

FINANCIAL SECTOR REGULATORY FRAMEWORK ON BASEL PRINCIPLES FOR BANKS

CREDITINFO ACADEMY TRAINING

Creditinfo Academy Seminars & Trainings will:

- Broaden your knowledge about various areas related to credit risk management and improvement of business processes
- Increase efficiency and productivity of your company
- Introduce new skills and innovative solutions to your staff
- Keep you up to date with the latest industry trends and developments

DATE & PLACE

Tanzania, Dar Es Salaam
13th — 14th March 2017

"Excellent! Incredibly knowledgeable trainer who was engaging and inspirational in his delivery. Very practical course"

NMB Plc - Past Delegate

"I learnt a lot from the day about credit bureaus and the services and systems that they use and how these can assist my bank make smarter lending decisions, including how to grade the borrowers by using Creditinfo's credit score, Creditinfo Predictor."

CRDB Bank Plc - Past Delegate

ABOUT CREDITINFO **ACADEMY**

Creditinfo Academy, part of **Creditinfo Group**, was introduced to promote education and training in the area of credit bureaus, credit risk management and financial literacy. Creditinfo Academy is a skills development and training provider that delivers generic and customized training services. The focus at Creditinfo Academy is to provide **training** for clients wanting to develop their skills to improve operational efficiency and overall business performance; as well as train consumers and assist public sector in their quest for **financial inclusion**.

TRAINING OVERVIEW

Basel III is a set of precautionary measures imposed on banks and are made to protect the economy from financial crisis similar to that of recent years. Principally they aim to ensure banks accept a level of responsibility for the financial economy they operate within and to act as a safeguard against further collapse. Banks, even if the current regulatory framework does not require Basel III, need to adapt to fast-changing environment, moreover operating in the **global economy** makes it more urgent to be prepared and relevant within international context. Therefore the set of measures known as Basel III are becoming a **standard**, which all the banks will have to understand if not adhere to fully yet.

This training is divided into two parts — **(1) Basel III Regulatory Framework** and **(2) IFRS9**. The aim of this course is to provide attendees with an overview of the recent evolution of international regulation related to risk management and financial reporting, focusing on the most relevant topics and challenges related to the adoption of **Basel II and Basel III Regulation** (as well as the main challenges in the transition between the two frameworks) and the adoption of IFRS9 (and the connections between Basel frameworks and IFRS9) and the most relevant impacts on strategy, activities, internal processes and procedures of Financial Institutions when adopting such standards.

One among the most relevant lessons learned worldwide is that the early adoption of such standards brings relevant benefits and competitive advantages to fully aware and highly committed FIs in adapting their policies, procedures and organizational structures to meet with the new standards.

COURSE DELIVERY

This is a two-day course totaling **14 hours** of delivery time. It consists of **fourteen tutorial modules** of approximately 2 hours each (i.e. a total of 14 hours of instruction). All hand-outs and instructions will be in English. Ideally delegates should have at least three years experience working in a bank either in a general management or leadership role, or employed in risk management or accounting role. Basic familiarity with **key concepts of risk management** and accounting would be helpful.

TRAINING OBJECTIVES

- Full understanding of Basel III AND IFRS9 frameworks
- Transition between Basel II and Basel III: overview of most relevant challenges and advantages
- Confidence in their understanding of key changes between IAS39 and IFRS9
- Confidence in their understanding of an end to end approach to credit, financial and operational risks, complying with the new standards
- Awareness of the purpose and benefits of adopting Basel III compliant tools (reporting, stress tests)
- Awareness of the purpose and benefits of adopting the new classification based on expected losses
- Familiarity with organizational matters when adopting the new standards

TRAINING **MODULES**

DAY 1

- MODULE 1 — The Basel III regulatory framework
- MODULE 2 — Capital adequacy: Capital ratios, Capital and capital buffers, RWAs
- MODULE 3 — Credit Risk
- MODULE 4 — Financial risks
- MODULE 5 — Liquidity risk
- MODULE 6 — Leverage risk
- MODULE 7 — The impact on supervisory reporting and FI's internal processes

DAY 2

- MODULE 1 — The IFRS 9 regulatory framework
- MODULE 2 — Classification of financial assets and liabilities
- MODULE 3 — Reclassification methodologies
- MODULE 4 — Impairment of financial instruments
- MODULE 5 — Hedge accounting
- MODULE 6 — Principles of measuring credit losses
- MODULE 7 — Comprehensive and coherent guidelines

WHO SHOULD **ATTEND**

This training has been specifically designed in order to provide banks' management and staff with a comprehensive overview of the new regulatory framework and a rigorous analysis of the impact of the new standards on strategy, operations, controls, procedures related to risk management and accounting process.

Depending on organizational structure the roles most commonly involved are:

- Senior and Middle Managers
- Credit Managers, Analysts & Controllers
- Risk Managers
- Risk and Financial Analysts | Managers
ALM/Capital Management Dept.
- Account & Finance Dept.

TRAINER **BIOGRAPHY**



FABIO GIOVANNI TARANTINI

Mr. **Fabio Giovanni Tarantini** is a Financial Sector international expert with almost two decades of experience in many projects with several counterparts (Central Banks, multilateral institutions, major players, meso and micro finance Institutions, universities, training centers) in almost 20 Countries worldwide. Through the long lasting and still on-going collaboration with the **Italian Banking Association and the Bank of Italy**, Fabio has become an expert of the Financial Sector regulatory framework.

Since 2012 Fabio is collaborating with the World Bank Group in many technical assistance activities mostly aimed at improving the financial inclusion and the credit information infrastructures in many countries in the MENA and Sub-Saharan Africa Regions. With more than 5.000 hours of delivered training, Fabio has become an expert trainer on topics related to risk management, credit risk management and banking supervision.

Fabio speaks currently Italian, English, French and Spanish, holds diploma in International Political Science and a master in Microfinance. Fabio is also a SME Finance certified expert.

CONTACT **INFORMATION**

How to register? Please send an email to academy@creditinfo.co.tz with your details and local team will respond to you. Or visit our Creditinfo Academy website on www.creditinfoacademy.com for direct registration.

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