

managing liquidity in banks pdf

banks with new ways of funding their activities and managing their liquidity. In addition, a declining ability to rely on core deposits, increased reliance on wholesale funds, and recent

Sound practices for managing liquidity in banking

He looks at quantitative methods of assessing a banks liquidity levels, including LaR and VaR, to establish an integrated concept in which liquidity is incorporated into the framework of financial policies. He also presents methods, tools, scenarios and concepts to create a policy framework for liquidity and to support contingency planning.

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(assets). These are the key operations of the banks and the liquidity risk management's role is to ensure their continuity. In addition, the liquidity position is related to stakeholders' confidence. A bank having no confidence can face liquidity shortfalls for example withdrawal of the deposits (Armstrong 2008, 47).

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Banks should analyze liquidity utilizing a variety of scenarios. 3. Banks should frequently review the assumptions utilized in managing liquidity to determine that they continue to be valid.

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