

Asset-Liability Management

- Control of a bank's sensitivity to changes in market interest rates to limit losses in its net income or equity. The principal goals of asset-liability management are:
 - To maximize, or at least stabilize, the bank's *margin* or spread between interest revenues & interest expenses, &
 - To maximize, or at least protect, the *value* (stock price) of the bank, at an acceptable level of risk.

Assetliability Management

ML Morrison



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