



Asset Liability Management at Banks

٢٠١٤/٤/٣٦ - ٢٢

رام الله / فلسطين



<http://www.pbi.ps>

training@pbi.ps

+972 2 297 1003

Program Name	Asset Liability Management at Banks
	إدارة الموجودات والمطروبات في البنوك
Start Date	2019/09/22
End Date	2019/09/26
Time	Full Days
Fees	USD 1150 per participant
Registration Deadline	2019/09/12
Language	اللغة الأساسية هي اللغة العربية
State	Palestine
Location	Ramallah
Targeted Audience	<ul style="list-style-type: none"> • Risk Management • Credit officers • Operations officers • Treasurers • Investment portfolio managers • Finance officers • Strategic planning officers • Organizations and Methods officers • Regulators • Internal Audit
Introduction	<p>Asset / Liability Management (ALM) is a process to manage the composition and pricing of the assets, liabilities and off balance sheet exposures with the aim to control the bank's risks (credit, market, liquidity and operations). It was pioneered by financial institutions during the 1970s as interest rates became increasingly volatile. The process is at the crossroads between risk management & strategic planning. The central</p>

	<p>theme of ALM is the coordinated – and not piecemeal – management of a bank's entire balance sheet. The ALM planning tool has evolved from the simple idea of maturity-matching of assets and liabilities across time buckets into a framework using sophisticated duration matching, variable rate pricing & static / dynamic simulations.</p>
Goals	<p>The goal of asset/liability management (ALM) is to properly manage the risk related to changes in interest rates, the mix of balance sheet assets and liabilities, the holding of foreign currencies, and the use of derivatives. These risks should be managed in a manner that contributes adequately to earnings and limits risk to the financial margin and shareholders' equity.</p> <p>Proper management of asset/liability risk is facilitated through board approved policy, which sets limits on asset and liability mix, as well as the level of interest rate risk and foreign currency risk to which the institution is willing to expose itself. Policy should also set out guidelines for the pricing, term and maturity of loans and deposits. The use of derivatives, if any, should also be controlled by policy, which should state among other things that derivatives must only be used to limit interest rate risk and must never be used for speculative or investment purposes.</p>
Outcomes	<p>The participants in this 5-day workshop will obtain a clear understanding and discussion of the following topics:</p> <ul style="list-style-type: none"> • لمحة عامة عن إدارة الموجودات والمطلوبات في البنوك • حوكمة إدارة الموجودات والمطلوبات في البنوك • نطاق إدارة الموجودات والمطلوبات في البنوك • إدارة مخاطر تقلبات أسعار الفائدة • الاحتياط لمخاطر تقلبات أسعار الفائدة • Hedging the interest rate risk: • إدارة مخاطر السيولة

	<ul style="list-style-type: none"> • Funding Management: إدارة التمويل • Capital Management: إدارة رأس المال • Profit Planning & Growth: تخطيط الربح والنمو
	<p><u>ال يوم الأول:</u></p> <ul style="list-style-type: none"> • Overview of the ALM at Banks: لمحه عامة عن إدارة الموجودات والمطلوبات في البنوك • Governance of ALM at Banks: حوكمة إدارة الموجودات والمطلوبات في البنوك • Scope of ALM at Banks: نطاق إدارة الموجودات والمطلوبات في البنوك • Interest Rate Risk Management via the Static and Dynamic Gaps: إدارة مخاطر تقلبات أسعار الفائدة عبر الفجوة الثابتة والفجوة الديناميكية
Topics	<p><u>ال يوم الثاني:</u></p> <ul style="list-style-type: none"> • Interest Rate Risk Management via the Duration Gap: إدارة مخاطر تقلبات أسعار الفائدة عبر الفجوة الزمنية • Hedging the Interest Rate Risk: الإحتياط لمخاطر تقلبات أسعار الفائدة
	<p><u>ال يوم الثالث:</u></p> <ul style="list-style-type: none"> • Liquidity Risk Management: إدارة مخاطر السيولة
	<p><u>ال يوم الرابع:</u></p> <ul style="list-style-type: none"> • Funding Management: إدارة التمويل • Capital Management – Credit Risk: إدارة رأس المال - مخاطر الإنتمان • Capital Management – Market Risk: إدارة رأس المال - مخاطر السوق

	<p><u>ال يوم الخامس:</u></p> <ul style="list-style-type: none"> • Capital Management – Operational Risk: إدارة رأس المال - المخاطر التشغيلية • Profit Planning & Growth: تخطيط الربح والنمو 						
Trainer	<p>Mr. Adam Mansour , Expert and Consultant:</p> <p><u>Professional Profile:</u> A seasoned banking professional with thirty-two years of experience at major financial institutions in the United States and the Middle East and solid achievements in the areas of:</p> <table> <tbody> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Compliance /AML / CFT/ Sanctions • Risk Management • Branch Management & Operations • Investment Portfolio Management • Capital Markets Development </td> <td style="vertical-align: top;"> FATCA Asset / Liability Management Treasury Administration Balance Sheet Re-Structuring Team Management & </td> </tr> </tbody> </table> <p><u>Work Experience:</u></p> <table> <tbody> <tr> <td style="vertical-align: top;"> <i>Independent Financial Consultant</i> </td> <td style="vertical-align: top;"> <i>August 2017 – Present</i> </td> </tr> <tr> <td style="vertical-align: top;"> <i>A.M. Financial Consulting</i> </td> <td style="vertical-align: top;"> <i>Beirut, Lebanon</i> </td> </tr> </tbody> </table> <p>A.M. Financial Consulting delivers consulting and training services to financial institutions and central banks in the Middle East region. As an independent consultant, Mr. Mansour helps design and implement best-in-class strategies, policies, and controls to manage the balance sheet's risks (credit, market, liquidity and operational). A special emphasis is placed on the compliance risks (AML / CFT) to protect against illicit financing threats</p>	<ul style="list-style-type: none"> • Compliance /AML / CFT/ Sanctions • Risk Management • Branch Management & Operations • Investment Portfolio Management • Capital Markets Development 	FATCA Asset / Liability Management Treasury Administration Balance Sheet Re-Structuring Team Management &	<i>Independent Financial Consultant</i>	<i>August 2017 – Present</i>	<i>A.M. Financial Consulting</i>	<i>Beirut, Lebanon</i>
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<i>Independent Financial Consultant</i>	<i>August 2017 – Present</i>						
<i>A.M. Financial Consulting</i>	<i>Beirut, Lebanon</i>						

with a solid commitment to keeping money launderers, sanctions targets, corrupt officials, terrorist networks, and weapons proliferators out of the global financial system. This is accompanied with the appropriate on and off-site training to implement these strategies, policies and controls using his experience at top notch financial institutions in the United States, Saudi Arabia and Lebanon.

Advisor to the General Manager August 2015 – August 2017

First National Bank *Beirut, Lebanon*

Advised the general manager of the bank on strategic issues related to risk management and compliance.

Group Chief Compliance Officer / Compliance & Review May 2009 – August 2015

First National Bank *Beirut, Lebanon*

Established and managed the Compliance & Review Department (CRD) centralizing the compliance, anti-money laundering and controls processes across the bank and its subsidiaries to help the organization achieve its governance, regulatory and profitability goals with transparency, independence and integrity. The CRD encompassed the development, implementation and monitoring of policies, procedures, processes and tasks to ensure efficiency of operations, quality of internal / external reporting and compliance with applicable local and international laws and regulations. The CRD also established and managed the FATCA Project Management Office (PMO) fully meeting the first phases of the FATCA reporting requirements to the U.S. Treasury with minimal outside consulting help.

Senior Manager / Chief Risk Officer *October 2004 – May 2009*

First National Bank *Beirut, Lebanon*

Created the risk management division and managed a team of 12 professional staff responsible for the balance sheet's risks (Credit, Operations, Market and

Liquidity) as well as for the Credit Administration Unit meeting successfully all the regulatory and the Bank's requirements with rave reviews from the regulators, internal and external auditors.

*Senior Manager / Vice President
2004*

February 2000 – February

Riyad Bank

Riyadh, Saudi Arabia

Managed a team of 8 professional staff with the major achievements in the:

- Implementation of a funds transfer pricing system to assesses accurately the contribution of each area thus enhancing the return on equity by 2 percentage points;
- Management of the day-to-day administration of Treasury and acting as the key person to address and resolve issues with IT, Internal Audit, Risk Management and Finance contributing considerably to exceeding the budget target by approximately 20% over two consecutive years;
- Implementation of the balance sheet re-structuring strategies enhancing profitability;
- Formulation of new and simpler internal policies, processes, procedures, workflows, operations and monitoring systems for Treasury and Finance exceeding the budget targets in 3 consecutive years;
- Negotiation and implementation of Service Level Agreements with internal and external vendors slashing the cost by 15%;
- Chairing and participating in critical committees for the retail and wholesale franchises of the Bank increasing deposits by 12% annually.

*Senior Manager, Asset / Liability Management & Strategic Planning
Dec. 1994 – Dec. 1998*

Saudi Fransi Bank

Riyadh, Saudi Arabia

Managed a team of 8 highly skilled professionals to develop, implement and monitor interest rate risk and liquidity strategies, procedures and investment analysis for the entire balance sheet of the Bank. Specifically:

- Restructured the balance sheet successfully tripling the net income of the Bank in 3 years;
- Managed actively a \$2.5 billion investment portfolio including American / European fixed income securities, Saudi Government Development Bonds (SGDBs) and emerging markets securities with a return of over 15% annually;
- Implemented successfully a major asset/liability simulation model to assess the balance sheet's risks;
- Participated actively in the Executive Committee to re-structure the major areas of the bank; and,
- Established and monitored risk limits for the balance sheet and trading activities.

Senior Consultant

1993 - 1994

Treasury Services Corporation.

Santa Monica, California

Managed relationships with client banks involving cost allocations, product profitability, transfer pricing, asset / liability modeling and systems analysis as well as training of staff meeting the targets set by management.

Manager, Asset / Liability Management

1991 – 1992

BankAmerica Financial Service

San Diego, California

Analyzed and managed a portfolio of \$1.5 billion of short, medium and long term collateralized corporate debt as well as provided monthly analytical reports for senior management. Moreover:

- Developed and recommended funding strategies to quantify the cost/benefit tradeoffs of three alternative rate scenarios;
- Reconciled and improved the quality of information for the three major financial reports within four months reducing preparation time by 50%; and,
- Developed a strategy to increase the collateral efficiency by 25% and reduced the borrowing cost by 1% on the \$1.5 billion debt portfolio.

Assistant Vice President, Finance

1988 – 1991

Santa Barbara Savings
California

Santa Barbara,

Designed and established processes, models and policies to evaluate and streamline operations in the retail and wholesale areas of the bank. Major tasks:

- Developed and implemented pricing and profitability models and strategies resulting in savings of \$3 million annually in interest expense;
- Collaborated with the marketing team to develop, price and monitor new products resulting in increased deposits of \$100 million;
- Assisted in the liquidity management of \$2 billion portfolio;
- Worked closely with regional and branch managers to retain and increase deposits by \$150 million in 1 year; and,
- Negotiated successfully with prospective buyers of the retail franchise tripling the sales premium.

Manager, Financial Analysis & Planning

1985 – 1988

Pima Savings

Tucson, Arizona

Occupied positions of increasing responsibilities starting as a branch management trainee and quickly promoted to the position of the manager of the Financial Analysis and Planning Department. Tasks concentrated around:

- Collaborating with the investment team by researching and recommending buy/sell strategies resulting in annual profits of up to \$12 million;
- Building and executing a funding optimization model using linear programming to decrease total borrowing cost by \$135 million annually; and,
- Managing a \$500 million portfolio of risk controlled arbitrage generating an annual rate of return of 18%.

Training and Lecturing Experience:

I have designed modules and training programs on the balance sheet's risk management (credit, market liquidity & operational), FATCA, economic sanctions, economic crime, Basel Accords, AML / CFT, asset / liability management, funds transfer pricing, portfolio management, treasury operations, capital markets, financial regulations and branch management. These programs were tailored to staff, managers, senior management and board members to ensure well-informed decisions are made at all levels of the institution.

The training forums included: Cambridge University, World Union of Arab Banks, The Banking Institute in Saudi Arabia, Sendero Corporation in the United States and the Institute of Financial Education in the United States. This is in addition to the training conducted internally at the banks I worked for.

Education: Graduated with high distinction at the University of Arizona in Tucson, Arizona.

MASTERS OF ART in Economics and Finance **BACHELOR OF SCIENCES** in Business Economics

PERSONAL

Married with two children

US citizen

Excellent writing and presentation skills
Arabic, and French)

Multi-lingual (English,