

## ASSET & LIABILITY MANAGEMENT (ALM)

*"Optimizing Balance Sheet Strategies to Manage Risk, Ensure Liquidity, and Maximize Profitability"*

### Schedule

Date	Venue	Fees (Face-to-Face)
04 - 06 Feb 2026	Kuala Lumpur, Malaysia	USD 2495 per delegate
28 - 30 Apr 2026	Dubai, UAE	USD 2495 per delegate
17 - 19 Jun 2026	Dubai, UAE	USD 2495 per delegate
04 - 06 Aug 2026	Doha, Qatar	USD 2495 per delegate
06 - 08 Oct 2026	Doha, Qatar	USD 2495 per delegate

► Available delivery methods: Face-to-Face & Online Training

### Introduction

Asset & Liability Management (ALM) is a foundational discipline in modern finance, enabling institutions to balance risk and return across their balance sheets. Whether for banks, insurance companies, or corporates, ALM is essential for managing liquidity, interest rate exposure, capital adequacy, and profitability in an increasingly volatile environment.

This intensive 3-day training course provides a practical, strategic understanding of ALM functions, tools, and frameworks. Participants will explore how to measure and control financial risks, align ALM policies with regulatory standards, and support sound decision-making to enhance financial sustainability.

### Objectives

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

- Understand the role and objectives of ALM in financial institutions
- Analyze the structure and sensitivities of balance sheet components
- Manage liquidity, funding gaps, and interest rate risks using ALM tools
- Apply techniques for capital planning, stress testing, and scenario analysis
- Align ALM practices with Basel regulations and enterprise risk frameworks

## Why Attend

- Gain insight into how ALM supports profitability and risk control
- Learn to build effective ALM reports and dashboards
- Strengthen your understanding of interest rate modeling and duration gaps
- Prepare for regulatory audits and compliance reviews
- Translate ALM analysis into actionable financial strategies

## Target Audience

This program is designed for:

- Treasury and finance professionals
- Risk managers and compliance officers
- Asset-liability committee (ALCO) members
- Bank executives and investment managers
- Finance professionals in insurance and large corporates

## Individual Benefits

Key competencies that will be developed include:

- Proficiency in ALM frameworks and key performance indicators
- Enhanced ability to analyze balance sheet mismatches and risks
- Knowledge of liquidity, capital, and interest rate risk tools
- Practical understanding of ALM modeling and decision-making
- Confidence in working with ALCO reports and internal stakeholders

## Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Improved alignment between balance sheet strategy and risk appetite
- Enhanced ability to manage market fluctuations and interest rate shifts
- More efficient funding and capital deployment
- Better regulatory compliance and reporting
- Stronger financial resilience and long-term planning

## Instructional Methodology

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

- Strategy Briefings - ALM frameworks, regulatory context, and financial modeling
- Case Studies - ALM decisions under different economic conditions
- Workshops - Liquidity gap modeling, rate sensitivity analysis, and ALCO reporting
- Peer Exchange - Group discussions on ALM challenges in different sectors
- Tools - Duration calculators, liquidity reports, and interest rate scenario templates

## Course Outline

### DETAILED 3-DAY COURSE OUTLINE

**Training Hours:** 07:30 AM – 03:30 PM **Daily Format:** 3-4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 – 02:00

#### Day 1: Foundations of Asset & Liability Management

- Module 1: Introduction to ALM (07:30 – 09:30) • ALM goals and strategic importance • Risk-return trade-offs in balance sheet management • Structure and responsibilities of the ALCO
- Module 2: Components of the Balance Sheet (09:45 – 11:15) • Assets vs. liabilities: behavior and classification • Liquidity profile, repricing gaps, and maturity mismatches • Off-balance sheet items and their impact
- Module 3: Interest Rate Risk in the Banking Book (11:30 – 01:00) • Rate sensitivity analysis and duration gap • Basis risk and embedded options • Impact of yield curve shifts
- Module 4: Workshop – Gap Analysis Simulation (02:00 – 03:30) • Hands-on analysis using sample bank balance sheet

#### Day 2: Risk Management Tools and ALM Modeling

- Module 1: Liquidity Risk Management (07:30 – 09:30) • Liquidity coverage ratio (LCR) and net stable funding ratio (NSFR) • Stress testing for funding scenarios • Cash flow laddering and maturity matching
- Module 2: Interest Rate Risk Modeling (09:45 – 11:15) • Static vs. dynamic modeling techniques • Scenario analysis and earnings-at-risk (EAR) • Value-at-risk (VaR) for IRRBB
- Module 3: Capital Planning and Funds Transfer Pricing (11:30 – 01:00) • Basel capital frameworks • Internal transfer pricing models • Linking ALM to performance measurement
- Module 4: Workshop – Liquidity Stress Testing (02:00 – 03:30) • Designing and interpreting stress test results

#### Day 3: ALM Governance, Strategy, and Compliance

- Module 1: ALM Policy and Governance Framework (07:30 – 09:30) • Roles of ALCO and risk committees • ALM policies and risk appetite statements • Regulatory expectations and disclosures
- Module 2: Regulatory Compliance and Basel III/IV (09:45 – 11:15) • ALM under Basel requirements • IRRBB reporting and supervisory review • ICAAP and internal audit role
- Module 3: Strategic Balance Sheet Management (11:30 – 01:00) • Business model alignment and optimization • Long-term balance sheet planning • Using ALM insights to guide strategy
- Module 4: Final Workshop – ALCO Reporting and Review (02:00 – 03:30) • Develop a sample ALCO report • Group presentations and feedback

## Certification

Participants will receive a Certificate of Completion in Asset & Liability Management (ALM), confirming their capability to manage liquidity, interest rate, and balance sheet risks while contributing to sound financial strategy and regulatory compliance.

## Why Choose MAWA Events

- **Global Expertise:** More than 17 years of experience in professional training and consulting.
- **Industry-Leading Faculty:** Courses delivered by seasoned professionals with hands-on experience.
- **Practical Insights:** Learn to turn theory into actionable strategies for real-world business impact.
- **Client-Focused Solutions:** Customized programs designed to achieve your organisation's unique goals.

### In-House / Customized Training

Interested in running this course for your team?

Please contact us:

TEL:

**+601116373203**

EMAIL:

**info@mawaevents.net**

## MAWA EVENTS

**Address:** No. 857, Block A2, Leisure Commerce Square - No 9., 46150 Petaling Jaya, Selangor, Malaysia

**Phone:** +601116373203 | **Email:** info@mawaevents.net

---



© Material published by MAWA Events shown here is copyrighted. All rights reserved. Any unauthorized copying, distribution, use, dissemination, downloading, storing (in any medium), transmission, reproduction or reliance in whole or any part of this course outline is prohibited and will constitute an infringement of copyright.