in collaboration

with ABBL and Deloitte :

The new CRR / CRD IV Rules

The objective of the present seminar is to provide a comprehensive overview of the forthcoming CRR/CRD IV requirements **applicable to banks on January 1st, 2014.**

This framework will enable banks to:

- Detail the amendments brought by CRD IV on the “simple” approaches for credit risk excluding trading activities, market risk and operational risk,
- Identify the impacts in capital requirements for the main activities applicable to the Luxembourg financial place,
- Review the new liquidity requirements and the corresponding impact on the Luxembourg banking industry,
- Identify the pitfalls and to provide factual and adequate responses to it,
- Clarify the areas subject to interpretation and
- Prepare the participants for implementing Pillars 1 and 2.

The training will enable participants to reach a high level of preparation and anticipation towards the changes implied by the new regulation, and to clarify the areas subject to interpretation.

This programme consists of 4 modules that can be attended individually:

Module 1 (1 day)	**CRR/CRD IV - Capital Requirements (EN)** Capital Requirements (Solvency ratio, leverage ratio, Capital Buffers, etc..)
Module 2 (½ day)	**CRR/CRD IV - Internal Governance (EN)** Pilier 2 and Internal Governance Arrangements
Module 3 (½ day)	**CRR/CRD IV – Risk & EMIR Requirements (EN)** Counterparty Credit Risk, CVA Risk and EMIR Requirements
Module 4 (1 day)	**CRR/CRD IV – Liquidity Requirements (EN)** The New Liquidity Requirements (Pillar 1 and Pillar 2 equivalent)

Target audience

These seminars are designed for people working in Risk Management, Middle Office, Back Office, Internal Audit, Compliance, Accounting, Finance, Treasury and ALM

Speakers

- Gilles PIERRE, senior adviser on banking regulation and accounting at the Luxembourg Bankers' Association (the ABBL), member of several technical committees of the European Banking Federation, expert in European and international prudential regulation
- Jean Philippe PETERS, expert in risk and capital management matters for financial institutions, with a focus on regulatory capital requirements issues (Basel II/III)
- Arnaud DUCHESNE, expert in capital and solvency management for banks
- Bertrand PARFAIT, Basel II/III pillar II and internal governance expert
- Francesca MESSINI, risk management specialist with focus on Basel II/III requirements
- Hubert HAFNER, expert in liquidity risk management
- Marco LICHTFOUS, Basel III specialist with focus on liquidity and operational risk management

Programme

CRR/CRD IV - Capital Requirements (EN)

- Introduction
- Eligible own funds
- Pillar I regulatory requirements: what's new?
    - Credit Risk
    - Operational Risk
    - Market Risk
- Capital buffers
    - Countercyclical buffer
    - Capital conservation buffer
    - Systemic risk buffers
    - Systematically important institutions buffers
- Timeline and transition period
- Amendments to the large exposures regime
- Leverage ratio
- Impacts of the Single Supervisory Mechanism
- Practical exercises

Speakers : Gilles PIERRE, ABBL
Jean-Philippe PETERS and Arnaud DUCHESNE, Deloitte

CRR/CRD IV - Internal Governance (EN)

- Introduction
- Internal Capital Adequacy Assessment Process (ICAAP)
- SREP and the Single Supervisory Mechanism

- Internal governance
    - CRD IV vs. CSSF Circular 12/552
    - Principle of proportionality in practice
    - Remuneration, Diversity and Transparency
    - Sanctions

Speakers : Jean-Philippe PETERS and Bertrand PARFAIT, Deloitte

CRR/CRD IV – Risk & EMIR Requirements (EN)

- Introduction
- Counterparty Credit Risk:
    - Definition and difference with credit risk
    - Difference between bilaterally and centrally cleared transactions
    - Methodologies for calculation of EAD (bilateral trades) and own fund calculation
    - Calculation of own funds requirements for centrally cleared derivatives
- CVA Risk:
    - Definition and scope
    - Methodologies to calculate own funds requirements
- EMIR:
    - Introduction to EMIR requirements
    - Impacts on CCR / CVA own funds' calculations
- Practical exercises

Speakers : Jean-Philippe PETERS and Francesca MESSINI, Deloitte

CRR/CRD IV – Liquidity Requirements (EN)

- Introduction
- Pillar I equivalent
    - The liquidity ratios, LCR & NSFR
    - The monitoring tools
- Pillar II equivalent
    - Liquidity Risk Management Framework
    - Internal Liquidity Adequacy Assessment Process
- Recent EBA consultations and coming updates
- Practical exercises

Speakers : Gilles PIERRE, ABBL
Marco LICHTFOUS and Hubert HAFNER, Deloitte

Practical Informations

Dates and Fees

Modules	Dates (*)	Duration	Price (**) (+ 3% VAT)
CRR/CRD IV-Capital Requirements (EN)	14.10.2013	8 hours (9.00am-6.00pm)	€ 650,-
CRR/CRD IV-Internal Governance (EN)	16.10.2013	4 hours (9.00am-1.00pm)	€ 325,-
CRR/CRD IV-Risk & EMIR Requirements (EN)	16.10.2013	4 hours (2.00pm-6.00pm)	€ 325,-
CRR/CRD IV – Liquidity Requirements (EN)	18.10.2013	8 hours (9.00am-6.00pm)	€ 650,-

(*) Further dates will be proposed, if required.
(**) The lunch is included in the registration fees

Training location

Centre de Formation IFBL/Chambre de Commerce
7, rue Alcide de Gasperi Luxembourg-Kirchberg

Language of the training course

All the above modules will be given in English. Sessions in French and German are proposed as well (see dates on our web site www.ifbl.lu).

The course material is only available in English.

Registrations

Registrations on a private basis can be made directly via our website www.ifbl.lu
Registrations on a professional basis have to be made via our registration form, which can be downloaded from our website and sent per email (customer@ifbl.lu) or per fax (+352 46 50 19) to our Customer Service.

Contact

IFBL – Customer Service
Customer@ifbl.lu / Tel. : 46 50 16-1

The general conditions of the IFBL as indicated on the registration form are applicable.

ABBL IFBL L'INSTITUT Deloitte.