



MANAGING THE GROUP BALANCE SHEET

London : 24 - 26 November 2010

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 should first attend "Understanding Bank ALM" which covers the fundamentals of liquidity, interest risk and capital management., although this is not a prerequisite.

The course runs over three days. The theme is understanding and managing balance sheet dynamics as the bank reponds 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 and is continuously updated to reflect current conditions. 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**
- **Contingency planning for shock events**
- **Shareholder value links to ALM**

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 nine-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 I** : Asset-led & liability-led bank ALM issues, strengths & weaknesses, potential for growth
- **Plenary : “Impact of Regulatory and Market Changes” (I)**
- **Case Part 2**: Challenges and opportunities, ALM responses

Course Timetable (continued)

DAY 2

- **Plenary : “Impact of Regulatory and Market Changes” (2)**
- **Case Part 3** : Liquidity and capital specifics
- **Plenary : “ALM Impact of Bank Mergers”**
- **Case Part 4** : Impact on: Business model
Capital
Liquidity
Intra-group funding

DAY 3

- **Plenary : “Contingency Planning”**
- **Case Part 5** : Planning: managing internal and external responses
- **Plenary : “Business Models”**
- **Plenary : “Bank Equity Valuation”**
- **Case Part 6** : Mega Bank expecting the unexpected
- **Summary and Learning Points**



ASSET AND LIABILITY
MANAGEMENT ASSOCIATION

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Practitioners who participated in 2009 were:

Jim Byrne	Director, FSMD Ltd
Bill Rickard	Head of Strategy & Policy, Group Treasury, RBS
John Matthews	Head of ALM, Group Retail & Commercial, Barclays
Russell Deyell	Head of Corporate Management Lloyds Banking Group
Paul Stanley	Head of Group ALM, AIB Group
Richard Peck	Senior Consultant, FSMD Ltd
Richard Warren	Group Capital Strategy Director, Lloyds Banking Group
David Whitehead	Group Asset & Liability Manager, Nationwide Building Society
Gordon Ibbotson	Director, FSMD Ltd
Martyn Hoccom	Head of Group Balance Sheet, Group Treasury, RBS

Booking Details

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

Emerson Court, Alderley Road, Wilmslow, Cheshire SK9 1NX

For enquiries, contact Caroline Dunn at FSMD

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

Course fee : Members: £1,925 + VAT

Non-members: £2,700 + VAT

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 _____

To pay by BACs:

Bank: National Westminster Bank, FSMD Ltd.

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