Empowering
CREDIT UNIONS

ASSET LIABILITY MANAGEMENT (ALM) SERVICES

Value: Volunteer Corporate Credit Union (VolCorp) offers a comprehensive package of ALM analytics and consulting services tailored to meet the needs of credit unions. Our fully outsourced solution incorporates *Moody's*, an industry-tested and certified ALM system managed by our highly qualified consultants who adhere to all related best practices and regulatory requirements.

Benefits: VolCorp leverages decades of direct experience in implementing sound ALM practices that effectively monitor market changes and evaluate impacts on the balance sheet—including interest rate and liquidity risks—to ensure financial stability, profitability, and compliance. Our service includes a comprehensive ALM report package with a concise overview of the results, designed to help senior leadership make informed decisions and manage risk successfully.

Services: VolCorp works closely with your staff, boards of directors, and ALCO to bring a standard of professional care and experience unmatched by other providers. Our ALM analysis is performed at the instrument level to precisely identify and mitigate risks that occur when assets and liabilities are misaligned. ALM services are available for quarterly, semi-annual, and annual needs and include the following:

ANALYSIS & REPORTING SERVICES

▸▸ **Interest Rate & Market Risk:** Assess how interest rate and market changes impact profitability, assets, liabilities, fixed-rate investments, and key financial ratios.

▸▸ **Liquidity & Funding:** Meet financial obligations and effectively manage cash flows to predict and plan for liquidity shortfalls or excess.

▸▸ **Profitability & Performance:** Evaluate earnings and return on assets and liabilities with Net Interest Income (NII) analysis in addition to forecasting of net interest rate margins and volatility.

▸▸ **Stress Testing & Scenario:** Simulate various economic, market, and credit events along with potential impacts to your balance sheet.

CONSULTING SERVICES

▸▸ **Parallel Validation:** Run a side-by-side comparison of your existing model with our model, using the same data and assumptions; then compare outputs to identify any errors or discrepancies.

▸▸ **Model Validation:** Evaluate your overall ALM process to prioritize compliance with various regulatory requirements and internal policies.

▸▸ **Backtesting:** Compare your model's historical assumptions and projections to actual economic and market outcomes to confirm reliability.

▸▸ **What If Modeling:** Simulate specific market conditions and quantify potential outcomes using a dynamic model to assist in business planning, budgeting, and risk management.

▸▸ **Policy Development & Review:** Assist with developing new ALM and liquidity policies, reviewing existing policies, and suggesting changes to better align with best practices and regulatory requirements.

▸▸ **ALM Training:** Personalized training on a range of ALM-related topics: basic principles, best practices, key metrics/analysis, risk management, strategic planning, ALCO process, etc.

Contact us at
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SYMPHONY
INSTRUMENTS FOR SUCCESS

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