

# Basel III

CRD IV +++ Changes within EU Guidelines +++ Liquidity Risk +++ Stress Testing

Frankfurt/Main

16 March 2011 - auf Deutsch

23 March 2011 - in English

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## Your Experts



Eelco Schnezler, Deloitte



Dr. Marc Benzler, Clifford Chance



Hiltrud Thelen-Pischke, PricewaterhouseCoopers



Prof. Dr. Thomas Heidorn, Frankfurt School of Finance & Management



Thorsten Frese, Fernbach Software



Frank Stuhlmüller, DZ Bank



Moncef Boughanmi, Rabobank



Robert Froitzheim, Deutsche Bank



Thom van Os, ABN AMRO

## Addressing current issues such as

- + Recent state of affairs: Basel III and CRD IV
- + Changes within EU guidelines
- + CEBS-Guidelines on liquidity buffer, cost benefit allocation and liquidity risk management
- + Effect of Basel III on internal capital calculation
- + Managing liquidity risk
- + Stress scenarios within retail banks
- + Case study: Stress testing
- + Impact of Basel III on IT infrastructure

# Meistern Sie die Herausforderungen bei der Implementierung von Basel III

Deutsch  
16. März

## Agenda 16. März 2011

08.30 Empfang und Ausgabe der Unterlagen

08.55 Eröffnung der Veranstaltung  
Moderation: **Prof. Dr. Thomas Heidorn**

09.00

### Aktueller Stand der Dinge: Basel III, CRD IV und rechtliche Aspekte

- Eigenmitteldefinition und die neuen Kennzahlen
- Kapitalerhaltungs- und antizyklischer Puffer
- Liquiditätsanforderungen
- Leverage Ratio
- Adressenausfallrisiken
- Weitere Themen: SIFI Aufschlag, Auswirkungen der Bankinsolvenzgesetze und lokale Besonderheiten
- Umsetzung

**Marc Benzler, Clifford Chance**

10.00 Kaffeepause

10.15

### EU Richtlinienänderungen

- CRD IV mit den entsprechenden Artikeländerungen für die Themen:
  - Kernkapital
  - Sonstiges Kernkapital/Hybridkapital
  - Ergänzungskapital
  - Großkreditvorgaben
  - SolvV Auswirkungen
  - Single Rule Book
  - Übergangsregelungen (CRD II - IV)
  - Nationale Umsetzung und Anwendung
  - Rolle der EBA (European Banking Authority) bei Umsetzung CRD IV

**Hiltrud Thelen-Pischke, PricewaterhouseCoopers**

11.15 (Hinweis: Vortrag auf Englisch)

### The consequences of augmenting regulatory capital on internal economic capital calculation and capital structuring

- The relationship between regulatory and economic capital
- Will Basel III change the way we calculate capital internally?
- Group capital structuring
- Exploring risk appetite

**Moncef Boughanmi, Rabobank**

12.00 Gemeinsames Mittagessen

13.15

### Liquiditätsmanagement unter geänderten Rahmenbedingungen - quantitative und qualitative Anforderungen

- Liquidity Coverage Ratio, Net Stable Funding Ratio und weitere liquiditätsbezogene Themen
- CEBS-Richtlinien zu Liquiditätspuffern, Kosten-Nutzen-Allokation und Liquiditätsrisikomessung
- Zwingende und mögliche Implikationen für das operative Geschäft bzw. Einflüsse in der strategischen Ausrichtung

**Frank Stuhlmüller, DZ Bank**

14.00

### Steuerung des Liquiditätsrisikos

- Liquidität versus Zins
- Liquiditätsrisiko
  - Struktur der Liquiditätssteuerung
  - Geldmarkt
  - Liquiditätsreserve
  - Liquiditätspuffer
  - Transferpreis für Liquidität

**Prof. Dr. Thomas Heidorn, Frankfurt School of Finance & Management**

14.45 Kaffeepause

15.15

### Stressszenarien bei Retailbanken

- Banksteuerung: Ziele und Nachhaltigkeit
- Stressszenarien: Grundsätzliche Gestaltung und Werttreiber
- Ausgewählte Themen zu Kreditrisiko, operationalem Risiko und Business-/Geschäftsrisiko
- Überlegungen zur Governance
- Business-/Geschäftsrisiko

**Robert Froitzheim, Deutsche Bank**

16.00

### Case Study: Stress Testing

- Beispiele zur Gestaltung von Stressszenarien in der Praxis

### IT-Implikationen: Die Auswirkungen von Basel III auf die IT-Infrastruktur

- Welche Systeme sind betroffen?
- Welche besonderen Herausforderungen ergeben sich?
- Wie sieht eine "Blaupause" für eine Basel 3 konforme IT-Infrastruktur aus?

**Thorsten Frese, Fernbach Software**

17.15 Ende der Veranstaltung

## Your Experts

**Dr. Marc Benzler** specialises in the area of banking and capital markets, with emphasis on derivatives, regulatory issues including liable capital matters, and structured products. He also advises issuers and underwriters in connection with corporate bonds. He has recently been advising on stabilisation measures under the statutory German Financial Markets Stabilisation Scheme and in connection with other restructuring activities.

**Moncef Boughanmi** is Head of Economic Capital Analytics at Rabobank Group. He post-graduated in econometrics (France) and holds an MBA (USA). He joined Rabobank in 1998 as market risk manager. In 2002 he moved to the Project team BSLII and worked on the implementation of BSLII within Rabobank Group. Since 2004, he is Founder and Head of Economic Capital Analytics Department at Rabobank Group.

**Thorsten Frese** studied mathematics and economics at the University of Bonn. He worked as a Project Leader and Senior Consultant at different international consulting and IT companies. In various projects he advised banks on detailed aspects of Basel II regulations and models. Currently he is the Head of Product Development Basel II & Risk at FERNBACH Software S.A., Luxembourg.

**Robert Froitzheim** is Director of the department Securitization Risk-/Portfolio Management of Deutsche Bank Private & Business Clients in Frankfurt. After his career start with Sal. Oppenheim, stays in DB at Futures & Options and Business Development for Corporate Clients followed. Since 1997 he is involved with Credit Portfolio Management for Corporate and Private Clients with participation in portfolio transactions.

# Overcoming the implementation challenges of Basel III

English  
23 March

## Agenda 23 March 2011

08.30 Welcome and handout of the documentation

08.55 Opening of the event  
Moderation: **Prof. Dr. Thomas Heidorn**

09.00

### Recent state of affairs: Basel III and CRD IV

- The definition of capital and the new Basel ratios
- Capital conservation buffer and anti-cyclicality buffer
- Liquidity requirements
- Leverage ratio
- Counterparty credit risk
- Further issues: SIFI supplement, impact of bank resolution regimes and local issues
- Implementation status

**Marc Benzler, Clifford Chance**

10.00 Coffee break

10.15

### Changes within EU guidelines

- Core capital
- Other tier 1/ hybrid capital
- Deductions, e.g. deferred tax assets
- Tier 2 capital
- Impact of large exposures
- Insight in bank responses based on global risk survey
- Business impact/ capital planning/ capital simulation

**Eelco Schnezler, Deloitte**

11.15

### The consequences of augmenting regulatory capital on internal economic capital calculation and capital structuring

- The relationship between regulatory and economic capital
- Will Basel III change the way we calculate capital internally?
- Group capital structuring
- Exploring risk appetite

**Moncef Boughanmi, Rabobank**

12.00 Lunch break

13.15

### Liquidity management, Impact of Basel III, CEBS-Guidelines and effective implementation of the new quantitative and qualitative requirements as well as restrictions

- Basel III liquidity ratios and other regulatory requirements: liquidity coverage ratio, net stable funding ratio
- Implementing the new liquidity framework: liquidity buffer management, contingency planning and liquidity optimization
- Liquidity and the level playing field, incl. home-host supervisory issues

**Thom van Os, ABN AMRO**

14.00

### Managing liquidity risk

- Liquidity versus interest rate
- Liquidity risk
  - Structure of liquidity management
  - Money market
  - Liquidity reserve
  - Liquidity buffer
- Transfer pricing of liquidity

**Prof. Dr. Thomas Heidorn, Frankfurt School of Finance & Management**

14.45 Coffee break

15.15

### Stress scenarios within retail banks

- Bank management: goals and sustainability
- Arrangement of stress scenarios
- Credit risk
- Operational risk
- Business/ enterprise risk

**Robert Froitzheim, Deutsche Bank**

16.00

### Case study: Stress testing

- Examples for the modelling of stress scenarios

### IT implications: Impact of Basel III on IT infrastructure

- Which systems are affected?
- What are the challenges arising?
- What does a blueprint for a Basel III compliant IT infrastructure look like?

**Thorsten Frese, Fernbach Software**

17.15 End of the event

**Prof. Dr. Thomas Heidorn** is professor for Banking at the Frankfurt School of Finance & Management. Investment Banking (Risk Management, Capital Markets, Derivatives) and related questions are at the heart of his research interests. He is managing director of the Centre for Practical Quantitative Finance.

**Eelco Schnezler** is Director Financial Risk Management for Deloitte Netherlands with focus on Basel II and III. His team is involved in projects in the area of credit and operational risk model design and validation, ICAAP, stress testing, CVA and IFRS 9. Before joining Deloitte, Eelco worked for different banks and consulting firms in the Netherlands.

**Frank Stuhlmüller** works for Group Treasury at DZ Bank as a Senior Trader. He is responsible for the short term liquidity management. Besides his trading activities he is in charge of relation points to risk and

strategical management, such as the development of an internal modelling for measurement of liquidity risk. Previously he was involved in the implementation of BASEL II within DZ Bank.

**Thom van Os** is partner of FIP Group, an expert for the financial industry. In more than 25 years of experience in banking he was involved in Basel II implementation and program management for Basel II. Currently he is ad interim Liquidity Manager for a large Dutch Bank after the 2008 liquidity crisis, including implementation of Basel III requirements.

**Hiltrud Thelen-Pischke** works as director in Regulatory and Financial Services of PricewaterhouseCoopers (PWC) in Frankfurt, Germany. She has been working for PWC and several of its antecessors in the areas audit and consulting since 1982. Furthermore she is a visiting lecturer at the Frankfurt School of Finance & Management.

## Basel III

Frankfurt/Main

Yes, I hereby register for the:

16 March 2011 (auf Deutsch)

23 March 2011 (in English)

The registration fee is EUR 1,095 per person plus VAT.

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P.O. Box \_\_\_\_\_

Post Code, City \_\_\_\_\_

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Title \_\_\_\_\_

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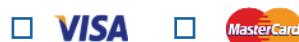
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### WHO SHOULD ATTEND?

The event is designed for board members, CEO's, COO's and individuals working in leading positions in banks and financial service institutions within the field of

- Risk Management
- Credit Risk
- Controlling
- Treasury
- Capital Planning
- Strategy
- Regulatory Reporting
- Internal Audit
- Finance
- IT