

Highlights

- Risk by Choice, Not by Chance
- Benchmark your institution using ALM Success Factors
- Role of ALM in Value Creation
- Risk-adjusted Performance Measurement and Capital Allocation
- How to Enhance the Quality of ALM Infrastructure

Program integrates traditional instructor-led training with dynamic, interactive e-learning

Asset Liability Management

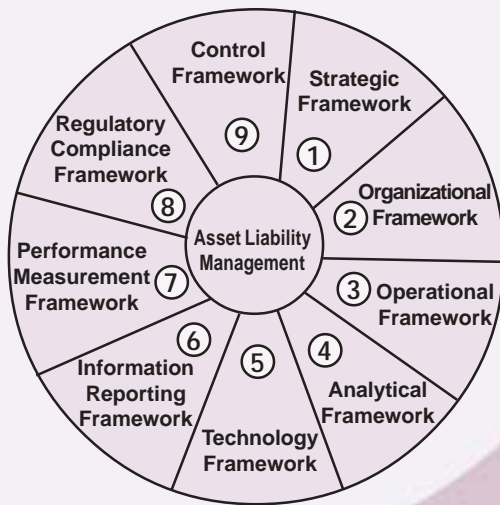
Comprehensive three-day program covering Global Best Practices, Strategic, Operational and Analytical aspects

Accreditations

Details on page 3

CERTIFIED FINANCIAL PLANNER™

Details on page 6



- New Fees: US\$ 3,900 only
- Early-Bird Discount of US\$ 400 (Net Fee: US\$ 3,500)
- Seminar includes 3-months free access to e-learning solution

Conducted by

S. L. (Sam) Srinivasulu, Ph.D.

Consultant and Trainer for the U.S. Federal Reserve System and leading financial institutions worldwide

Sponsors/Official Websites

- ALMProfessional.com
- BalanceSheet
- Securitization.net
- GTNews.com
- Securitization news
- Instituto del Riesgo Financiero
- Inside MBS & ABS
- BondWeek
- SunGard Trading and Risk Systems

More than 10,000 delegates have benefited from over 500 of our public and in-house training programs across 40 countries

For event updates and more information

PO Box 910207, San Diego, CA 92191, U.S.A.

www.gftt.com

Invitation from S.L. (Sam) Srinivasulu, Ph.D., President

Dear Financial Executive,

It is my pleasure to invite you to a comprehensive three-day seminar on Asset Liability Management that will be held in Singapore and San Diego as per schedule listed on the front page of this brochure. I have presented this seminar as an in-house program to the U.S. Federal Reserve System, Office of the Superintendent of Financial Institutions (OSFI) in Canada, Central Banks and several financial institutions worldwide. Nearly 500 delegates from the supervision and regulation staff of the Federal Reserve Board benefited from the 25 presentations in this seminar. Over 50 institutions have also incorporated my presentations in their in-house training programs. In all, nearly 10,000 delegates from over 40 countries have attended the in-house and open enrollment public programs.

In addition to the material from the previous seminars, this seminar includes:

- Web-based interactive exercises, case studies and self-tests
- Access to Web-based Learning Solutions throughout the seminar and for three-months, post-seminar
- Discussions on new developments including the impact of Basel-II: New Capital Proposals
- Global Best Practices

Enclosed is a registration form. I invite you to register now and reserve your seat by mailing us the completed form.

Very truly yours,
S.L. (Sam) Srinivasulu

Course Director



S. L. (Sam) Srinivasulu, Ph.D., a specialist consultant and trainer in Asset Liability Management and Asset Securitization for leading financial institutions worldwide, is the key force behind KESDEE. For over 20 years, S.L. (Sam)

Srinivasulu has been presenting in-house and public training programs – across the U.S., Canada, Europe, the Middle-East, Latin America, Australia and Asia – to global financial executives.

Recently, S.L. (Sam) Srinivasulu successfully completed a five-year assignment with the U.S. Federal Reserve System to provide Executive Development Programs to Senior Regulators, Policy Makers and Examiners. The course was presented 25 times over to 500 delegates from the U.S. Federal Reserve System. For the last 15 years, he has conducted training programs (over 35 times) on Advanced Capital Markets (Mortgage-backed Securities, Derivatives and Risk Management) to the U.S. Department of Treasury/Office of Thrift Supervision. He has also completed a project to design, develop and present programs on ALM for Insurance and Asset Securitization to the Office of the Superintendent of Financial Institutions (OSFI) in Canada. The programs were presented several times in Toronto and Ottawa. In addition, he has also conducted public training programs on various topics in the U.S. and several other countries.

Theme

Volatile global markets, proliferation of new financial products and changing regulatory environments have made Asset Liability Management (ALM) a critical task for financial institutions today. It is therefore becoming increasingly important to define, measure, monitor and manage a financial institution's exposure to Foreign Exchange, Interest Rate and Liquidity Risks on a coordinated and consistent basis.

Key Learning Outcomes

- **Benchmark** your institution by examining ALM success factors— profitability, growth and risk measures
- **Understand** key performance indicators for ALM and Risk Management
- **Gain** cutting edge insights into how leading institutions are preparing for the impact of the Basel-II: New Capital Proposals
- **Adopt** latest practical innovations in Funds Transfer Strategies
- **Examine** the latest techniques for Liquidity Risk Measurement and Management
- **Learn** how to integrate Market Risk and Credit Risk Management
- **Analyze** in detail the best practices of ALM, Liquidity Management, Contingency Funding Plan and Capital Adequacy Planning

Who Should Attend

- Central Bankers
- Chief Financial Officers
- Senior Management
- Treasurers and Risk Managers
- Asset/Liability and Funding Managers
- Investment Professionals
- Controllers/Auditors/Accountants
- Portfolio Managers
- Securities Analysts
- Insurance Executives
- Pension Fund Managers
- Pension Fund Trustees
- MIS and Operations Executives
- Budgeting and Planning Executives from Retail, Corporate, and Investment Banks, as well as Fund Management, Insurance, and Regulatory Organizations

Accreditations



Global Financial Training and Technology (GFTT) is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding

registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

Program Level: Intermediate, Advanced

Recommended CPE Credits: 28.0

Field of Study: MANAGEMENT- Balance Sheet and Treasury Management Functions of Organizations in the Global Financial Services Industry

Prerequisites: Graduate

Method of Presentation: Instructor-led training with dynamic interactive e-learning

Advanced Preparation: Access to pre-course binder one month prior to the event

Instructional Method: Group live program

Financial Sector Development Fund (FSDF), Singapore

Training Subsidy

Participants may be eligible for FSDF support on a case by case basis. Please submit applications to the FSDF Secretariat directly. As part of the application and evaluation process, participants will be required to complete and submit an FSDF evaluation form upon completion of course.

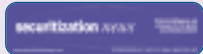
f-NExT PARTNERSHIP

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Sponsors/official Websites



The website is dedicated to servicing the diverse needs of ALM professionals. We provide all the critical information required to manage an institution's ALM process. Visit today and register for FREE at www.almprofessional.com



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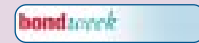
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Balance Sheet Magazine gives you the information and the management tools you need to maximize Balance Sheet profitability. Each issue offers sharply focused advice, analysis, surveys, guidelines and case studies on every aspect of ALM, Balance Sheet and Risk Management. For further information, an online free trial or sample copy, contact fmanks@managementfirst.com or visit our website at www.managementfirst.com



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Instituto del Riesgo Financiero (IRF) is a specialized consulting firm dedicated to the financial services industries in Latin America and Spain. Based on the management practices promoted by the Basel Committee, IRF offers systems, training, and consulting in: Asset & Liabilities Management, Value at Risk, Credit Risk, Internal Funds Pricing and Budgeting & Control. Our focus is on improving management of balance sheet risk, profitability analysis, adequate derivatives hedging and sustainable growth of economic value and earnings at financial institution throughout Latin America. For more information, contact: Gonzalo Ruiz, IRF Latin America, gruiz@riesgofinanciero.com
URL : www.RiesgoFinanciero.com



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The BancWare division of SunGard Trading and Risk Systems, is one of the leading providers of high quality, integrated yet flexible and scalable solutions for Asset Liability Management, Financial Planning and Forecasting, Data Management and Performance Measurement. Incorporating over 20 years expertise in Balance Sheet Planning, Income Simulation and Market Valuation, the BancWare solutions coupled with expert consulting services, support a diverse clientele of financial institutions worldwide, to effectively transform raw data into high-calibre actionable intelligence. For more information Please contact bancware.marketing@risk.sungard.com or visit our website: www.risk.sungard.com

Seminar Format at a Glance

This seminar integrates instructor-led training with interactive e-learning. You will receive:

Instructor-led training

- Pre-course material- Access to our online preparation material four weeks prior to the course
- Course binder- A comprehensive set of case studies, exercises and reference material
- Exposure to actual case studies based on our vast consulting experience
- The latest regulations from regulatory institutions worldwide
- Practitioner's perspective on ALM issues

Post Seminar 3-months FREE Access to e-learning solution

- Dynamic Simulations, Self-Tests and Job Aids
- Interactive exercises and Case Studies
- Several Policy Templates for Balance Sheet Management
- Database of ALM Disclosures/Regulations
- Financial Calculators for Simulation, Duration, Convexity and Value at Risk

Past Delegates

- Federal Reserve System
- Office of the Superintendent of Financial Institutions (OSFI) in Canada
- New York State Banking Department
- The U.S. Department of Treasury/Office of Thrift Supervision (OTS)
- Royal Bank of Canada
- UBS
- ABN AMRO
- American Express
- Banco Santander
- Banco Bilbao Vizcaya Argentaria
- Banco De Galicia YBS Aires
- Banco Do Brasil
- Bank Boston
- Bank of Montreal
- Banca Serfin
- Banamex
- Bancomer
- BLADDEX
- Toronto Dominion Bank
- Insurance Companies, Mutual Funds, Multinational Corporations, Central Banks and Regulatory Agencies

Online Exam Tutorials

A comprehensive web-based tutorial for Global Association of Risk Professionals (GARP) annual Financial Risk Manager (FRM) Exam and Professional Risk Managers International Association (PRMIA) Professional Risk Manager (PRM) Exam.

Comprehensive, unparalleled subject matter, exhaustive mock exams, personalized results, real time reports and much more.

For more details, visit www.kesdee.com

Testimonials

Recent ALM Seminar Held in New York:

During the recent Asset/Liability Management Seminars held in New York, delegates made the following comments:

- "The pace and content of presentation was very good and provided the level of detail and strategic focus desired. The presenter is very knowledgeable on all aspects and provides "real-life" example to reinforce learning points. An extremely beneficial experience." - Vice President, ScotiaBank
- "The sessions on Duration Model and Funds Transfer Pricing were excellent!" - Deputy General Manager, Bank of China
- "The course and the database gave me a much better understanding of the ALCO Management." - Manager, Banco Cuscatlan
- "This was a very useful course/seminar for me; especially getting to know how developed countries look at Asset & Liability Management. I learnt quite a lot." - Senior Manager, National Discount House
- "Sam is an excellent instructor and is able to effectively communicate complex terms into simple more practical terms. His extensive knowledge & industry experience was insightful, as was his teaching style, use of e-learning, and case studies." - Vice-President, Orix USA Corp

From Previous Seminars on ALM:

- "Overall good in all aspects." - Dow Europe
- "The Case Studies were helpful in understanding different strategies and instruments used by banks." - Federal Reserve Bank of New York
- "Very helpful and very timely information regarding Asset/Liability Management and Interest Rate Risk Assessment. I really enjoyed the class topic and instructor." - Federal Reserve Bank of New York

About GFTT

Global Financial Training and Technology (GFTT) is a division of KESDEE Inc. KESDEE develops e-learning solutions based on the in-house, public training programs and consultancy services provided by GFTT for over two decades. GFTT specializes in conducting seminars & conferences for financial practitioners worldwide. KESDEE offers a portfolio of reference solutions focusing on Balance Sheet Management of Financial Institutions such as Asset Liability Management, Liquidity Management & Contingency Funding Plan, Capital Adequacy Planning, Asset Securitization, Asset Liability Management for Insurance Companies, Operational Risk Management, and several others. Over 500 institutions and 10,000 professionals worldwide have benefited from GFTT's training programs. The training sessions have received outstanding reviews from well-known finance practitioners.

In-house Training

GFTT also provides in-house training in Asset Securitization, Asset Liability Management, Risk Management, Capital Adequacy Planning, Basel-II: New Capital Proposals and other subjects.

Register now

- Limited Seats are available
- Block discounts on group reservations
- Receive discounted pricing on KESDEE's Web-based Learning & Reference Solutions

Day One

Highlights

- Evolution of ALM from a defensive tool for regulatory compliance and internal control to one of competitive advantage
- ALM's pivotal role in enterprise-wide Risk Management
- Objective of ALM: Risk by 'Choice', not by 'Chance'

The Growing Importance of ALM

- Financial Volatility and New Financial Products
- Regulatory Developments
- Funding and Capital Planning
- Liquidity Management
- Profitability and Growth

Scope of ALM Function

- Integration of Market Risk and Credit Risk
- Interest Rate Exposure Management
- Funding and Capital Planning
- FX Management
- Liquidity Management
- Profitability and Growth Management
- Trading Risk Management

A 9-Part Framework for ALM

- Strategic Framework
- Organizational Structure
- Operational Arrangements
- Analytical Techniques
- Technology Platforms
- Information Reporting Channels
- Performance Measurement
- Regulatory Compliance
- Control Requirements

Techniques for Interest Rate Analysis

- Gap, Simulation, Duration, Value at Risk, and Match Funding
- Comparison of Techniques

Gap Analysis

- Mechanics, Assumptions, and Limitations
- How to Represent Derivative Products in a Gap Report
- Illustrations of Actual Gap Reports
- The Relationship Between Gap and Income Statement

Simulation

- Interface with Budgeting/Strategic Planning
- Product Mix/Price Policy Effect
- Black Box and Customized Software
- How to Avoid Analysis Paralysis
- Monte Carlo Simulation
- Option-adjusted Spread Analysis

Day Two

Highlights

- State-of-the-art techniques for Risk Modeling, Measuring, and Hedging
- Analysis of several Liquidity & Contingency Funding Plans

Strategies for ALM

- Business Strategies: Mix/Pricing of Assets, Liabilities
- On-Balance Sheet Investment and Funding Strategies
- Off-Balance Sheet Hedging Strategies
- Five strategies for Interest Rate Risk in Portfolio Management: Dedication, Immunization, Indexation, Active Management and Rate Anticipation

Duration and Convexity

- Duration of Single Items, Portfolios, and Balance Sheet
- Techniques to manage Duration of Equity

Value at Risk

- Measures of Volatility
- How to Apply Value at Risk for Banking Book

- Management of Foreign Exchange and Other Risks
- ALM in a Multicurrency Balance Sheet

Liquidity Management

- Funding Liquidity
- Trading Liquidity
- Contingency Funding Plan

Day Three

Highlights

- ALM as a catalyst in strategy formulation for Banks & Financial Institutions (Example: Asset Allocation, Portfolio Optimization, Product Development/Pricing)
- ALM's potential for value creation in conjunction with Risk Adjusted Performance Measurement, RAROC, and Capital Allocation
- Innovations in ALM Organization
- Global Best Practices in Risk Management: A Framework for Analyzing Best Practices
- Survey Results Organized Into Nine Topics
- A Plan of Action: How to Implement Best Practices

Funds Transfer Pricing and Performance Measurement

- Why Transfer Price?
- Global view of Transfer Pricing
- General examples
- Complex problems
- Transfer Pricing for Interest Rate Risk, Options Risk, Basis Risk, and Liquidity Risk
- Loan and Deposit Pricing Implications
- Segregation of Interest Rate Risk Accountability
- Implementation Issues
- Current Issues

Capital Adequacy Planning

- Credit Risk Capital
- Market Risk Capital
- Risk-adjusted Return on Capital (RAROC)
- Potential Impact of Basel-II

Organizational Considerations

- Asset, Liability Committees
- Role, Composition, and Tasks
- Policies and Procedures
- Centralization Vs. Decentralization
- Examples of ALCO Reports
- Guidelines to more effective ALCO Meetings

Software Selection

- Technical, Functional, and Cost Considerations

Auditing the ALM function

- Critical Functions/Assumption

Global Best Practices ALM

- Framework for Analysis of Best Practices
- Global Database, Surveys and Case Studies
- How to Implement Best Practices in Your Institution: Action Plan

E-Learning

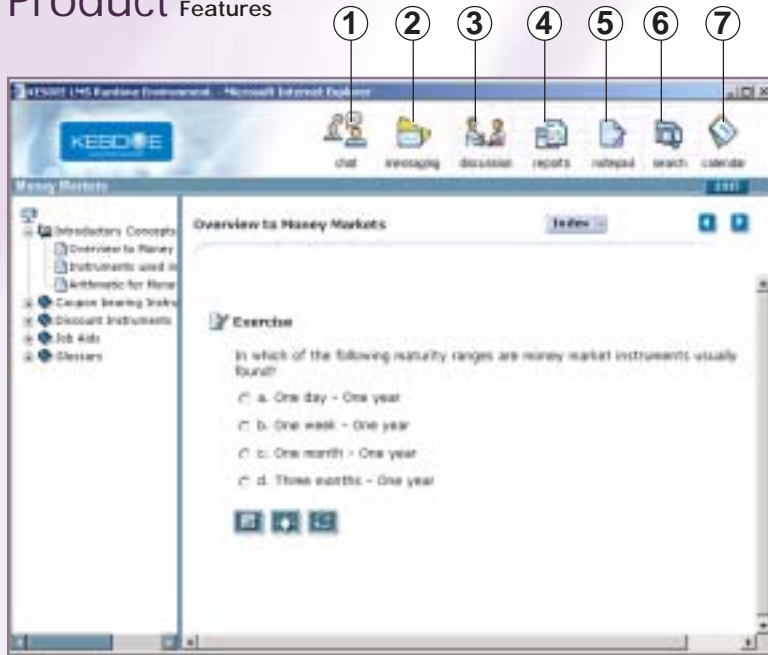
Post-seminar, all delegates receive FREE 3-months access to our e-learning solution on Asset Liability Management. The solution supplements classroom training and fosters interactive learning through exercises, simulations and analysis of case studies. If you wish to learn more about any of our e-learning solutions, visit us at www.kesdee.com



CERTIFIED FINANCIAL PLANNER™ Certificant
 KESDEE's e-learning & reference solution on Asset Liability Management meets the requirements of the Certified Financial Planner Board of Standards for Continuing Education Credits.
Granted CE Credits: 15.0

Asset Liability Management Library of 28 Courses

Product Features



1. Online Chat

This feature enables users to communicate with other online users. Users can chat, have virtual conferences or even leave messages for offline users.

2. Messaging

Users can correspond with other users, tutors, training managers, content experts and training coordinators through our Inbox /Compose facility. This feature has the option to store contact addresses.

3. Discussion Forum

A virtual feature that enables collaborative interaction between users and tutors for discussion and information exchange.

4. Reports

This feature allows users to keep a track of their progress. Functions such as courses covered, time taken on courses or even attempted exercises with records of the users scores and more, are available.

5. Notepad

Facilitates as a scribble pad to note queries or important facts without interrupting the online training session. Users have an option to also view previous notes.

6. Search

This feature provides users with a quick look up to relevant content pages based on any desired keyword. The search result pages are displayed in the order of relevance most closely matching the keyword entered.

7. Calendar

A personal organizer that permits users to add, modify or delete events for any given calendar day.

1. Scope of ALM
2. Objectives of ALM
3. Growing Relevance of ALM
4. A Nine-part Framework for ALM
5. Strategies of ALM
6. Yield Curve Analysis
7. Interest Rate Gap Analysis - I
8. Interest Rate Gap Analysis - II
9. Interest Rate Gap Analysis - III
10. Simulation and Scenario Analysis - I
11. Simulation and Scenario Analysis - II
12. Duration I
13. Duration II
14. Duration III
15. Duration IV
16. Strategies for Interest Risk Management
17. Basis Point Value
18. Convexity
19. Review of Statistical Concepts
20. Value at Risk - I
21. Value at Risk - II
22. Application of Analytical Techniques
23. AL Organization
24. ALCO Meetings
25. ALM Policies and Procedures
26. Funds Transfer Pricing-Practices
27. Funds Transfer Pricing
28. Audit of ALM

Job Aids

- Benchmarking Data
- Measurement Tools
- Disclosures
- Policy Templates
- Regulatory Database
- Global Best Practices

Registration Form

Terms and Conditions

Registration

Seats for the seminar are limited. Please register early to reserve your seat. To receive an Early-Bird Discount of US\$ 400, you must register one month prior to seminar date. To register by fax or mail, complete, sign and submit this Registration Form. To register on-line, visit www.gftt.com, complete and submit your registration. To register via E-mail or by phone send an E-mail with the requested details listed on this form to information@gftt.com or call us. For contact details see Four Easy Ways to Register at the lower end of the page.

Fees

- Cost per delegate(each seminar) is US\$ 3,900
- Fee covers:
 - a. Three days of seminar work
 - b. Pre-course material
 - c. Course binder
 - d. Complimentary three-month post-seminar access to KESDEE's Web-based e-Learning and Reference Solutions
 - e. Discounted pricing on KESDEE's Web-based e-Learning and Reference Solutions
 - f. Refreshments and Coffee
 - g. Membership in GFTT's "ALuMni Club" with regular updates and newsletters
- Fees **DO NOT** cover airfare or hotel accommodation

Discounts

- Register at least one month prior to seminar date and receive an Early-Bird Discount of US\$ 400
- US\$ 225 discount for previous seminar attendees
- US\$ 225 discount for a second delegate attending this seminar from the same company
- US\$ 450 discount for the third and subsequent delegates attending this seminar from the same company

Payment

- Payment must be received at least four weeks prior to the seminar.
- Payment must be received within two weeks of registration

Payment Options (Tick any one)

- Bank Transfer**
Bank of America
ABA # 121000358
To the credit of: GFTT Account # 2351507573
 - Check Payable to GFTT**
 - Credit Card Payment**
- I hereby authorize GFTT to charge my credit/charge account

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*U.K. VAT

Under excise regulations, delegates from all countries are required to pay VAT 17.5% for seminars in U.K.. In many cases, U.K. VAT is reclaimable. Information upon registration

Program Refund/Cancellation Policy

- In order to allow for maximum flexibility in schedules, there will be:
- No deduction from fee for cancellations notified up to four weeks before the meeting
 - A 50% deduction for cancellations notified between four and two-weeks
 - Deduction of the full amount for later cancellations and no-shows
 - Cancellations must be sent in written form

Substitution

Delegates can send representatives in their stead. However, this will not be entertained after the seminar begins

Complaint Resolution Policy

For more information on complaint resolution policy, please contact Jay Ibrahim at (1) (858) 755-8527, e-mail: jibrahim@kesdee.com

Disclaimer

GFTT reserves the right to change or cancel any part of this program in the event of unforeseen circumstances

Asset Liability Management

Register me for the seminar in: (tick your choice)

Location **Dates** **Cost**

The seminars for 2006 will be listed here shortly

Name: (Mr/Mrs/Ms).....

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Company:

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I hereby register under the registration terms and conditions:

Signature:

Date:

Note: Please photocopy this form for additional delegates

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06/09

For More Information, Contact

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Reply Form

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Management**

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 - E-Learning and Reference Solutions In-house seminars
 - Worldwide seminar calendar for 2005 Asset Securitization
 - Asset Liability Management for Insurance Top Management Forum
 - Global Best Practices in ALM Trading Risk Management including VaR

Please invite the following person on my recommendation

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