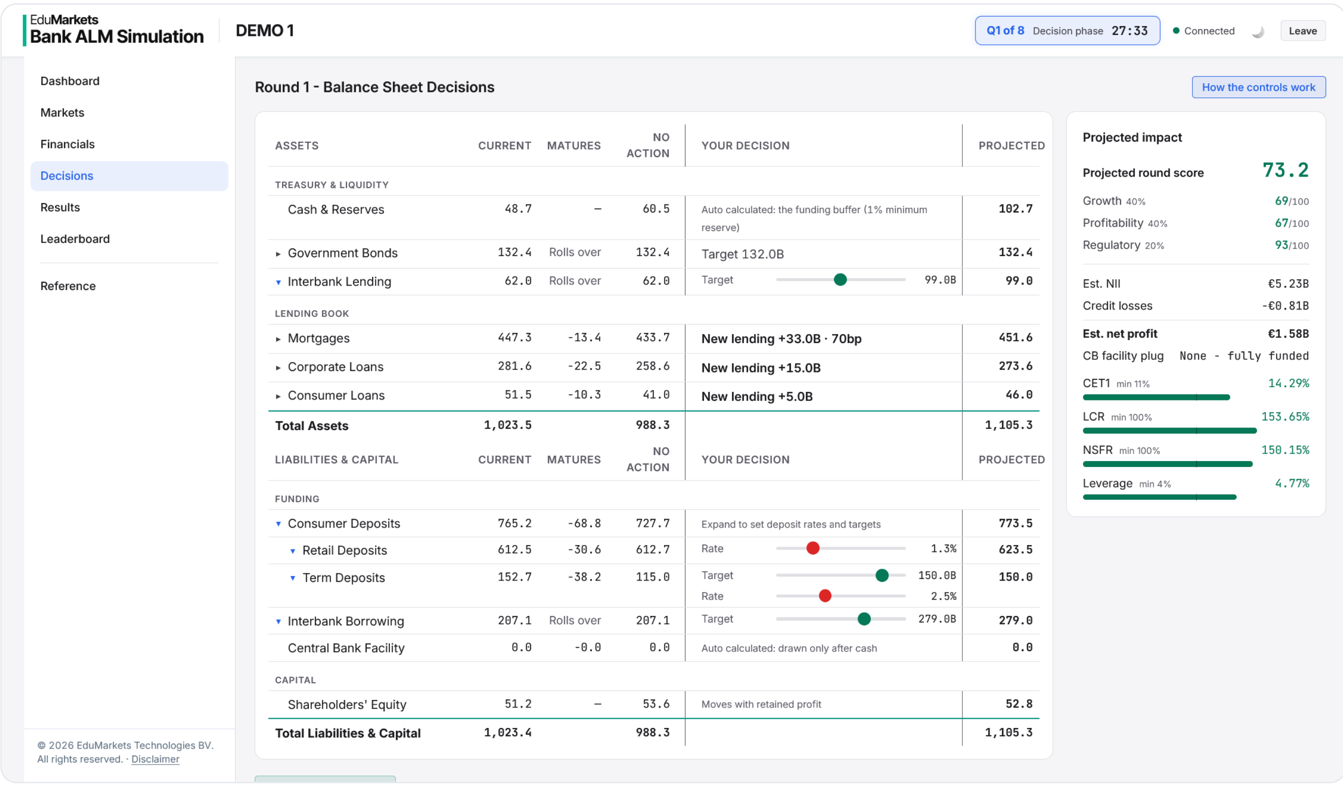
EduMarkets
Bank ALM Simulation

Learn Bank ALM
by doing.

EduMarkets Bank Asset & Liability is an interactive online simulation for anyone who is serious about understanding how a bank works, how it manages risk and how bank balance sheet management works in practice.

You are the bank's management team

Your team is in charge of a bank and you manage it one quarter at a time. You decide how much to lend, what rates to offer savers, how much buffer to keep and how to manage your risks. It is a hands-on way to learn how a bank works, how it makes money, what risks it is exposed to and how it has to comply with regulatory requirements.



The decision screen

Each team makes a set of decisions each quarter. During the decision making process you get immediate feedback on the likely effect of your decisions. Once the round closes, the simulation progresses to the next quarter and your results come in. How much new business you won, how rates and loan losses changed your profitability, how your regulatory ratios look and how well you did versus your competition.

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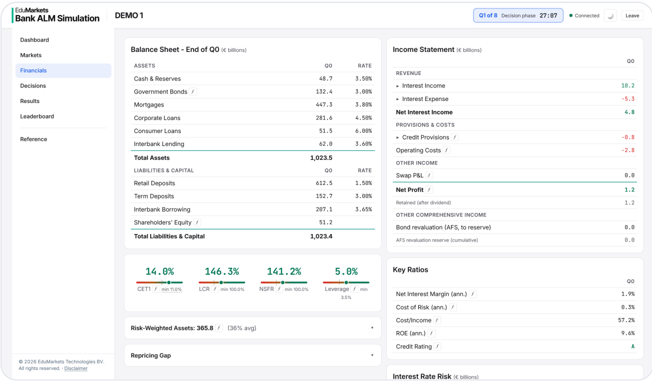
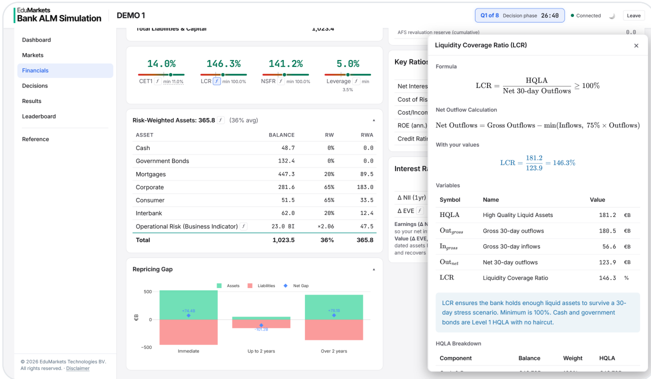
Understand where every number comes from

The balance sheet, income statement and the regulator's ratios update every quarter. For every important output value there is a formula button that reveals the calculation behind the output. The simulation also contains a built-in reference guide that explains the complete logic of the simulation. Nothing should be a black box to the user.



The financials screen



A formula panel explaining a ratio

The complexity increases during the simulation

The trainer has full control over the level of complexity of the simulation at any point in time. The session can start on a foundational level and as the simulation progresses, more real-world features can be added. Next to this the trainer has full control over the starting balance sheet composition of the bank and the economic scenario that is being played.

FOUNDATIONS

The basics: lending, deposits, HQLA and capital. How a bank makes money and stays within the rules.

INTERMEDIATE

Adds a more granular loan book, retail and commercial bank fee based business, private banking, more funding choices and hedging with swaps.

ADVANCED

The full capital stack (tier 1 - AT1s and subordinated debt, tier 2 - TLAC/MREL), markets & investment banking, Synthetic Risk Transfers and the stress tests regulators use.

See it for yourself

The best way to understand the simulation is to see it in action during a live demonstration. We will walk you through the user experience, show how a trainer can set up a new session within minutes and how the controls of a live session work.

Request a demo →

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