CONCEPT

# Global Financial Regulation for Banks: Basel Framework, Liquidity Rules and Resolution

23 August – 3 September 2027
Paris - Right Bank business hotel



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## Introduction:

Global financial regulation now reaches every part of a bank, from how capital is counted and liquidity is buffered to how customers are treated and how a failing firm is resolved. Rule changes arrive from several international standard setters at once, and teams working in silos misread their combined effect on ratios, pricing and reporting. This Core Concept course gives risk, compliance, finance and regulatory reporting staff a working map of the Basel framework, liquidity rules, resolution and conduct regimes. Over two weeks participants apply each rule to a sample bank and produce a Regulatory Impact Assessment Report.

## Course Objectives:

- Map the international regulatory architecture for banks and trace how standard setters' work reaches a banking group's entities and activities
- Calculate regulatory capital, buffers and risk-weighted assets for credit, counterparty, market and operational risk at practitioner level
- Compute the leverage ratio, LCR, NSFR and large exposures position from bank data and explain the drivers of each metric
- Prepare ICAAP and ILAAP inputs, supervisory stress test projections and responses to supervisory review findings
- Assess recovery and resolution, conduct, consumer protection and AML/CFT requirements and their interaction with prudential rules
- Produce a regulatory impact assessment that quantifies a rule change and sets an implementation roadmap for a bank

## Target Audience:

- Risk managers responsible for capital, liquidity and concentration measurement against regulatory limits
- Compliance managers accountable for monitoring regulatory change and the bank's adherence to prudential and conduct rules
- Finance managers who own regulatory capital calculations, capital planning inputs and ratio forecasting
- Regulatory reporting managers who produce prudential returns, disclosures and reconciliations for supervisors
- Treasury and balance sheet managers whose funding and investment decisions move liquidity and leverage ratios

## Course Outline:

### Day 1: The International Regulatory Architecture for Banks

- Financial Stability Board Mandate: Coordinating National Authorities and Standard-Setting Bodies
- Basel Committee Standards, GHOS Endorsement and the Non-Binding Status of International Agreements
- Securities, Insurance and AML/CFT Standard Setters and Their Reach into Banking Groups
- Microprudential Versus Macroprudential Regulation: Objectives and Policy Instruments
- Regulatory Perimeter Map for a Banking Group: Entities, Activities and Applicable Rulebooks

### Day 2: Basel Framework Structure and Regulatory Capital Definitions

- Three-Pillar Architecture: Minimum Requirements, Supervisory Review and Market Discipline
- CET1 Eligibility: Common Shares, Retained Earnings and Regulatory Deductions
- Additional Tier 1 and Tier 2 Instrument Criteria and Loss-Absorbency Features
- Conservation, Countercyclical and Systemic Buffer Stack with Distribution Restrictions
- Reconciliation Template from Accounting Equity to Regulatory Capital

### Day 3: Risk-Weighted Assets for Credit, Market and Operational Risk

- Standardised Approach for Credit Risk: Exposure Classes, External Ratings and Credit Risk Mitigation
- Counterparty Credit Risk Exposure Measurement for Derivatives and Securities Financing
- FRTB Market Risk Rules: Trading Book Boundary and Expected Shortfall in Place of VaR
- Standardised Approach for Operational Risk: Business Indicator and Loss Component
- Output Floor Mechanics Comparing Internal-Model and Standardised RWA

### Day 4: Leverage, Liquidity and Large Exposures Metrics

- Leverage Ratio Exposure Measure: On-Balance Sheet, Derivative and Securities Financing Components
- LCR Stressed Outflow Categories and High-Quality Liquid Asset Levels and Haircuts
- NSFR Available and Required Stable Funding Factor Mapping
- Large Exposures Limit at 25% of Tier 1 and Connected Counterparty Grouping
- Prudential Metrics Workbook Linking Capital, Leverage, Liquidity and Concentration Data

### Day 5: Week-One Case: Prudential Position of a Sample Bank

- Sample Bank Balance Sheet and Regulatory Data Pack Review
- Capital Ratio Recalculation with Buffer Headroom Analysis
- Liquidity and Leverage Ratio Sensitivity to Deposit Outflow and Asset Growth Assumptions
- Large Exposures Breach Identification and Remediation Options
- Prudential Position Memo Defence Before a Peer Supervisory Panel

## Day 6: ICAAP, ILAAP and Supervisory Stress Testing

- Pillar 2 Risk Inventory: Concentration, Banking Book Rate and Business Model Risk
- ICAAP Document Structure and Internal Capital Quantification Methods
- ILAAP Liquidity Adequacy Statement, Funding Plan and Survival Horizon
- Supervisory Stress Test Templates and Multi-Year Capital Ratio Projection
- Supervisory Review Outcome Letters and Pillar 2 Capital Guidance Responses

## Day 7: Recovery, Resolution, Conduct and Financial Crime Regimes

- Recovery Plan Indicators, Recovery Options and Playbook Testing
- FSB Key Attributes: Resolution Powers, Bridge Institution, Bail-In and Temporary Stays
- Resolvability Assessment and Crisis Management Group Cooperation
- Conduct Risk and Consumer Protection Rules: Suitability, Disclosure and Complaints Handling
- AML/CFT Risk-Based Approach and Its Link to Prudential Supervisory Review

## Day 8: Regulatory Reporting, Disclosure and Supervisory Engagement

- Regulatory Return Production Chain: Source Systems, Mapping Rules and Reconciliation
- Pillar 3 Market Discipline Disclosure Templates and Internal Attestation
- Risk Data Aggregation Controls and Return Accuracy Checks
- Supervisory Meeting Preparation, Findings Response and Remediation Tracking
- Regulatory Change Briefings for the Board, Business Lines and Finance

## Day 9: Emerging Regulation, Implementation Monitoring and Compliance Metrics

- Climate-Related Financial Risk: Transmission Channels to Credit, Market and Liquidity Risk
- Crypto-Asset Exposures: Classification and Prudential Treatment Overview
- RCAP Implementation Monitoring and Jurisdictional Consistency Assessments
- Regulatory Horizon Scanning Register and Change Impact Scoring
- Regulatory Compliance KPIs: Ratio Headroom, Return Timeliness and Finding Closure Rate

## Day 10: Capstone: Regulatory Impact Assessment for a Sample Bank

- Capstone Brief: Proposed Rule Change and Sample Bank Business Plan
- Quantified Impact on Capital, Leverage, Liquidity and Large Exposures Ratios
- Business Line and Product Pricing Implications of the Rule Change
- Regulatory Impact Assessment Report and Implementation Roadmap Drafting
- Panel Presentation and Peer Challenge of the Impact Assessment

## Skills You Will Gain:

- Regulatory Perimeter Analysis
- Regulatory Capital Calculation
- Risk-Weighted Asset Computation
- Liquidity Ratio Measurement
- Supervisory Stress Projection
- Resolution Planning Awareness
- Prudential Return Reconciliation
- Regulatory Horizon Scanning

## Why Attend This Course:

- Return with a Regulatory Impact Assessment Report and implementation roadmap built on a sample bank and challenged by peers
- See how capital, liquidity, resolution, conduct and financial crime rules interact rather than handling each in isolation
- Answer supervisors' questions on ratios, returns and review findings with figures traceable to source data
- Compare regulatory practice with risk, compliance, finance and reporting peers from banks of different sizes and business models

## Conclusion:

Banking regulation is a connected system: a change to capital definitions, liquidity factors or resolution requirements moves ratios, pricing, reporting and supervisory dialogue at the same time. Week one builds the architecture, capital, RWA, leverage, liquidity and large exposures skills and tests them on a sample bank. Week two adds ICAAP and ILAAP, stress testing, recovery and resolution, conduct and AML/CFT, reporting, emerging regulation and compliance metrics. The final day brings these together in a Regulatory Impact Assessment Report ready for internal discussion.