



## Asset Liability Management (ALM)

Asset Liability Management (ALM) is a process used to manage business and financial objectives of your credit union by assessing and evaluating assets and liabilities in an integrated manner. The process is characterized by an ongoing review, modification, and revision (if necessary) of asset and liability management strategies so that income and price sensitivity to interest rate changes are confined within acceptable tolerance levels for your credit union.

The experts at QuantyPhi know how to build ALM forecasts that pave the way for continuous, safe, forward progress. Our modeling techniques are time-tested, leading-edge practices that address all NCUA requirements. We can show you how to create models that keep risk exposure within acceptable limits, while maximizing opportunity in both good times and bad.

### Key Benefits

1. Helps credit unions better understand their risk exposure.
2. Enables credit unions to identify and act on performance opportunities and potential risk threats in short- and long-term scenarios.
3. Addresses all NCUA 12-CU-11 requirements.



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