



**ALMA**  
ASSET & LIABILITY MANAGEMENT ASSOCIATION

**FOUNDATIONS**

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Liquidity & Funding

**COURSE GUIDE**

April 2025



This Introduction to Liquidity and Funding course will be offered as two days of face-to-face teaching. The course will provide an overview of the basics of liquidity and funding. It will explain how these areas are typically managed and controlled covering both internal and regulatory liquidity and funding ratios. Current industry practitioners provide examples and lead discussions to bring key topics to life and explain current areas of industry focus.

We will also focus on the Internal Liquidity Adequacy Assessment Process (ILAAP). As well as providing a useful outline of the ILAAP, examples of topics covered in more detail are liquidity stress testing and how to manage the ILAAP process. Industry practitioners provide case study examples and lead discussions to illustrate some areas of current best practice.

No prior knowledge is required or assumed.

## Who should attend?

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The course is aimed both at those new to a role in liquidity and funding management itself and those working in other functions who seek a general overview of liquidity and funding topics. It may be of interest to those working in other areas of Treasury management, Finance, Audit and IT as well as colleagues with a governance responsibility for these areas.

Students will find the course a solid foundation for attending further ALMA events and training courses, including the Certificate of Banking Asset and Liability Management (CertBALM®).

## Course Outline

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### Key Concepts

- Liquidity and funding aspects of the balance sheet.
- Traditional liquidity and funding measures.
- Regulatory requirements relating to liquidity and funding including Pillar 2 topics.
- Managing the Liquidity Coverage Ratio, Net Stable Funding Ratio and other measures.
- Aspects of a typical liquidity governance framework.
- Practical discussions involving current industry practitioners outlining different business models and how they manage liquidity and funding.



## **Introduction of the ILAAP as well as covering a number of topics of current industry interest in more detail**

The format will continue to be interactive sessions. Additional focus areas include the following:

- Contents and process of an Internal Liquidity Adequacy Assessment Process (ILAAP) plus areas of current industry focus.
- Liquidity stress testing and the link to risk appetite.
- Pillar 2 for liquidity.
- Industry practitioners will again bring the discussions to life with their experiences across the range of liquidity and funding topics covered on the course.
- This course is aimed at those relatively new to these topics and is of potential interest to those working in Treasury, ALM, Risk and Audit functions as well as those in other areas interested in increasing their understanding of these key topics.
- This course introduces a range of key concepts and practices that can then be further developed by studying the Certificate in Bank ALM (CertBALM<sup>®</sup>) qualification.

## **Course Leader – Janet Walton (CertBALM<sup>®</sup>)**

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**Janet Walton** currently works as an independent consultant on liquidity related topics. Recently she has worked for clients on both ILAAP QA review and the liquidity aspects of Solvent Wind Down. Prior to this she worked with AxiomSL focusing on the development of their liquidity management and regulatory reporting solutions.

Janet worked at JPMorgan Chase until June 2015 in a wide variety of roles over 17 years covering Middle Office, Operational Risk, Business Management and for the last 6 years she was the Regional Head of Liquidity Management for Europe.

Janet qualified as a chartered accountant with Ernst & Young working with them in both Birmingham and the Cayman Islands after obtaining her degree in mathematics from the University of Warwick. She also successfully completed the UK ALMA CertBALM<sup>®</sup> qualification in May 2017.



## Course Fees

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Member Fees: £1,210 plus VAT (*including printed course material which you will receive on the first day of the course*)

Member Fees: £1,170 plus VAT (*course material can be downloaded in advance from the ALMA website but no printed material will be provided*)

Non-member Fees: £1,540 +plus VAT (*including printed course material which you will receive on the first day of the course*)

Non-member Fees: £1,500 plus VAT (*course material can be downloaded in advance from the ALMA website but no printed material will be provided*)

## Venue

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Etc. Venues, Fenchurch Place, London.

## Booking / Enquiries

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Please email to [info@ukalma.org.uk](mailto:info@ukalma.org.uk) or visit the UK ALMA website, [www.ukalma.org.uk](http://www.ukalma.org.uk)