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BANC ONE CORPORATION ASSET AND LIABILITY MANAGEMENT





Introduction

Banc One Corporation is one of the leading banking organisations that have been successful in managing its assets and liabilities strategically. Following the case, this paper explores the risks that Banc One faced in trying to perfectly balance its assets and liabilities to achieve good returns on profitability.



Background

The environment within which Banc One was located comprised in a constant change in interest rates and constantly changing regulations. The case shows how Banc One was able to employ complex techniques of ALM to overcome these challenges.



Capital Allocation

The asset growth in Banc One was closely linked with liability management with concentration on capital structure. This strategic alignment enable improvement on the risk adjusted returns and the position of the bank was also enhanced.



Conclusion

When looking at the case of Banc One Corporation, the strategies of effective asset and also effective liability management provide valuable information on banking industry. Through the strategic and innovative plan of the firm and the ability of the firm in responding to dynamic market environment, Banc One was able to manage its financial development process.



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