

BASEL IV CHALLENGES, IMPLEMENTATION & IMPACT MASTERCLASS



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Connecting Businesses Worldwide!



The next generation of risk-weighted assets !

LIVE ONLINE / CLASSROOM PROGRAM



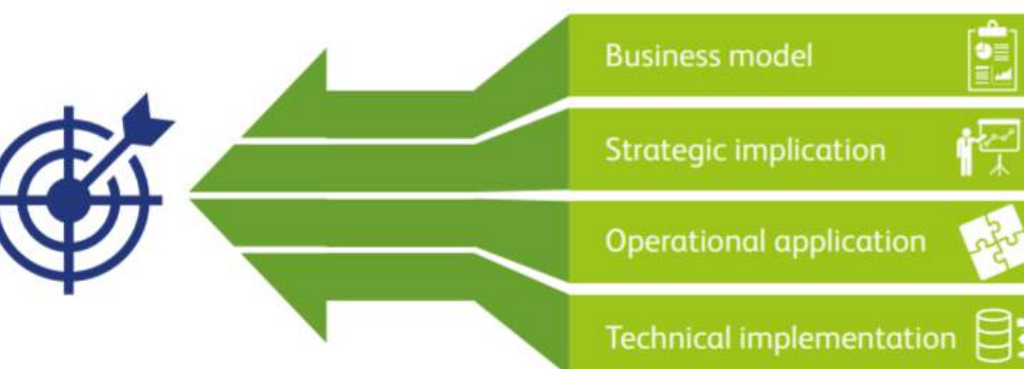
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Course Overview

In the wake of the global financial crisis and in response to the lessons learned during it, Basel III was introduced requiring banks to hold a far higher quality of balance sheet resources than ever. Basel IV encompasses more than just finalizing Basel III - The implementation of CRR II/ CRR III/ CRD V (Basel IV) in the EU represents one of the biggest challenges for financial institutions in the coming years. The introduction of new rules concerning the calculation of risk-weighted assets and thus the capital ratios of all banks will have fundamental impact on the development of banks' strategies and shape their business models of the future.

This intensive masterclass looks to provide an overview of these subsequent final revisions to Basel III and in so doing better prepare delegates for adopting Basel IV. This masterclass focuses on FRTB, credit and internal ratings-based approach (IRB), and the standard approach to counterparty credit risk management allows participants to explore how to manage each through the new standardized approach under Basel IV and its implications. The program features real-life case studies to illustrate key learning points and enable registrants to apply the concepts taught throughout the course.

The major challenges for banks categorized in four dimensions



Join your professional community.

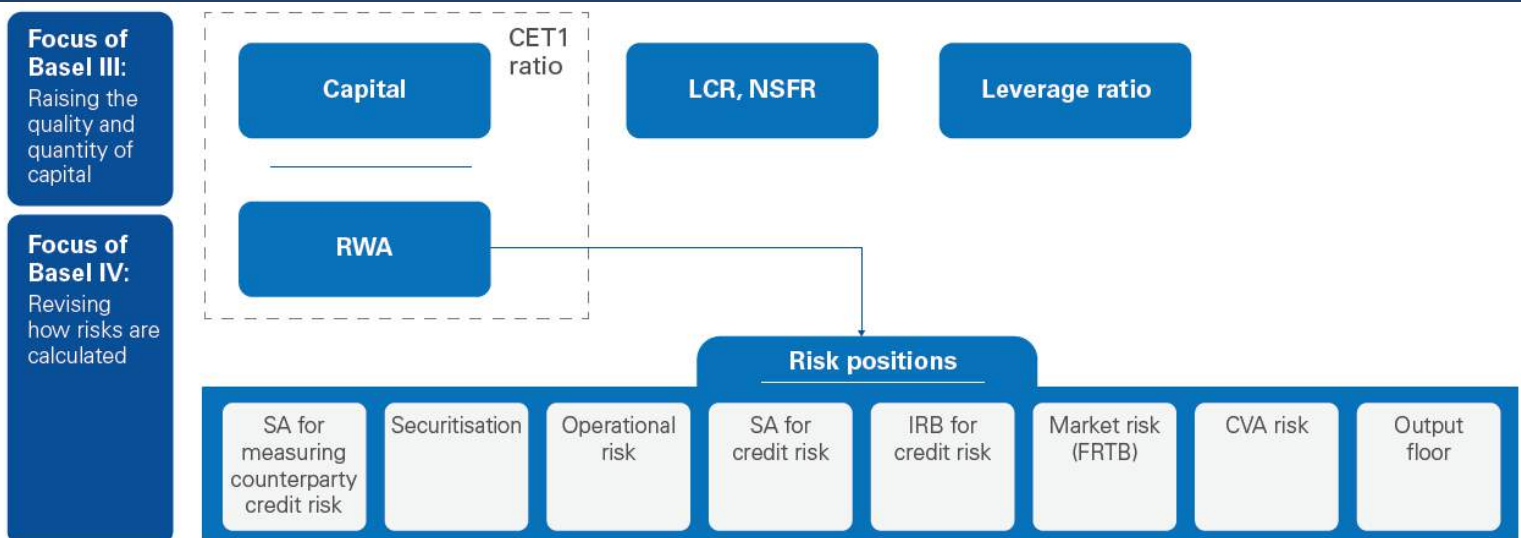
BECOME AN EXPERT

Benefits of Attending



- Basel III and IV's impact on liquidity and capital
- Applications of Interest Rate Risk in the Banking Book [IRRBB]
- Acquire MREL, TLAC, NSFR calculation methodologies
- Revised standardized more complex approach
- The enhancements brought to the treatment of operational risk
- The implementation of the risk-sensitive output floor
- The main components and definition of regulatory capital and risk-weighted assets(RWA)

Summary of basel capital, leverage & liquidity requirements



Who Should Attend :

The in-house training version may be tailored to your specific industry need. This course is suitable for novice and experienced participants. It is designed robustly to give you both basic concepts and principles for novice participants as well as ample opportunity for experienced participants to amplify the principles and concepts through reflection on your own work experience.

- Asset/Liability Management
- Balance Sheet Management
- Liquidity managers and IRRBB managers
- Bank supervisors
- FI Risk Management
- Operational Risk Management
- Interest Rate Risk
- Risk Strategy
- Stress Testing
- Accounting & Finance Professionals
- Treasury
- Heads/Senior Professionals in Risk
- Audit and Compliance Professionals
- Risk Analysis
- Risk Team
- Risk Methods
- Compliance & Legal Team
- Risk Modelling
- Supervision/Regulation
- BASEL Team



After Attending This Course You Will Be Able To:

- Best practices for managing the interaction of FRTB and Basel IV
- Understand the Standardised Approach for Counterpart Credit Risk [SA-CCR]
- Evolution of the minimum capital requirements and introduction of buffers
- Latest changes to the Basel requirements, namely credit risk, market and operational risk RWAs
- Evaluate the impact on Standard Approach models for calculation of credit risk capital
- Appreciate the rationale for impact of the Fundamental Review of the Trading Book [FRTB]
- **Interpret the Standardised Measures Approach for calculation of Operational Risk Capital**
- Evaluate the impact on Standard Approach models for calculation of credit risk capital
- Have insight into the impact of Basel IV on the IRB approach for the calculation of credit risk capital
- Articulate the impact of Net Stable Funding Ratio on the bank and the best practice for optimisation of it
- **Appreciate the origins of credit valuation adjustments (CVA), know why the calculation is fiendishly difficult and the regulatory (Basel III) rules pertaining to CVA.**

AGENDA

Recap on ambitions and impact of Basel III:

- Basel III – Raising Quality of Balance sheet and ending “TBTF”
- Impact on Capital
- Impact on Liquidity
- Connecting the impact on capital and liquidity to RoE
- What are banks doing to mitigate the impact?

Focus on IFRS 9 :

- Overview of IFRS 9 – what’s new?
- Linking Accounting Regulation to Prudential Regulation
- The drivers of rising impairment under IFRS 9
- Impact on Standardised and Internal Ratings Based Banks
- The impact on stress testing and capital buffer

Focus on Traded Risk: FRTB

- Trading book and banking book boundary and implementation challenges
- Structural FX position identification and monitoring
- Simplified Standardised Approach overview and applicability
- FRTB Standardised Approach
- FRTB Internal Model Approach

Basel III & IV and its impact on operational risk and capital:

- Defining Operational Risk
- Challenges in predicting and quantifying loss
- Advanced Measures Approach (AMA)

Overview of ‘Basel IV:

- ‘Highlights’ and timelines
- Why the need for a fourth accord?
- The impact and implications of a fourth accord
- How to mitigate the impact?
- Impact on Capital and Liquidity
- From Basel III to Basel IV

Credit Risk and Internal Ratings Based [IRB] approaches :

- Overview and practical applications of IRB methodologies
- Calculating risk-weighted assets (RWA)
- Calculating probability of default (PD) and loss given default (LGD)
- Parameter changes and floors explained
- Incorporating LGD and PD input floors

Standardized Approach for

Counterparty Credit Risk [SA-CCR]:

- An overview of the Standard Approach to Counter Party Credit Risk Management [SA-CCR]
- Methodologies and rationale for change
- Breaking down the model
- Calculating Replacement Cost and PFE multiplier and add-on’s

Interest Rate Risk in the Banking Book [IRRBB] :

- The rationale for BIS 368 – Update to Pillar 2 requirements
- Recap on sources of interest rate risk in the banking book
- Economic Value of Equity [EVE]

AGENDA

- Previous approaches for measuring operational risk capital
- Approaches for measuring operational risk capital
- An overview of Standardized Approach (SA)
- Review of 'Basel IV'/'CRDV' amendments

Gone Concern Capital – MREL&TLAC:

- The concept and regulation of resolution
- Minimum requirements for Eligible Liabilities and Own Funds [MREL]
- Defining eligible and excluded liabilities
- Impact comparisons for Going Concern Capital
- Consolidating with TLAC
- Timeline
- An overview of resolution strategies: modified insolvency, partial transfer, and Bail In

- Considering Equity and Earning measures
- Net Interest Margin [NIM]
- In scope cash flows and treatment for time bucketing
- Standardized stress tests

Focus on Net Stable Funding Ratio [NSFR]:

- Rationale for NSFR and how it works in harmony with Liquidity Coverage Ratio
- Defining the Denominator – what qualifies as Required Stable Funding [RSF]
- Defining the Numerator – what qualifies as Available Stable Funding [ASF]
- Strategies to optimise compliance

Look ahead 2023 - what has yet to come?:

- Basel IV Changes
- Banking in a Basel IV world – what can we expect
- Approaches to mitigating risk for banks
- Linking to other global regulation – Dodd Frank, EMIR and Structural Reform

Output Floors:

- The highest impact on banks who relied on internal models for credit risk calculation (low Pd and LGD)
- Phase-in from 50.0% in 2022 to 72.5% in 2027
- National regulator to cap incremental increase
- The increase could be capped at 25% of RWAs before the floor



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ABOUT BIZENIUS

Our Live online Training feature international thought leaders presenting insight, ideas, and advice. The sessions provide timely and strategic information about the business of learning, current trends impacting workforce development, Digital Innovation, Financial and Risk management, healthy safety, best practices for the industry, and practical information on the latest tools and technology. All our programs are interactive, flexible, and timely, our online training opportunities deliver the content you need to advance your career in a format that works for today's changing industry.

WHY CHOOSE US

- **Return on Investment (ROI)** - Delegates can transform the learning into their day to day work
- **Customized and Tailed Program** - Our programs are tailored to the needs of the client and their participants.
- **Cost Effective Program** - Quality training with competitive pricing – helping you achieve results within your budget.
- **Flexible Scheduling** - Select your own dates and timing or go with a pre-scheduled session.
- **Learn from Leaders** - All our program is conceptualized developed and delivered by the market leaders.

BECOME A MEMBER

- **Members save on every course they nominate**
- **Post training support by our experts**
- **Higher return on investment**
- **Perfectly balance long term learning program**
- **Carry forward the credit amount to next year**
- **Use membership for in house , classroom & live online training**

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- UMB Bank
- Bank of Kigali
- Safwa Islamic Bank
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- National Bank of Kenya
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- Bank Audi
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- DBN
- Alizz Islamic Bank
- National Bank of Malawi
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- BPR
- CABS
- Steward Bank
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- Afreximbank
- Raw Bank
- FBN Bank
- Bred Bank
- Union Bank
- Credit Bank
- Ly Hour
- SABB
- BANK ABC
- NBS Bank
- BCI
- Centenary Bank
- National Trust Bank
- National Bank of Egypt
- Rand Merchant Bank
- Capricorn Group Limited
- Egyptian Arab Land Bank
- Coronation Merchant Bank
- Arab Africa International Bank
- Safwa Islamic Bank
- United Development Bank
- Foreign Trade Bank - FTB
- Suez Canal Bank
- Lombard Odier
- Trade & Development Bank

Safety - Covid 19 (For Classroom Program)

Our number one priority is the safety of our delegates and colleagues, especially in the light of recent health concerns across the world. In addition to this, BIZENIUS adds a further layer of health and safety best practice standards and guidelines, that will be followed at our events wherever applicable and possible. These measures will focus around four key areas: cleaning and hygiene, communications, protect and detect and physical distancing. They're designed to provide you with confidence that at any of our event around the world, we're striving to provide the highest standards of safety, hygiene, cleanliness and quality.

CLASSROOM PROGRAM DELIVERY POST COVID 19:

- BIZENIUS would be providing a face mask for all the delegates and staff
- Sanitized Venue – We would getting the meeting room sanitized on all the training days
- Thermal check of the delegates and staff before the start of the program on all the days
- Contact less provision of delivery material
- Social distancing - Limited number of delegates for classroom program

You can view our website for Classroom program list - [CLICK HERE](#)

You can view our website for LIVE Online program list - [CLICK HERE](#)





3856+

Wonderful Attendees & Counting

2595+

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9873+

Hours of Learning and
Development Training Conducted

150+

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development need