



FINANCE  *TRAINER*[®]

ACI Poland

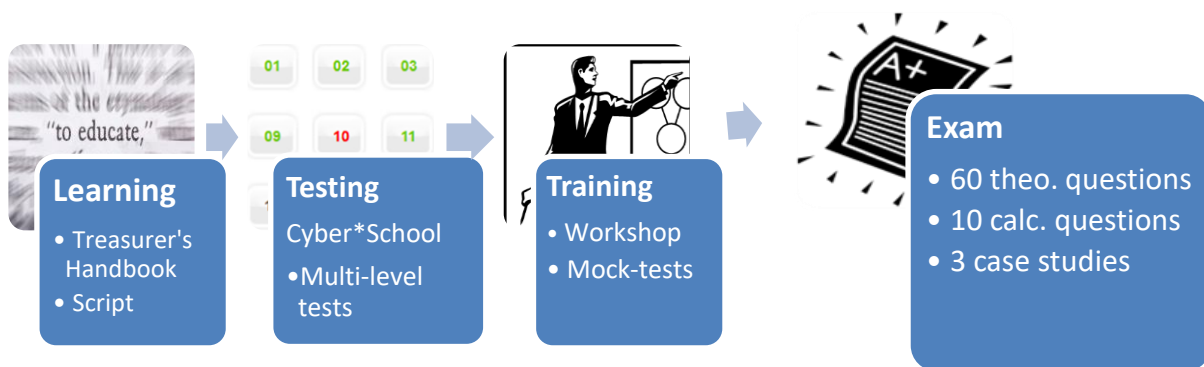
ALM education + Exam
Offer

Dec 2016

About Finance Trainer

Finance Trainer is a training and consulting company specialized in the fields of asset and liability management, risk management, total bank management and financial markets with offices in Austria and Luxembourg. Finance Trainer has been providing bankers from Europe and all over the world with state-of-the-art knowledge through seminars, online-learning programmes, symposia and in consulting projects since its foundation in 1986.

Finance Trainer Tools & Teaching Methodologies



Cyber*School (e-learning platform)

The Finance Trainer Cyber*School has turned out to be the maybe most efficient training method. Available since 1996, it is perfect for laying the foundations in a particular field. Via answering questions (aided by the accompanying answers and explanations and comprehensive scripts) Cyber*Schools embody the Finance Trainer motto of „playful learning“. Cyber*Schools are accessible from everywhere at all times via the internet; workload and tempo can be individually chosen. Learners get instant feedback to monitor their progress; a qualified Cyber*Trainer answers questions as they arise.

Workshop (on-site)

Specialized seminars provide the participants with many examples and rules for a systematic approach to complex questions on the ACI exam. It is usually organized by local ACI organization during the running Cyber*School preparation, so that the participants of the whole group can question the most important topics and calculations, as well as try some mock tests before their real exam.

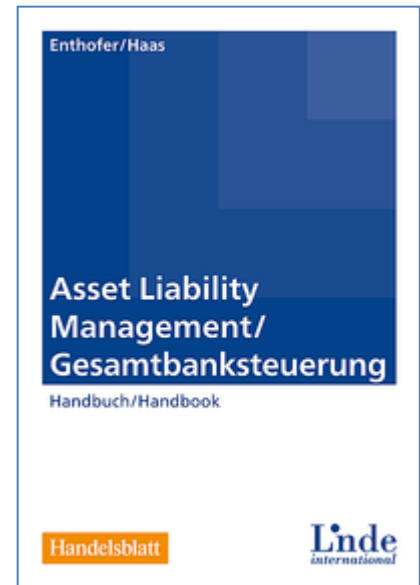
ALM Handbook

Assets and Liabilities Management: A Practitioner 's Guide

A handbook on Asset Liability Management (ALM) and Total Bank Management (TBM) is expected to fulfil the following challenges:

- To give an overview on organization, tasks, processes, interfaces and regulation
- To offer Know How on ALM/TBM Instruments and techniques of application.

The ALM Handbook is available both in print as well as in e-book version.



Contents and Targets

ALM Cyber*School (without financial markets instruments)

(approx. 48 hours of study, script + 670 questions and explanations)

Asset liability management (ALM) plays a central role in generating returns in banks. This role has become even more prominent through CRD/CRR and Basel 3. Therefore, a comprehensive knowledge of the workings of ALM and their consequences on the bank's overall result is vital for all ALM and support staff.

While traditionally ALM was mostly seen as managing interest risk, currently topics such as liquidity management and pricing (liquidity transfer price), management of the bond portfolio (liquid assets), ICAAP and equity as well as managing returns under IFRS are major ALM tasks.

The ALM Cyber*School offers a comprehensive overview on the management concept, the legal and regulatory framework and the instruments and implementation strategies in a modern ALM:

- **Bank management basics**
Bank controlling; the central role of transfer prices for risk management in ALM; the role of transfer prices in calculating the result of the customer and risk business; consequences of the market rate model as a basis for setting transfer prices
- **Measuring risk**
Statistical background for modern risk measurement models; types of risk; risk

measurement models for market, liquidity and credit risk; tasks, competencies and responsibilities of back office, mid office, front office and ALM in measuring risk

- **Legal framework**

Basel 2/3 equity requirements for credit risks; equity requirements for market risks in the trading book; new liquidity ratios (LCR/NSFR); leverage ratio; replacement risk and CVA for derivatives; netting agreements; ICAAP process; going concern, gone concern and stress in the context of risk-bearing capacity and risk measurement; pillar 2 minimal requirements for credit, liquidity and market risk; principles and consequences of IFRS accounting and the IAS framework for hedge accounting

Exam Preparation Workshop

During the workshop, the lecturer will focus on application of the acquired ALM knowledge in case studies. The ALM Management using instruments and consideration of valuation rules and the regulatory Framework will be also discussed. The most emphasis will be given on the exam coaching.

- ▶ Pricing, conventions and calculation on Bonds and Fixed Income, Futures, IR Swaps, OIS, CC Swaps
- ▶ Model calculations questions and solutions
- ▶ The architecture of IR management in ALM
- ▶ The capital commitment and liquidity mapping
- ▶ Case studies
 - IR mapping of balance sheet
 - IR Gap construction
 - P&L calculations
 - Modelling other Assets and Liabilities
 - LQ mapping of balance sheet
 - IR Gap construction
 - LQ risk/profit calculation

EXAM

2nd day of workshop in the afternoon (duration 3 hours):

- Start: 1pm
- End: 4 pm

Everybody must have the valid ID card to proof the identity.

Formula sheet (Attachment)

If you want to use the formula sheet attached, please bring a printed version to the workshop and exam. We allow to use it during the exam.



Formelsammlung_CA
LM ENG.pdf

Exam Test Format:

The written exam is 3 hours and includes questions from all modules and is set up as follows:

- Theoretical Cyber*School questions: à 1 point
- Arithmetic and calculation examples: à 3 points
- 3 case studies: à 15 points

In order to pass the exam, you need more than 60%, to pass the exam with merit you need more than 75%, to pass the exam with distinction you need more than 85%.

We recommend to work with the Cyber*School as well as go through all documents from the past modules/seminars. That way the participants will be able to ask the trainer questions and he will be able to help them with any difficulties that may have occurred. Example questions and case studies will be worked on the workshop, in order to offer perfect exam preparation.

Technical equipment:

For the workshop and exam everybody will need a calculator as well as OWN LAPTOP (with Excel).

Target group

- ▶ ALM and Treasury professionals

Scope of services

- ▶ Pre-course e-learning Cyber*Preparation (duration: 6 months)
- ▶ PDF Cyber*School script, Cyber*School online tests, Cyber*School Final Test
- ▶ Preparation and holding of the workshop (2 days)
- ▶ Case studies
- ▶ Language: English
- ▶ Location: on-site
- ▶ Trainers: P. Haas or M. Macko
- ▶ N° participants: recommended 15, max 18, min. 10
- ▶ Date: to be agreed (suggestion Sept 2017)

Finance Trainer will provide our full commitment for successful realization of suggested ACI education programme, so that the participants can successfully pass their exams and afterwards apply the know-how acquired in their daily work.



Martin Macko
Partner and Managing Director
Bearing s.r.o., Zochova 6-8, 81103 Bratislava
Business partner of Finance Trainer International
Mob: +421 905 231 100
Tel: +43 1 545 52 77 19 (Vienna)
www.financetrainer.com

Attachments:

Lecturers' profiles

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Prices are subject to alteration without notice.

Lecturer's profiles

Patrick Haas



Partner Finance Trainer

_Degrees & Certificates & Lectures

- ▶ Titulaire d'une maîtrise en sciences économiques (equiv. to MSc), focus on money and finance, Université de Strasbourg, France (1976 - 1980)
- ▶ Postgraduate diploma in Operations Research - Institute of Advanced Studies, Vienna (1981 - 1983)
- ▶ Holder of ACI Diploma & The Model Code
- ▶ Lecturer on banking and finance at the University of Applied Sciences bfi Vienna
- ▶ Development of several successful and highly demanded certification programmes; e.g. Certified Asset Liability Manager; Banking Certificate; Corporate Treasury Certificate; Certified Retail Risk Manager

_ Professional experience

- ▶ 1982 – 1986: Herba AG Vienna, implementation of a controlling and management information system
- ▶ Since 1986: funding partner of Finance Trainer International GmbH
- ▶ 1987-1995: Lecturer on Total Bank Management at the Vienna University of Economics and Business Administration

_Banking experience

- ▶ Installing Transfer Price Systems for interest, liquidity and credit
- ▶ Responsible for product development and quality assurance in the fields of Credits & Markets
- ▶ Installing Risk Measurement and Limits on total bank level
- ▶ Implementing regulatory requirements (Basel 2/3, IFRS, LCR/NSFR)
- ▶ Installing Flow Books in ALM and optimizing flow returns

_Professional competence

- ▶ Trading strategies
- ▶ Risk management
- ▶ Capital market pricing
- ▶ Credit risk management



Martin Macko

Founding Partner and Managing Director, Bearing s.r.o.

Extensive experience in Bank Management, Treasury & Financial Markets, ACI exam, Market Risk Management, Assets and Liabilities Management, Bank regulation, Private banking, Corporate Sales. Direct long-year experience as lecturer, as well as consultant and lead of education projects in above mentioned areas.

Specialties: Trainings, Consulting and Coaching in Treasury, ACI exams, Financial Markets, Assets&Liability Management, Market Risk Management, Bank Management, Private Banking

Education, Certifications

- ▶ 2003 - ACI Dipl. - ACI - The Financial Markets Association
- ▶ 1994 - Ing. (equiv. to MSc) - Slovak Technical University, Bratislava
- ▶ 1992 - State Language School (German Language)

Experience

- ▶ 1994 – 1999 Money market and FX dealer, ISTROBANKA, a.s. Bratislava
- ▶ 1999 – 2002 Director of Treasury Department, ISTROBANKA, a.s.
- ▶ 2005 – 2006 Director of Treasury Division, Živnostenská Banka, a.s. Prague, UniCredit Group (parallel to UniBanka assignment)
- ▶ 2002 – 2007 Director of Treasury Division, UniBanka, a.s. Bratislava, UniCredit Group
- ▶ 2008 - 2015: exclusive Partner, Finance Trainer s.r.o.
- ▶ 2007 – present: Founding partner and managing director, Bearing, s.r.o.

Additional experience

- ▶ Implementation and consulting projects in the area of financial markets and ALM (Transfer price system for interest, liquidity and credit spread, Basel 2/3)
- ▶ Trainer and lecturer at ALM and Treasury seminars organized by Finance Trainer
- ▶ Trainer and lecturer at in-house education programs at several banks: Bank Management, ALM and risk management, Treasury, Private Banking
- ▶ Head of several internal banking projects (e.g. International Markets & Treasury Workgroup, Euro implementation, bank mergers and integration)

Publications

- ▶ 2011 – 2012 Financial Markets in a Nutshell (a series of articles), Bank*Forum at Finance Trainer
- ▶ 2002 - 2003 - 2 expert articles in international magazine "The Journal of Money and Banking - Bančni vestník" about banking system in Slovak Republic