

Advanced Risk Management, s.r.o., a consulting company from the Czech Republic, specialized in financial risk management, invites you to the seminar:

BASEL III

Who should attend: specialists from banks and other credit institutions responsible for the implementation of Basel III, compliance officers, risk managers and internal auditors.

PROGRAM OF SEMINAR:

INTRODUCTION

What is Basel III – and is it really Basel III?
Grounds for the establishment of Basel III
Objectives of Basel III: do we want stable banks, or inexpensive loans or something completely different?
Time schedule of Basel III implementation
Relationship between Basel III and actual changes in the banking regulation in EU (CRD I, II, III, IV and ???)
Information sources

OVERVIEW OF THE PILLARS OF BASEL III

Definition of regulatory capital
Enhancing risk coverage
Leverage ratio
Counter-cyclical capital buffers
Minimum liquidity (quantitative liquidity ratios)

DEFINITION OF CAPITAL

Substance of the problem
Requirements for Tier 1 capital
Requirements for Tier 2 capital
Cancellation of Tier 3 capital
Items deductible from capital
Comparison with the current situation in Europe
Impact on banks

ENHANCING RISK COVERAGE

Substance of the problem
Enhancing risk coverage for securitization, re-securitization and selected items – only brief overview
Enhancing risk coverage for counterparty credit risk:
Quantitative requirements
Qualitative requirements

LEVERAGE RATIO

Substance of the problem
Definition of the ratio and its importance

Definition of capital
Definition of exposure

COUNTER-CYCLICAL CAPITAL BUFFERS

Substance of the problem
Proposed tools:
Counter-cyclical capital buffers – definition, rules of their constitution and drawing
Capital conservation buffer
Moderating excessive credit growth
Forward looking provisioning based on expected loss approach

MINIMUM LIQUIDITY (LIQUIDITY RATIOS)

Substance of the problem
Mandatory quantitative indicators:
LCR – liquidity coverage ratio
NSFR – net stable funding ratio
Monitoring tools:
Contractual maturity mismatch
Concentration of funding
Available unencumbered assets
Market-related monitoring tools

RELATED ISSUES OF BANK REGULATION OUTSIDE OF BASEL III

Compensation:
Internal culture and corporate governance
Connection of compensation with risks undertaken
Regulatory supervision and investor involvement
Extraordinary taxation of banks / financial transactions

RECAPITULATION OF THE SEMINAR AND CONCLUSION

Lecturer: Mgr. Ing. Václav Novotný, Advanced Risk Management, s.r.o.

Business Park Košíře, Jinonická 80, Prague 5, Czech Republic

April 14, 2011

SELECTED REFERENCES - SEMINARS:

AB UKIO BANKAS Abanka Vipa d.d. Agropol Trading, s.r.o. ATLANTIK finanční trhy, a.s. CENTRAL EUROPEAN ADVISORY GROUP Citibank, a.s. Čepro, a.s. ČEPS, a.s. Česká exportní banka, a.s. Česká národní banka (Czech National Bank) Česká pojišťovna a.s. Česká spořitelna, a.s. (Erste Bank Group) Českomoravská stavební spořitelna, a.s. Českomoravská záruční a rozvojová banka, a.s. Československá obchodní banka, a.s. (KBC Group) ČEZ, a.s. Dexia banka Slovensko a.s. E.ON Česká Republika, s.r.o. Erste Group Bank AG	Erste & Steiermärkische Bank d.d. GE Money Bank, a.s. Generali Pojišťovna a.s. HVB Bank Czech Republic a.s. HVB bank Slovakia, a.s. Hypoteční banka, a.s. Investiční kapitálová společnost KB, a.s. Intesa Sanpaolo Bank J&T Banka, a.s. Komerční banka, a.s. (Société Générale Group) Kooprativa pojišťovna, a.s. KPMG Česká republika, s.r.o. Ministry of Finance of the Czech Republic Národná banka Slovenska (National Bank of Slovakia) NESS Czech s.r.o. Nova KBM d.d. OTP Banka Slovensko a.s. Penzijní fond České pojišťovny, a.s. Pražská energetika, a.s.	Privredna banka Zagreb d.d. PSJ holding, a.s. RWE Transgas, a.s. S MORAVA Leasing, a.s. Scania Finance Czech Republic, spol. s.r.o. SKB, d.d. Slovenská sporiteľňa, a.s. (Erste Bank Group) Slovenská záručná a rozvojová banka a.s. Slovenský plynárenský priemysel, a.s. Slovnaft, a.s. (MOL Group) ŠkoFIN, s.r.o. Telefónica O2 Czech Republic, a.s. UniCredit Bank Czech Republic, a.s. UniCredit Bank Slovakia a.s. UniCredit Banka Slovenija d.d. Unipetrol, a.s. Všeobecná úverová banka, a.s. Zagrebačka banka, d.d. Železničná spoločnosť, a.s.
---	--	--

TERMS AND CONDITIONS:

If you wish to attend the seminar please fill in the application form below and send it back by fax to the number +420 257 290 473 or via e-mail to arm@arm.cz. After the receipt of the application form we will confirm your participation and issue a pro-forma invoice. The advance payment is the 100 % of the fee. An invoice will be issued after receipt of the payment.

The fee is 490 EUR + VAT. Two or more attendants from the same institution will be charged 440 EUR + VAT each. The fee involves handout materials and refreshment during the seminar.

The seminar will be held on April 14, 2011 at Business Park Košíře, Jinonická 80, Prague 5, Czech Republic. The schedule is as follows: the seminar starts by the registration at 8:30 a.m. The seminar lasts until 5 p.m. with a break at 10:30 a.m. and 3:15 p.m. and a lunch break at 12:30 p.m. At the end the seminar there will be a cocktail giving you the opportunity for informal discussion.

Cancellation must be sent in writing. Cancellations three weeks before the seminar are subject to a 10% cancellation fee. For cancellations delivered less than three weeks before the first day of the seminar the cancellation fee is 100%. Any attendant can be substituted by another employee (colleague) from the same institution.

Advanced Risk Management, s.r.o. reserves the right to cancel the seminar and refund the fee. The institution is aware that by signing this application form it fully accepts the above-mentioned conditions. The applicant confirms that the participation of its employee is binding.

APPLICATION FORM TO THE SEMINAR BASEL III:

Name:

Position:

Company: ID:

Address: VAT No:

Phone: Fax: e-mail:

Signature and stamp