

## TRAINING :

# GAP & DURATION ANALYSIS FOR BANK ASSETS - LIABILITY MANAGEMENT

### PESERTA TRAINING :

- a. Auditor
- b. Compliance
- c. Risk Management
- d. Operation
- e. Dealer
- f. Staf dan Pejabat di lingkungan Treasury
- g. Pejabat lain yang berminat
- h. Akademisi



### BENEFIT TRAINING :

Setelah mengikuti training ini diharapkan peserta dapat :

- Memahami fungsi dan tugas ALMA dalam berbagai jenis organisasi perbankan.
- Memahami Berbagai risiko yang harus dikelola oleh ALMA
- Memahami tehnik pengelolaan risiko yang mungkin timbul
- Memahami Interest pricing dan interest rate forward looking.
- Memahami tehnik modeling untuk forecasting pergerakan tingkat suku bunga.
- Memahami Tehnik membentuk portfolio investasi untuk kebutuhan income dan likuiditas.
- Memahami duration analysis sebagai salah satu cara untuk mempertimbangkan pembentukan portofolio.
- Memahami fungsi manajemen likuiditas yang efisien.

### SYLLABUS DAN POKOK BAHASAN :

#### I. THE ECONOMY AND MARKET CHANGE

- Global Economy
- Interest rate trend
- FX and G7 currencies
- Domestic Economy



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Future  
Positive  
Value

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#### II. ALM OVERVIEW

- Bank Balance sheet
- Bank Profit and loss
- Why ALMA
- Tools used by Bank for ALM
  - ALM information system
  - ALM organization
  - ALM Process
- The bank fund flows and the Treasury function
- ALM missions
- Bank Risk and Risk managed under ALM

#### III. GAP MANAGEMENT

- Liquidity risk & Liquidity Management
- Interest rate risk & interest rate risk management
- Gap management
- Gap management purposes
- Rate sensitive assets (RSA)
- Rate sensitive liabilities (RSL)
- RSA VS RSL

#### IV. DURATION GAP

- Macaulay duration concept
- Maturity gap VS Duration gap
- Balance sheet immunization and interest rate risk

#### V. PRICING TECHNIQUE AND STRATEGY

- Strategic pricing decision by ALM
- Cost of Fund (COF) dan Base Lending Rate (BLR)
- Factors influence COF
- Cost of Fund calculation method
- Loan Pricing

#### VI. ALM STRATEGY

- Investment Strategy and Portfolio Management
  - HTM and AFS Composition
- Funding Strategy
- Pricing Strategy
- Hedging Strategy
- Residual value

#### VII. REAL CASE STUDY

- Real case study and discussion