dunn@fsmid.co.uk

Course fee : Members: £1,925 + (£385.00VAT) = £2,310.00 Non-members: £2,700 + (£540.00 VAT) = £3,240.00

Name _____ Job title _____

Company _____

Address _____

Email _____ Tel _____ Fax _____

Name of Authorising Manager _____

I enclose payment by cheque or Please invoice me/my company

I enclose a cheque for £ _____ made payable to FSMD Limited

Signature _____ Date _____

- **Cancellations received 30 days prior to course commencement will be eligible for a refund less administration charge of £50.**
- **After this time no refund can be made although a substitute delegate is acceptable.**
- **Postponement to a later event is possible until 20 days prior to the course provided a third party replacement can be found, eg from the waiting list, subject to an admin fee of £100. If no replacement can be found, then the fee is forfeit.**
- **FSMD reserves the right to cancel any of its courses. Either full refunds will be given OR a reserved place on the next available course.**