

Credit Risk: Basel III fundamentals



DB-17 2 Days (14 Hours)

Description

In partnership with Drive Innovation Insights The identification of the next key deadlines for the application of leverage ratios, liquidity and reporting is at the heart of this training which is essential for mastering the key concepts of credit risk management. To optimize your credit risk analysis and calculation techniques, you must also integrate the numerous regulations in force, CRD Directives "Capital Requirement Directive, IRB "Internal Rating Based, new standard BCBS 239, BRR Directive "Bank Recovery and Resolution Directive. .. This summary training will allow you to comply with regulators' requirements and optimize your credit risk analysis and calculation techniques.

Who is this training for ?

For whom

Manager and collaborator of banking and financial companies and anyone wishing to know and master the fundamentals of Credit Risk, Basel II, Basel III prudential regulations, BCBS 239 standard and its challenges.

Prerequisites

Aucune

Training objectives

- Integrate the latest Basel III requirements in terms of prudential ratios
- Understand credit risk transfer tools and techniques
- Master the new credit risk analysis techniques imposed by the IFRS 9 standard
- Take stock of the Basel III reform timetable and the key points of the BCBS 239 standard

Training program

Le cadre et les fondements de la gestion du risque crédit Définition du risque crédit et interactions avec les autres risques. Définir un événement de crédit : dégradation de la qualité du crédit ; défaut d'emprunteurs ou de contreparties ; faillite du dé

- Identify the components of credit risk: probability of default and loss in the event of default.
- Supervision and control of the authorities: ECB, EBA, ESMA and ACPR.

Rappel des obligations prudentielles Bâloises Bâcle II/III : approches standard, IRBA simple ou complexe.

- Calculate default probabilities and LGDs in the event of default.
- VaR methodologies in relation to capital requirements.
- The Capital Directive .

Les dernières évolutions du cadre prudentiel Bâle III

- Minimum capital requirements.
- The Banking Union and Single Supervision Mechanism.
- Liquidity ratios.
- The solvency ratios and leverage.
- The BCBS standard in brief.
- Impacts of the BRR directive.
- The FSB (TLAC) and European (MREL).

23934Le calcul des exigences en fonds propres du pilier 1 Le coussin de conservation.

- Risk coverage.
- CVA-credit value adjustment.
- Regulatory capital.
- The nature of the counterparty and commitment.
- Concentration, securitization and residual risks.

Les évolutions du cadre prudentiel AQR et TRIM: exercices de supervision par la BCE. BCBS 362 et RTS 36. Enjeux pour les banques de business model et profitabilité. Le provisionnement du risque crédit

- French accounting standards and IFRS.
- The calculation of provisions.