

3RD ALM AND LIQUIDITY RISK CONFERENCE

May 13th-14th 2019, Warsaw
Radisson Blu Sobieski

By attending 3rd ALM and Liquidity Conference you will get:

- Tips from Liquidity and ALM professionals from other European countries
- Overview of current market practices in Liquidity Management and ALM model
- Guidelines on EBA, BCBS and local regulators' requirements
- New Regulations Proposals –CRD V/ CRR II
- Overview of Liquidity Risk Regulations
- Liquidity Regulatory Outlook
- Essence of IRRBB challenges
- AI and machine learning techniques
- Trends in intraday liquidity management
- Best practice in capital and liquidity management
- Essence of FTP in Liquidity Management
- Hints on balance sheet optimization
- Essence of Asset Liability Management
- Recipe for behavioral models

The event will be of value to any practitioner from the area of:

- ALM, Strategy, Funding, Modelling
- Treasury
- Liquidity Risk
- Market Risk
- Interest Rate Risk
- Finance and Controlling
- Internal Audit
- Fixed Income
- Fund Transfer
- Regulatory Advisory
- Treasury TradingyStress Testing
- Balance Sheet Management
- Capital Management
- Collateral Management

By attending 3rd ALM and Liquidity Conference you will get tips from professionals form other European Countries:



Robert Fiedler



Anja Božac



Massimo Pedroni



Anna Bielenka



Silvia Majlingowa



Christian Hasenclever



Mahmood Mbarki



Anna Kuligowska



Sebastian Machowski

DAY 1

I. LIQUIDITY CORNER

Presentation: Liquidity Risk Regulations - Current Status and Coming Future

1. Basel Committee and EBA Regulations
2. CRD IV /CRR
3. Local Polish Regulations
4. New Regulations Proposals –CRD V/ CRR II

Presentation: FTP in liquidity management

1. Funding curve set up (also in Libor successor regime)
2. Targets and rules for FTP and required components
3. Liquidity buffer cost allocate

Presentation: ECB Liquidity Stress Test

1. Background for regulatory stress testing
 2. Challenges of ECB Liquidity Stress Test 2019
 3. Drivers of stress across regulatory scenarios
 4. Case study: Modeling of stress scenarios using FIS Ambit platform
 5. Extensions: Using dynamic simulation and stress testing framework to drive balance sheet optimization
- Following the global financial crisis, stress testing became a key regulators' instrument within SREP process. In 2019, ECB Liquidity Stress Test exercise aims to assess bank's ability to withstand idiosyncratic liquidity shocks, focusing on indicators such as net liquidity position, counterbalancing capacity, survival horizon and LCR.

What are the main challenges for banks in the current stress test, and how can they meet growing regulatory expectations while also using obtained results to optimize liquidity buffer steering?

The answers to these questions will be complemented by practical examples from FIS Ambit platform, the solution successfully used by banks to address EU-wide stress tests and facilitate integrated balance sheet management.

Panel: Capital and liquidity management in the light of Basel IV and other capital regulations

Presentation: The optimization of LCR through quantitative approaches:

1. Operational and non-operational deposits in the LCR framework
2. Identification of the excess operational balance through spectral analysis
3. Impacts on regulatory liquidity metrics
4. Case study for a SSM regulated bank

Presentation :Optimization of NSFR

1. How to optimize NSFR
2. MREL – how the new measure will impact on balance sheet structure

Presentation: Liquidity management

1. Internal liquidity gap
2. How to think about off balance sheet positions
3. Approach to modeling and new business
4. survival period
5. Limit structure setup

Panel: Regulatory challenges for next years – Liquidity

1. Liquidity management under Basel III regime and MREL – safer banking sector or more expensive risk management
2. Combining internal perspective on liquidity management with regulatory requirements

Presentation: ILAAP – new player in liquidity management game

1. ILAAP – regulatory requirements
2. Challenges in fulfilling the regulatory requirements
3. Self - assessment: what can go wrong

Presentation: Intraday liquidity management:

1. Reporting stream and structure
2. Which units should be involved – sharing responsibilities
3. levels of defense
4. EW (Early Warning Indicators)
5. Challenges in intraday liquidity management

II. IRRBB CORNER

Presentation: IRRBB regulations – EBA and BCBS

1. EBA regulations in a nutshell
2. BCBS regulations in a nutshell
3. Be aware : points of potential conflict
4. Stress test under new regulations

Panel: Regulatory challenges for next years – IRRBB

1. New KNF IRRBB regulation – what we can expect
2. The points of interest for ALM and risk managers
3. The challenges in IRRBB regulations implementation

Presentation: IRRBB – how to measure the risk

1. Focus on NII measures: NII simulation, EaR
2. Focus on EVE measures: EVE, VaR,
3. How to find the right balance in risk management
4. Optimal limit structure

Presentation: View on capital

1. "Book" value of equity
2. Economic value of equity
3. Case study: Be aware of different approach to capital in accounting and economic world
4. The right approach to capital management

Panel: IRRBB – from risk recognition to risk management

1. Split of duties and responsibilities
2. Level of decision makers – top management or delegation
3. Challenges in IRRBB management

DAY 2

III. ALM AS STRATEGIC BALANCE SHEET MANAGEMENT

a. Presentation: ALM – role and position in the bank

b. Round table: ALM functions

1. ALM - key functions
2. ALM as profit center or service(cost) center

c. Presentation: Introduction to ALM optimization techniques

IV. MODELING CORNER

a. Balance sheet modelingz – searching for the right structure

1. Starting point - current balance sheet
2. Constrains and targets to be taken into account
3. Options for improvement
4. Fining the target balance sheet structure – risk/reward view
5. Tools to achieve the goal

b. NMD modeling:

1. Talking about modeling – what are we searching for
2. NMD models used across banks:
 - 1.1 Liquidity modeling
 - 1.2 IRRBB modeling
3. Modeling clients behavior vs modeling products behavior – which perspective is more optimal
4. AI and Machine Learning”
 - machine learning techniques in model risk management / in banking
 - interpreting machine learning models and recent advancements
 - benefits of machine learning for modelling
 - the challenges of validating machine learning models

c. Behavioral options modeling:

1. Searching for behavioral options
2. Prepayment risk – approach to modeling
3. Early redemption risk – approach to modeling
4. Combining risk measurement and management via modeling

d. Fixed rate loans- what a risk manager should be aware of:

1. Product with embedded options
2. Risk assessment and management:
 - 1.1 IRRBB
 - 1.2 Liquidity risk
3. How to price the product in FTP system
4. Regulatory constraints on product construction and how to tackle them

Photos from 2ND ALM AND LIQUIDITY RISK CONFERENCE 2018





Anja Božac

Head of Group Market & Liquidity Risk Competence Center, Addiko Bank, Slovenija

Anja Božac is a Head of Group Market and Liquidity Risk at Addiko bank. She has 10 years of experience in Market and Liquidity Risk area. Before joining Market and Liquidity Risk at Addiko bank, Anja was a head of ALM at UniCredit Banka Slovenija d.d. During her 13 years at UniCredit she was working in market and liquidity risk area as well as in counterparty credit risk, operational risk, quantitative credit risk and accounting. Anja participated in a number of projects related to FTP policies, stress-testing, RWA optimizations, Murex implementation, Advanced Measurement Approach implementation for Operational Risk.



Robert Fiedler

Liquidity Risk Corporation, Germany

Robert is a leading practitioner of Liquidity Risk Management.

He has spent over a decade in the treasury/dealing rooms of several international major banks like Banque Nationale de Paris and NatWest Markets as a money market liquidity manager, trading interest rate products and derivatives where he has headed various

ALM divisions and served numerous ALCOs.

Robert was Head of Methodology and Policy, Liquidity & Treasury Risk at Deutsche Bank where he devised the methodology and successfully managed a project (LiMA), which still measures and limits the funding liquidity of Deutsche Bank Group.

Subsequently, Robert coordinated the ALM and Liquidity Risk Solutions at Algorithmics Inc., Toronto. He was member of the board and Head of ALM & Risk Development at FERNBACH Software AG in Luxembourg.

Robert is the Founder of Liquidity Risk Corp. (LRC), where he advises private banks, central banks and regulators on liquidity risk methodologies and helps to build software solutions to implement the resulting policies.

He is a regular speaker at the Bank of International Settlements' Financial Stability Institute in Basel. Before and during the peak of the recent crisis he advised consultancies and various institutions including the ECB on liquidity risk measurement methodology.

He helped banks (e.g. BNP Paribas Fortis) to build a group-wide liquidity management solution including modules for the Counter Balancing Capacity and Basel III (LCR).

In the last years he advised banks like Banco do Brasil, NordLB, ING Diba, ABN Amro, DVB Bank, Israel Discount Bank, on issues like Funds Transfer Pricing, Cash Management and Intraday Liquidity Risk Management, LCR and LSFR Simulation and helped to build solutions for Balance-Sheet Simulation, Liquidity-adjusted Transfer Pricing and a Liquifiability Index.

Robert holds a PhD in Pure Mathematics and worked for several years in mathematical research..



Massimo Pedroni

Senior Partner. Head of International Business Practice Enterprise Risk Management Area, General Manager, Prometeia United Kingdom

Massimo is Senior Partner of Prometeia and Head of the International Business Practice. In this capacity, he leads the operations of the Group's foreign subsidiaries based in London, Istanbul, Moscow, Kuwait City, Teheran and Lagos. His customers portfolio is highly diversified and includes Tier1 banking groups, mid-size commercial banks, multilateral development institutions and regulators, across Europe, Africa and Middle East. In his multi-year experience as a Risk & Finance advisor, Massimo has worked in more than 20 different countries, supervising extensive Balance Sheet Management programs in the fields of ALM, Liquidity Risk, Fund Transfer Pricing, IFRS Compliance and Capital Optimisation. Before joining Prometeia in 2014, in the role of General Manager of Prometeia UK, he has spent two years working in the London office of Lloyds TSB as Head of Model Governance & Validation. Prior to 2012, he has held different consulting roles in major international groups, among which UniCredit (2007-2012), Intesa San Paolo (2010-2012), GE Capital (2011) and Dexia (2010), operating particularly in Central Eastern Europe, Turkey and Russia. Since 2007 he is a visiting professor and regular speaker to Risk seminars and has contributed to several professional publications in the field of Strategic Finance and Enterprise Risk Management.



Anna Bielenka

PhD, FRM

Anna Bielenka is Business Solutions Consultant responsible for Risk & Compliance areas at FIS, a global financial technology provider and RiskTech100 leader. She has over 10 years' experience in risk management and fintech, with key areas of expertise including ALM, Liquidity Risk, Capital Management, Basel II/III, and IFRS 9.



Silvia Majlingova

Senior Regulation Expert, PwC, Czech Republic

Silvia is a Senior Regulatory Expert in PwC Consulting in Czech Republic. She joined PwC in 2017. She is an experienced banking professional in Risk management, Banking regulations and Internal Audit domains. Silvia has more than 20 years of experience and knowledge in risk management and regulations, e.g. CRR/CRD IV, CRR II/CRD V, Basel IV, MiFID/MiFIR, EBA Guidelines, RTS and ITS (IRRBB, BRRD, Liquidity risk, Market risk, SREP and other areas). Prior joining PwC she was leading the team of internal auditors (focusing on risk and regulation) in Ceska Sporitelna (Erste Group) and leading Liquidity and Risk management, ALM, and Treasury departments in CSOB bank (KBC Group) in Czech Republic and Slovakia.

Silvia was teaching at Institute of Banking Education of the National Bank of Slovakia. Silvia was a member of the working group focusing on ALM and Risk management at Banking Association of Slovakia.

Silvia graduated at Faculty of Economic Informatics at University of Economics in Bratislava, Slovakia. Her further education included IFRS (IAS), Profitability Management and Measurement of the bank, Financial and Banking Law, ALM, Financial Markets, Credit Analysis, Foreign Exchange Risk, Money Market, Products, Liquidity Management, Interest Rate Risk Management, BASEL III, CRR/CRD, and other areas.



Christian Hasenclever

Head of Strategic ALM, Treasury, NORD/LB

Christian Hasenclever is the head of Strategic Asset and Liability Management (ALM) at NORD/LB's Treasury department. He is responsible for the strategic liquidity gap and funding risk management incl. funding planning and balance sheet optimization, and he is in charge of the group-wide internal Funds Transfer Pricing system. That includes the constant conceptual enhancement of the liquidity risk management and of the FTP-system as well as the coverage of regulatory developments relating to liquidity risk, SREP, ILAAP and FTP.

Before he was the head of a Strategy and Modelling – a unit within Treasury, which had a special focus on developing an advanced pricing model for embedded options in wholesale loans. Prior to that he worked for Bremer Landesbank as a portfolio manager and expert within ALM. He started his career at Bankgesellschaft Berlin as a project manager in the structured finance department and later as a senior fixed income researcher within capital markets. He is a Certified International Investment Analyst (CIIA) and graduated economist.



Mahmood Mbarki

Senior analyst, Head of Interest risk and liquidity management unit at Global Treasury of Israel Discountbank

Have 12 years of experience in ALM, market risk, Liquidity management, FTP and Basel Regulations (IRRBB, LCR and NSFR).

As part of my position, I am Responsible for developing risk management models for:

- Interest rate risk (EVE and NII), specially, NMD's and mortgages prepayment models.
 - Internal Liquidity models and stress scenarios the structured finance department and later as a senior fixed income researcher within capital markets.
- He is a Certified International Investment Analyst (CIIA) and graduated economist.



Anna Kuligowska

Experienced expert and trainer of market and liquidity risk, PROGRAMMAT, Poland

Since 2000, Anna has been working in the field of market and liquidity risk management - she started her professional career at BIG Bank Gdanski (now: Bank Millennium) as a specialist and then an expert. In Polbank EFG managed the Market Risk and Liquidity Team. She participated in the project of transformation Polbank EFG into a local bank and merger with Raiffeisen Bank Polska, and after its completion in Raiffeisen, Polbank held the position of Market Risk Manager. At Santander Consumer Bank S.A. she managed Market Risk Department (Department Director) and at Idea Bank Financial Risk Bureau (Bureau Director). In her career except market and liquidity risk measurement and monitoring she was also responsible for Middle Office function. At Standard Chartered GBS as a Treasury Lead she was involved in projects covering building tools for liquidity risk measurement and forecasting.

Anna has also 20-year teaching experience - she has performed many trainings covering market and liquidity risk, financial mathematics and MS Office (including VBA programming) and for 5 years she conducted classes in mathematics and related topics in Warsaw University of Insurance and Banking.

She is a graduate of the Faculty of Mathematics, Computer Science and Mechanics of the University of Warsaw.



Sebastian Machowski

ALM Senior Specialist, mBank, Poland

Since 2009, Sebastian is a member of Asset and Liability Management team at mBank S.A. Currently mainly responsible for the funding management as well as the funding strategy development. Throughout his professional career in banking sector, he has gained experience among others in the area of: FTP, balance sheet management, liquidity risk management and long-term funding acquisition. He is involved in creating both Recovery and Resolution Plans for mBank. Sebastian graduated from Warsaw School of Economics (Quantitative Methods and Information Systems) and holds a title of Professional Risk Manager.

For all enquiries regarding the conference pls contact :



Marzena Gajewska *Conference Director*

Telephone: +48 690 316 482, + 48 22 641 14 30

Fax: +48 22 649 12 49

Email: marzena.gajewska@prestigeconferences.pl

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