



Club de Gestión
de Riesgos de España


VI JORNADA ANUAL DE RIESGOS

The EU Capital Requirements Directive

Current Situation – Future Developments

BASEL - BRUSSELS

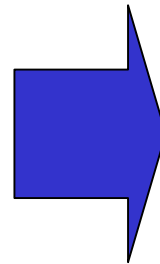
BASEL COMMITTEE ON BANKING SUPERVISION



BANK FOR INTERNATIONAL SETTLEMENTS

**International convergence of
capital measurement and
capital standards – a revised
framework**

26-6-2004



**Directive of the European Parliament
and of the Council**

**amending directives
2000/12/EC & and 93/6/EC
on the capital adequacy of
banks and investment firms
(recast)**

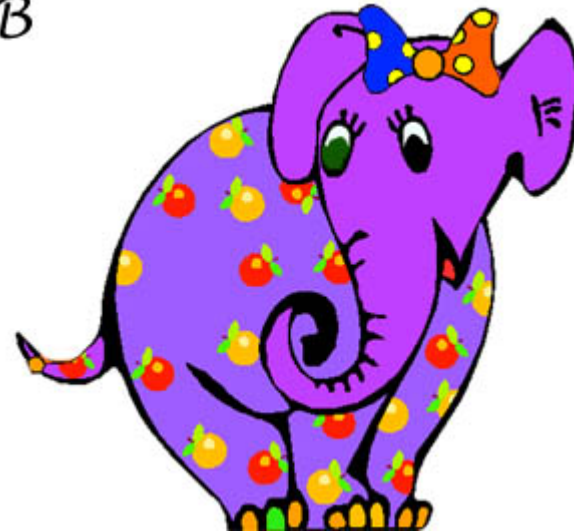
*Brussels, 11-10-2005
(2005)*

« SPOT THE DIFFERENCE »

A



B



IMPLEMENTATION DATES

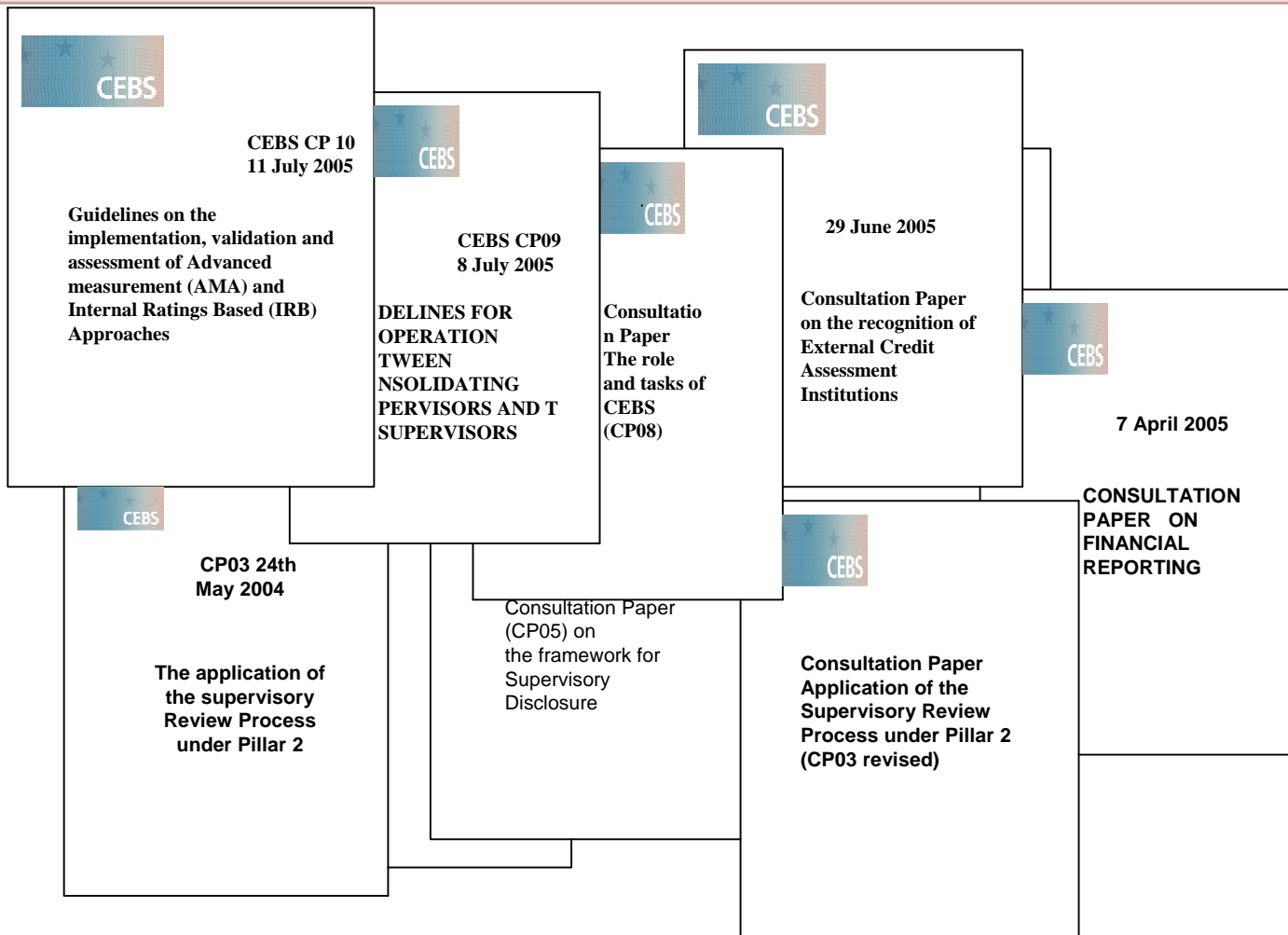


SA/FIRB/BIA/STA 2007

AIRB/AMA 2008

CONVERGENCE





EU

USA

2006	2007	2008	2009	2010	2011	2012
Basel1	Basel2 SA <i>FIRB</i>	Basel2 <i>AIRB</i>	Basel2	Basel2	Basel2	Basel2
	95%	90%	85%	-	-	-
Basel1	Basel1	Basel1	Basel2 <i>AIRB</i>			
			95%	90%	85%	-

