

**SKILLS FRAMEWORK FOR FINANCIAL SERVICES  
TECHNICAL SKILLS AND COMPETENCIES (TSC) REFERENCE DOCUMENT**

<b>TSC Category</b>	Risk Management, Governance and Regulatory Compliance					
<b>TSC</b>	Asset and Liability Management					
<b>TSC Description</b>	Address risks faced by financial institutions or banks due to mismatch between assets and liabilities by performing capital, liquidity, interest rate and balance sheet management.					
<b>TSC Proficiency Description</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Level 4</b>	<b>Level 5</b>	<b>Level 6</b>
			<b>FSE-RIM-3029-1.1</b>	<b>FSE-RIM-4029-1.1</b>	<b>FSE-RIM-5029-1.1</b>	
			Assist in Asset Liability Management (ALM) through executing routine balance sheet and cash flow risk reporting using basic quantitative models	Lead Asset Liability Management (ALM) by performing complex quantitative methods and risk measurement and valuation models	Oversee Asset Liability Management (ALM) methodologies to ensure a robust ALM framework to support risk recoveries and facilitate strategies for optimising the balance sheets	
<b>Knowledge</b>			<ul style="list-style-type: none"> <li>Financial market products</li> <li>Types of indices and benchmarks used for measuring positions and market volatility</li> <li>Accounting and treasury management concepts</li> <li>ALM framework</li> <li>Balance sheet management</li> </ul>	<ul style="list-style-type: none"> <li>Quantitative methods to create valuation models</li> <li>Accounting and treasury management concepts</li> <li>ALM framework</li> <li>Capital management</li> <li>Liquidity management</li> <li>Foreign Exchange Management</li> <li>Interest Rate Management</li> </ul>	<ul style="list-style-type: none"> <li>Global trends and development in the legal and regulatory landscape affecting cross-border financial market transactions</li> <li>ALM risks and risk management approaches</li> <li>Risk recovery strategies</li> </ul>	
<b>Abilities</b>			<ul style="list-style-type: none"> <li>Identify impact of laws and regulations governing financial market activities</li> <li>Implement risk measurement, valuation and behavioural models</li> <li>Support and facilitate balance sheet, capital, liquidity, foreign exchange and interest rate management</li> <li>Analyse macroeconomic concepts with relation to ALM</li> </ul>	<ul style="list-style-type: none"> <li>Manage implementation of risk measurement, valuation and behavioural models</li> <li>Calculate capital reserves required against financial market product portfolios held by the banks or financial institutions</li> <li>Perform Risk Weighted Assets (RWA) calculations for credit risks, market risks and operational risks to</li> </ul>	<ul style="list-style-type: none"> <li>Oversee overall balance sheet management</li> <li>Establish capital allocation strategies and oversee capital management</li> <li>Oversee liquidity management and develop contingency funding plans for cash flow gaps identified in the event of market stress conditions</li> <li>Identify gaps in assets and liabilities in individual</li> </ul>	

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			<ul style="list-style-type: none"> <li>• Perform data management and maintenance required to support the ALM framework and methodologies</li> <li>• Analyse corporate balance sheets and cash flow profiles</li> <li>• Implement basic stress testing processes and analytics to enhance risk discovery mitigations</li> </ul>	<p>determine capital adequacy ratios to size capital buffers</p> <ul style="list-style-type: none"> <li>• Calculate liquidity coverage ratios and net stable funding ratios to recommend changes to product portfolios of financial market products and concentrations of assets and liabilities</li> <li>• Calculate foreign exchange risk exposure based on structural foreign exchange exposures on the balance sheets</li> <li>• Calculate exposure of the banks or financial institutions due to changes in income sensitivity measurements</li> </ul>	<p>currencies and oversee calculation and management of foreign exchange risks</p> <ul style="list-style-type: none"> <li>• Propose recommendations on changes required to financial market product portfolios and oversee interest rate management</li> </ul>	
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