ASSET AND LIABILITY MANAGEMENT COURSE

DATE	**October 15 – 16, 2026**
TIME	**9.00am – 3.00pm Daily**
COST	**N295,500.00 online & N350,500 onsite per participant (Excl. of all Taxes)**
VENUE	**Blended Class**

The following delegates will find the workshop beneficial:

Officers involved in functioning on Both sides of the Balance Sheet	*Branch Managers of Banks, Financial and Corporate Organisations*
ALCO Members	*Internal Auditors/Compliance Officers*
Investment/Risk Managers	*Heads of Department/ Strategic Planners*

COURSE OBJECTIVES

At the end of the programme, the participants would be able to:

- Identify ways of measuring, assessing and managing all forms of risk exposure.
- Apply skills to manage asset-liability more efficiently in a competitive environment
- Acquire the innovative and creative techniques of managing assets and liabilities in a financial institution’s balance sheet
- Identify samples of best practices in risk reporting

COURSE OUTLINE

- **Asset and Liability Management: Overview**
    - Introduction
    - Requirement for effective ALM – Return on Equity (ROE)
    - ALCO: Composition and Objective
    - Techniques & Strategies
    - Implementation of ALM Policies
    - Transfer Pricing
    - Regulatory Issues – Capital Adequacy
    - Loan Pricing

- **ALM Mathematics**
    - Pricing Securities
    - Mathematics of Interest rate Volatility
    - Duration and Price Volatility
    - Money Market Yields
    - Rationalization of Interest rate
    - Inflation and Interest Rate levels
    - Managing Interest Rate Risk
    - GAP Analysis
    - GAP Versus Duration Models
    - Rate Sensitivity Analysis
    - Earnings at Risk

- **ALM and Risk Management Tools**
    - Derivatives
    - Forward-based derivatives
    - Swaps
    - Futures and Options
    - Impact of Derivatives

- **Liquidity Management**
    - Components and Measures of Liquidity
    - Cash and Liquidity Requirements
    - Liquidity versus Profitability
    - Liquidity Risk
    - Gap Analysis
    - Planning your Liquidity Risk Characteristics

- **Determination of Cost of Funds**
    - Evaluating Cost of Funds
    - Marginal Cost Concept
    - Marginal Cost in Transfer Pricing
    - Controlling Balance Sheet Cost

- **The Balance Sheet**
    - Structure, Complexity and Analysis
    - Off Balance Sheet Activities
    - Impact of CBN circular on BA’s and CP’s
    - Asset Securitization
    - Non-Interest Bearing Assets

- **Strategic ALM**
  - Contingency Plan
  - Distress and Capital Management
  - Debt Vs Equity
- **Management Information Requirement**
  - Treasury Management
  - ALM Reports
  - Interpreting the Reports

The faculty is drawn from our pool of facilitators (click here for full details)

Kindly forward your nomination(s) to mmanhq@fmda.com.ng and payment can be made to the following account before the commencement date of training:

Account Name:	Financial Markets Dealers Association
Bank:	GTBank
Account Number:	0001272210
Branch:	Adeola Odeku, Victoria Island, Lagos.
Sort Code:	058152010.

For further information/Registration, please call Chris on 08023548999 or 08079779911.

Thank you.