



## The Certificate of Banking Asset and Liability Management (CertBALM®)

Developed by the **UK's Asset and Liability Management Association Limited** and accredited by the **Association of Corporate Treasurers (ACT)**.

The leading Bank & Building Society Treasury and Balance Sheet Management Qualification.

**A benchmark Level 6 Professional Qualification.**

**200 hours of learning over six months.**

**Two three-hour online exams and a final Case Study to prove application of learning.**

**A unique qualification designed and run by experienced industry practitioners combining both theory and application to manage a bank's balance sheet.**

### Entry Requirements

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There are no entry qualification requirements. However, the CertBALM® is aimed at people working in bank and building society treasury, balance sheet management, asset and liability management, risk and finance departments and an understanding of basic bank financial accounts, and statistical concepts such as time value of money, probability, correlation, standard deviation, weighted average cost of capital is advantageous. Candidates should be reasonably numerate. For example, you will need to be able to set up, rearrange and solve straightforward equations. All teaching is in English and you must be sufficiently fluent in English to be able to benefit from your education.

### Why study for the CertBALM®?

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To gain a firm understanding of how to manage a bank's balance sheet, i.e. the management of capital, liquidity and funding as well as interest rate risk in the banking book. To be able to recognise the practical problems arising from these risks and how to solve such problems. To understand the regulatory context of bank and building society balance sheet management and the governance process that results. The CertBALM® will enable the student to obtain a recognised qualification, accredited by the only chartered global body of Treasurers, the ACT.

### Further details

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Further details can be found on the ALMA website: <https://ukalma.org.uk/certbalm/>

Contact: [info@ukalma.org.uk](mailto:info@ukalma.org.uk).



## Testimonials

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“From first taking up the CertBALM® course only nine months into my Treasury role, today I am confident I have been equipped with the most relevant certificate in Banking ALM that will allow me to build a strong career in the field and hopefully one day, with experience, become a well-regarded industry practitioner. Very special thanks to all the extraordinary instructors, mentors and programme organisers who made it happen. I wish future students all the best - hopefully they will enjoy the experience as much as I did”.

***Lis Nguyen Huong Thao, Barclays***

I found the CertBALM® course incredibly useful and would recommend it to anyone who wants to learn the fundamentals of treasury. In my current role, I am very much focused on liquidity, but the course enabled me to grasp core aspects of capital and interest rate risk management which I can now incorporate into my current day to day role. In addition, I liked how the course provides you with the ability to network with other students from different banks and thereby helping me in my future career development. I would definitely recommend the course to anyone who wants to have key understanding of the core areas of treasury and to build their personal brand by expanding their network.

***Kavita Shah, RBS***

## About ALMA

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Formed in 1992 as a trade association of asset & liability risk management practitioners in leading banks, building societies and other related companies, the Association became a company limited by guarantee on 6 June 2014. The company began trading on 1 November 2014 when it took over the assets of the Association.

### **The Asset and Liability Management Association Limited**

The company currently has participants from over 90 UK, Irish and international institutions. It continues to expand further into Europe with well-developed links with AFGAP, a similar body in France.

The company’s primary aim is to provide education and promote awareness of asset and liability risk management issues. It does this through a series of courses, conferences and evening events. At these the company seeks to promote and share best practice in related risk management techniques and approaches. The company provides a deliberately informal forum in which risk management professionals can network and discuss the issues facing the industry and their responses to these challenges. The company (and before it the Association) has fostered a culture of candor and openness to share views on areas as diverse as risk systems strategy, structuring of balance sheets to manage liquidity, credit and capital, experience in e-commerce and strategic business direction.

# ALMA

Asset & Liability Management Association