



# Successful Bank Asset/Liability Management: A Guide to the Future Beyond Gap

*By John W. Bitner, Robert A. Goddard*

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Two "virtuosos of risk management" show you how to close up the holes in your gap defenses--before the regulators call! Bankers Monthly dubbed them "virtuosos of risk management.[who have] raised A/L management to an art." And this hands-on approach to asset/liability management from Bitner and Goddard is exactly what you'd expect from such banking leaders. It's the first true action book in the field moving beyond simple gap analysis, theory, and fundamentals to show you how to apply the full range of today's sophisticated A/L management techniques--and comply with the latest banking regulations. You'll find.

- \* Full discussions of interest rate exposures not measured by gap, but of vital interest to institutions and regulators alike: basis risk (the difference in the change of interest rates between instruments of identical maturities) and imbedded options (loan payoffs and early deposit withdrawals)

- \* Helpful and informative insights from leading A/L management practitioners, consultants, and software developers

Whether you're involved with a commercial bank, savings and loan association, or credit union, you can't afford to ignore the gap in your institution's risk defenses any longer. Put the "virtuosos of risk management" to work today.

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### **Editorial Review**

#### **From the Publisher**

Goes beyond fundamentals and theory to provide practical, hands-on methods of asset/liability management. Discusses all aspects of interest rate risk plus the financial tools which are available to managers in the A/L committee (ALCO). The latest strategies ranging from how to initiate the A/L process to selecting an A/L modeling system are covered. Also features a case study which demonstrates and solves a variety of problems frequently occurring in A/L management today.

#### **From the Inside Flap**

If your institution's like most and your gap position (the difference between the repricing periods of a bank's assets and liabilities) is the only interest rate risk you currently measure—then you should be warned: the regulators are coming. New banking regulations require that you keep a close eye not only on gap, but also on other key risks, less obvious on the balance sheet, such as basis risk and imbedded options. Simple gap analysis just isn't enough anymore. And that's just the beginning of what regulators are now asking for. But—even though the array of available sophisticated simulation models and financial tools is bewildering—you needn't worry, thanks to this remarkable how-to guide from two leading authorities of the asset/liability management world. Step by step, Bitner and Goddard take you through a...

- Concise history of asset/liability management science since the early '80s to help orient newcomers to the field
- Comprehensive guide to jump-starting an asset/liability management program, including organizing an A/L management committee, writing an interest rate management policy (that states your interest rate risk exposure parameters), and selecting the best risk modeling system
- Comprehensive arsenal of techniques for identifying, measuring, and managing interest rate risk, including critical forecasting and self-analysis methods that ensure your institution stays on track
- Total framework for integrating your asset/liability management processes and putting them into action
- Helpful section of advice and insights from leading A/L management practitioners

With a record number of failed or failing banks and thrifts on their hands, the regulators' vigilance has never been greater. That's why your financial institution needs to identify and measure the impact of a broad range of interest rate movements on its earnings and net value—and why you need *Successful Bank Asset/Liability Management*.

#### **From the Back Cover**

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Whether you're involved with a commercial bank, savings and loan association, or credit union, you can't afford to ignore the gap in your institution's risk defenses any longer. Put the "virtuosos of risk management" to work today.

## **Users Review**

### **From reader reviews:**

#### **Maxine Elam:**

Do you have favorite book? Should you have, what is your favorite's book? Publication is very important thing for us to find out everything in the world. Each publication has different aim or goal; it means that book has different type. Some people sense enjoy to spend their time for you to read a book. They may be reading whatever they acquire because their hobby is reading a book. How about the person who don't like studying a book? Sometime, man feel need book once they found difficult problem or maybe exercise. Well, probably you should have this Successful Bank Asset/Liability Management: A Guide to the Future Beyond Gap.

#### **Mary Flynn:**

In this 21st hundred years, people become competitive in every single way. By being competitive currently, people have do something to make all of them survives, being in the middle of the actual crowded place and notice by means of surrounding. One thing that occasionally many people have underestimated that for a while is reading. That's why, by reading a book your ability to survive enhance then having chance to stay than other is high. For you personally who want to start reading a new book, we give you this particular Successful Bank Asset/Liability Management: A Guide to the Future Beyond Gap book as beginning and daily reading reserve. Why, because this book is more than just a book.

#### **Michael Hansen:**

The guide untitled Successful Bank Asset/Liability Management: A Guide to the Future Beyond Gap is the book that recommended to you to see. You can see the quality of the reserve content that will be shown to a person. The language that article author use to explained their ideas are easily to understand. The article writer was did a lot of investigation when write the book, and so the information that they share to you is absolutely accurate. You also will get the e-book of Successful Bank Asset/Liability Management: A Guide to the Future Beyond Gap from the publisher to make you considerably more enjoy free time.

#### **Maritza Kress:**

Within this era which is the greater man or who has ability to do something more are more valuable than other. Do you want to become one of it? It is just simple method to have that. What you must do is just spending your time little but quite enough to experience a look at some books. One of several books in the top collection in your reading list will be Successful Bank Asset/Liability Management: A Guide to the Future Beyond Gap. This book which is qualified as The Hungry Inclines can get you closer in becoming precious person. By looking right up and review this e-book you can get many advantages.

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