



**The Academy of Banking and Finance and *Sparkassenstiftung für internationale Kooperation* present you the seminar**

## **Assets and Liability Management**

### **Basic seminar description**

**Duration:**

3 days

**Goals:**

The participants will understand and get to know answers to the following questions:

- Why do banks need asset & liability management?
- How can you calculate the result of a treasury operation?
- Why are cash-flows very important to manage interest risk of a bank balance sheet?
- Why do you need derivative products to handle the interest rate exposure of your bank balance sheet?
- How does asset & liability management works in practice?
- Why are the assumptions on the behaviour of your saving clients very important under the modern EU-banking regulations?
- How do you handle different currencies in your balance sheet?

**Contents:**

- Mathematical fundamentals;
- Cash flows;
- Internal pricing;
- Present value;
- Interest risk;
- Treasury results
- Saving accounts;
- How to use derivative products;
- Different currencies;
- Practical example of an asset & liability management

**Target group:**

Bank employees and bank manager responsible for asset-/liability management, treasury, risk management or auditors or consultants with 5 to 10 years of banking experience and up to 1 year of experience in the subject being taught

**Certification:**

A confirmation of participation will be issued.

**Language:**

German, translated to Serbian

**Trainer profile:**

Stefan Zayer was awarded his diploma in economics at the University of Bonn, Germany in 1988 and joined the programme for management development of the Harvard Business School, USA in 1997. He started his career as a trader of derivatives and bonds with Commerzbank and WestLB and for several years he was responsible for the asset-/liability management of Helaba, a German state bank. Since 2005 Stefan Zayer has been working as a Director of Marketing and Sales with Lazard Asset Management in Frankfurt. He has 12 years of experience in banking and managing training. Since 1997 he has worked on a regular basis as a trainer for International Financial Faculty (IFR) for the seminars Asset-/Liability Management and Complex Swaps. Since 1999 he has participated as a trainer in different projects in Azerbaijan, Georgia, Croatia and China.

**Price:**

42.490,00 RSD + VAT (18%). For clients outside of Serbia the seminar is paid in EUR based on the official middle exchange rate of the National Bank of Serbia on the day of issuing the invoice.