



Asset/Liability Management Basics for Community Financial Institutions

James Wilkinson

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The directors and management of community financial institutions must constantly weigh the risks and rewards of their institution's activities. Most understand the reward side quite well, but need a better understanding of the risk side. This book will help you put the two together to make the best decisions as you manage and guide your bank, thrift or credit union. The first part of the book takes a look at the decision-making process and the risk/return trade-offs you make. The second part helps you understand how much risk your institution faces and specifically how to analyze the effect of interest rates as you measure risk. The final section focuses on managing interest rate risk through core business strategies and discretionary strategies including derivatives.

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