

ADVANCED BANK ASSET - LIABILITY MANAGEMENT & FUNDS TRANSFER PRICING

“Mastering Advanced Techniques in Asset-Liability Management and Pricing to Enhance Financial Performance and Risk Control”

Schedule

Date	Venue	Fees (Face-to-Face)
23 - 27 Feb 2026	Dubai, UAE	USD 3495 per delegate

Introduction

Asset-Liability Management (ALM) and Funds Transfer Pricing (FTP) are critical components of financial institutions' strategies for managing risks related to liquidity, interest rate, and capital adequacy. ALM focuses on optimizing a bank's balance sheet to ensure profitability and regulatory compliance, while FTP ensures that internal pricing of funds is aligned with market rates, helping banks better manage their performance and profitability.

This 5-day course offers an advanced, in-depth exploration of ALM and FTP. Participants will learn how to implement and optimize ALM strategies, mitigate financial risks, and understand the principles of FTP in banking. The course also covers advanced risk management techniques, financial modeling, and tools for decision-making, aimed at improving a bank's overall financial performance and stability.

Objectives

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

- Understand the principles and advanced techniques of ALM and FTP
- Learn how to measure and manage risks, including liquidity, interest rate, and credit risk
- Develop and implement ALM strategies to optimize the bank's asset and liability structure
- Use FTP as a tool for internal pricing, performance measurement, and risk allocation
- Apply financial modeling to analyze ALM and FTP performance
- Enhance decision-making capabilities for effective balance sheet management and profitability optimization
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Why Attend

- Gain a comprehensive understanding of ALM and FTP concepts and best practices
- Learn advanced risk management techniques to safeguard financial stability
- Understand the financial modeling techniques used for ALM and FTP analysis
- Develop the skills to optimize asset-liability management and improve risk-adjusted returns
- Gain practical knowledge of the regulatory and compliance aspects related to ALM and FTP

Target Audience

This program is designed for:

- Bank risk managers, treasury managers, and finance professionals
- ALM and FTP specialists involved in managing the balance sheet and profitability of financial institutions
- Financial analysts, auditors, and consultants working in the banking sector
- Senior executives involved in strategic decision-making in asset-liability management
- Professionals seeking to deepen their understanding of ALM and FTP to enhance bank profitability and risk management

Individual Benefits

Key competencies that will be developed include:

- Proficiency in advanced ALM strategies for risk management and profitability optimization
- Expertise in Funds Transfer Pricing and how to apply it to internal bank operations
- Ability to use financial models to analyze and manage the bank's balance sheet
- Increased understanding of risk measurement and mitigation techniques
- Enhanced decision-making skills related to asset-liability management and internal pricing

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- More effective management of the bank's assets and liabilities, improving profitability and stability
- Better alignment of internal funds pricing with market rates and performance measurement
- Improved risk management strategies and reduced exposure to interest rate, liquidity, and credit risks
- Enhanced financial reporting and decision-making processes within the organization
- Strengthened compliance with regulatory requirements related to ALM and FTP

Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- **Strategy Briefings** - Advanced principles and techniques in ALM and FTP
- **Case Studies** - Real-world examples of ALM and FTP in the banking sector
- **Workshops** - Hands-on exercises in financial modeling and risk management strategies
- **Peer Exchange** - Group discussions on challenges, solutions, and best practices in ALM and FTP
- **Tools** - Financial models, risk management frameworks, and performance measurement templates

MAWA EVENTS

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Course Outline

Detailed 5-Day Course Outline

Training Hours: 7:30 AM – 3:30 PM Daily Format: 3–4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 – 02:00

DAY 1 – Introduction to ALM and Risk Management Concepts

• **Module 1: Introduction to Asset-Liability Management (ALM)** (07:30 – 09:30)

- What is ALM, and why is it crucial for financial institutions?
- The role of ALM in risk management and profitability
- Overview of ALM tools and techniques used by banks

• **Module 2: Key Risks in ALM: Liquidity, Interest Rate, and Credit Risk** (09:45 – 11:15)

- Types of risks in asset-liability management
- Measuring and managing liquidity risk, interest rate risk, and credit risk
- Understanding risk exposure and how to mitigate these risks in banking

• **Module 3: ALM Strategies for Financial Institutions** (11:30 – 01:00)

- Structuring the balance sheet to manage risk effectively
- Developing and implementing ALM strategies to optimize asset and liability composition
- Regulatory requirements and capital adequacy related to ALM

• **Module 4: Workshop – Analyzing a Bank’s Balance Sheet for ALM** (02:00 – 03:30)

- Participants analyze a bank’s balance sheet and develop an ALM strategy based on risk profile
- Group feedback and discussions on ALM approaches and strategies

DAY 2 – Funds Transfer Pricing (FTP) and Internal Pricing Techniques

• **Module 5: Introduction to Funds Transfer Pricing (FTP)** (07:30 – 09:30)

- What is FTP, and how does it work in the banking sector?
- The role of FTP in managing risk and measuring performance
- How FTP helps banks optimize profitability and allocate internal capital

• **Module 6: Pricing of Funds in Banking Operations** (09:45 – 11:15)

- Determining the internal pricing of funds: cost of funds, margins, and spreads
- The relationship between FTP, ALM, and overall bank profitability
- Techniques for managing the pricing of deposits, loans, and other banking products

• **Module 7: Implementing FTP in Bank Operations** (11:30 – 01:00)

- Steps to implement FTP effectively in a banking environment
- Challenges and solutions in setting up an FTP framework
- Best practices for monitoring and adjusting FTP rates

• **Module 8: Workshop – Developing an FTP Model for a Bank** (02:00 – 03:30)

- Participants create a basic FTP model for a hypothetical bank
- Group feedback and discussions on implementing and optimizing FTP systems

DAY 3 – Financial Modeling and Performance Measurement

• **Module 9: Financial Modeling for ALM and FTP** (07:30 – 09:30)

- Building financial models to analyze ALM and FTP performance
- Key financial ratios for measuring risk-adjusted returns
- Using models to forecast liquidity, interest rates, and funding requirements

• **Module 10: Measuring ALM and FTP Performance** (09:45 – 11:15)

- Key performance indicators (KPIs) for ALM and FTP success
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Performance metrics for liquidity management, profitability, and cost control

- Analyzing the effectiveness of ALM strategies and FTP pricing decisions
- **Module 11: Risk-adjusted Return on Capital (RAROC) and ALM** (11:30 – 01:00)
- Calculating RAROC and its importance in ALM and FTP decisions
- How to use RAROC to evaluate and optimize financial performance
- Integrating RAROC into the bank's strategic planning and decision-making
- **Module 12: Workshop – Financial Modeling for ALM and FTP** (02:00 – 03:30)
- Participants work through a case study to develop a financial model for ALM and FTP
- Group feedback and discussions on modeling techniques and financial assumptions

DAY 4 – Managing Risk and Regulatory Compliance

- **Module 13: Managing ALM and FTP Risks** (07:30 – 09:30)
- Risk mitigation strategies for ALM and FTP
- Hedging techniques to manage interest rate and liquidity risks
- Stress testing ALM and FTP strategies to assess resilience under adverse conditions
- **Module 14: Regulatory Compliance in ALM and FTP** (09:45 – 11:15)
- Understanding the regulatory environment for ALM and FTP: Basel III, Dodd-Frank, and others
- How regulatory changes affect ALM and FTP strategies
- Compliance reporting for ALM and FTP activities
- **Module 15: Managing Capital Adequacy in ALM** (11:30 – 01:00)
- Capital adequacy requirements for banks and their impact on ALM strategies
- Balancing profitability with regulatory capital requirements
- Tools for managing and optimizing capital in banking operations
- **Module 16: Workshop – Stress Testing ALM and FTP Strategies** (02:00 – 03:30)
- Participants conduct stress tests on their ALM and FTP models to assess risk resilience
- Group discussion on risk management strategies and capital optimization techniques

DAY 5 – Review, Final Case Study, and Action Plans

- **Module 17: Review of Key Concepts in ALM and FTP** (07:30 – 09:30)
- Recap of the key lessons and tools covered throughout the course
- Review of case studies, workshops, and strategies developed by participants
- **Module 18: Final Case Study – Implementing ALM and FTP in a Bank** (09:45 – 11:15)
- Participants work in groups to develop a comprehensive ALM and FTP strategy for a hypothetical bank
- Group presentations and feedback on strategies, financial models, and risk management techniques
- **Module 19: Developing Action Plans for Bank Implementation** (11:30 – 01:00)
- How to implement ALM and FTP strategies in a real-world banking environment
- Key takeaways and action steps for integrating ALM and FTP into daily operations
- **Module 20: Course Wrap-Up and Certification** (02:00 – 03:30)
- Final Q&A and course feedback
- Distribution of certificates of completion
- Closing remarks and future steps in ALM and FTP implementation

Certification

Participants will receive a **Certificate of Completion in Advanced Bank Asset-Liability Management & Funds Transfer Pricing**, validating their expertise in managing financial operations, risk, and profitability through advanced ALM and FTP techniques.

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