



ALMA
ASSET & LIABILITY MANAGEMENT ASSOCIATION

FOUNDATIONS

Liquidity & Funding

COURSE GUIDE

December 2025



This Introduction to Liquidity and Funding course will be offered as two days of face-to-face teaching. The course will provide an overview of the basics of liquidity and funding. It will explain how these areas are typically managed and controlled covering both internal and regulatory liquidity and funding ratios. Current industry practitioners provide examples and lead discussions to bring key topics to life and explain current areas of industry focus.

We will also focus on the Internal Liquidity Adequacy Assessment Process (ILAAP). As well as providing a useful outline of the ILAAP, examples of topics covered in more detail are liquidity stress testing and how to manage the ILAAP process. Industry practitioners provide case study examples and lead discussions to illustrate some areas of current best practice.

No prior knowledge is required or assumed.

Who should attend?

The course is aimed both at those new to a role in liquidity and funding management itself and those working in other functions who seek a general overview of liquidity and funding topics. It may be of interest to those working in other areas of Treasury management, Finance, Audit and IT as well as colleagues with a governance responsibility for these areas.

Students will find the course a solid foundation for attending further ALMA events and training courses, including the Certificate of Banking Asset and Liability Management (CertBALM®).

Course Outline

Key Concepts

- Liquidity and funding aspects of the balance sheet.
- Traditional liquidity and funding measures.
- Regulatory requirements relating to liquidity and funding including Pillar 2 topics.
- Managing the Liquidity Coverage Ratio, Net Stable Funding Ratio and other measures.
- Aspects of a typical liquidity governance framework.
- Practical discussions involving current industry practitioners outlining different business models and how they manage liquidity and funding.



Introduction of the ILAAP as well as covering a number of topics of current industry interest in more detail

The format will continue to be interactive sessions. Additional focus areas include the following:

- Contents and process of an Internal Liquidity Adequacy Assessment Process (ILAAP) plus areas of current industry focus.
- Liquidity stress testing and the link to risk appetite.
- Pillar 2 for liquidity.
- Industry practitioners will again bring the discussions to life with their experiences across the range of liquidity and funding topics covered on the course.
- This course is aimed at those relatively new to these topics and is of potential interest to those working in Treasury, ALM, Risk and Audit functions as well as those in other areas interested in increasing their understanding of these key topics.
- This course introduces a range of key concepts and practices that can then be further developed by studying the Certificate in Bank ALM (CertBALM®) qualification.

Course Leader – Christopher Blake

Chris is Head of Treasury at Unity Trust Bank overseeing capital, liquidity and funding, market risk and ALM operations of the bank. Previously, he worked for HSBC for 12 years in various roles including Global Treasury, where he was Group Head of Liquidity Framework, Policy and Governance. Chris was a risk specialist in ALM for the FSA, leading on the setting of Individual Liquidity Guidance for regulated firms and the implementation of FSA liquidity rules. Prior to that he worked as a Money Market and Interest Rate Derivatives trader for Investec, alongside experience in Retail banking in London, Private banking in Switzerland and Off-Balance Sheet vehicles. Chris has a BSc in Economics and Government from the London School of Economics. In addition, he is a Fellow of the Association of Corporate Treasurers, a Chartered Fellow of the Chartered Institute for Securities and Investment, a Chartered Wealth Manager and a Financial Risk Manager. He is the Education Director of the UK Asset and Liability Management Association (ALMA) and is the author of the Liquidity and Funding Unit of ALMA's CertBALM®.



Course Fees

Member Fees: £1,270 plus VAT (*including printed course material which you will receive on the first day of the course*)

Member Fees: £1,220 plus VAT (*course material can be downloaded in advance from the ALMA website but no printed material will be provided*)

Non-member Fees: £1,610 plus VAT (*including printed course material which you will receive on the first day of the course*)

Non-member Fees: £1,560 plus VAT (*course material can be downloaded in advance from the ALMA website but no printed material will be provided*)

Venue

Etc. Venues, Fenchurch Place, London.

Booking / Enquiries

Please email to info@ukalma.org.uk or visit the UK ALMA website, www.ukalma.org.uk