



410-P24-VE-1



Virtual



25 hours



EGP 5910

Course Description:

In this course, participants will learn the basic elements of banks' financial statement analysis and the role and impact of asset/liability management in executing bank strategies and enhancing bank profitability. This course will also cover the time value of money, the risk-return trade-off, liquidity risk, interest rate risk, as well as the regulatory framework with regard to capital adequacy.

Target Audience:

This program targets bank staff in the following departments: credit analysis, marketing, risk management, internal audit and compliance, treasury and back office, financial control, and information technology and management information systems as well as Bank examiners.

Course Objectives:

- Identify bank financial management issues.
- Define managing the overall structural interest rate risk.
- Explain liquidity risk management.
- Identify the good practices in terms of ALM organization and governance.
- Explain the main ALM tools.

Course Outline

Module One: Bank Financial Management Issues

Session one: Bank Financial Management Issues

- Overall of financial the system
- Market intermediaries
- Commercial banks
- Investment banks
- Asset managers
- Assignment

Session two: How to analyze the balance sheet & Income Statement

- How to analyze the balance sheet
- How to analyze the Income statement
- Sources and types of risks
- Liquidity risk
- Main source of default
- Assignment

Module Two: Managing the Overall Structural Interest Rate Risk

Session One: Interest Rate Risk

- Interest rate risk definitions / measurement / effect



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- Main ALM principles
- Assignment

Session Two: Basel Committee

- Equity
- Detail of Basel committee's proposal
- Managing risk
- Assignment

Module Three: Liquidity Risk Management

Session One: Liquidity Risk

- Main liquidity issues
- Off balance sheet
- Types of liquidity risk
- Liquidity gaps
- Assignment

Session Two: Funding & Liquidity Contingency Plan

- Manage the funding plan
- Liquidity contingency plan
- LCR
- Assignment

Module Four: Good practices in terms of ALM organization and governance

Session One: Good practices in terms of ALM organization and governance

- Define the bank's risk appetite
- ALM organization
- Risk management principle
- ALCO – ALM committee
- Strategic / short term function in treasury management
- FTP (principles / objectives / components / advantages)
- Matched maturity approach (commercial margin – financial margin)
- Assignment

Module Five: The Main ALM Tools

Session One: The Main ALM Tools

- The main ALM tools.
- The role of finance management.
- The new paradigm for the banks.
- The new banking model.
- Originate to Distribute.
- Roles FTP play in a bank
- Assignment



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Assessment Strategy

- 80 % assignments between sessions
- 20% participation
- Cut off score is 60% of total grade which is "100"

Upon Successful Completion of this Course, participants will obtain:

2.3 CEUs

Course Language:

English

Prerequisites:

Intermediate level of English language