

Gestión de Capital: Planificación y modelos

**XV Jornada Anual de Riesgos
Club de Gestión de riesgos de España**

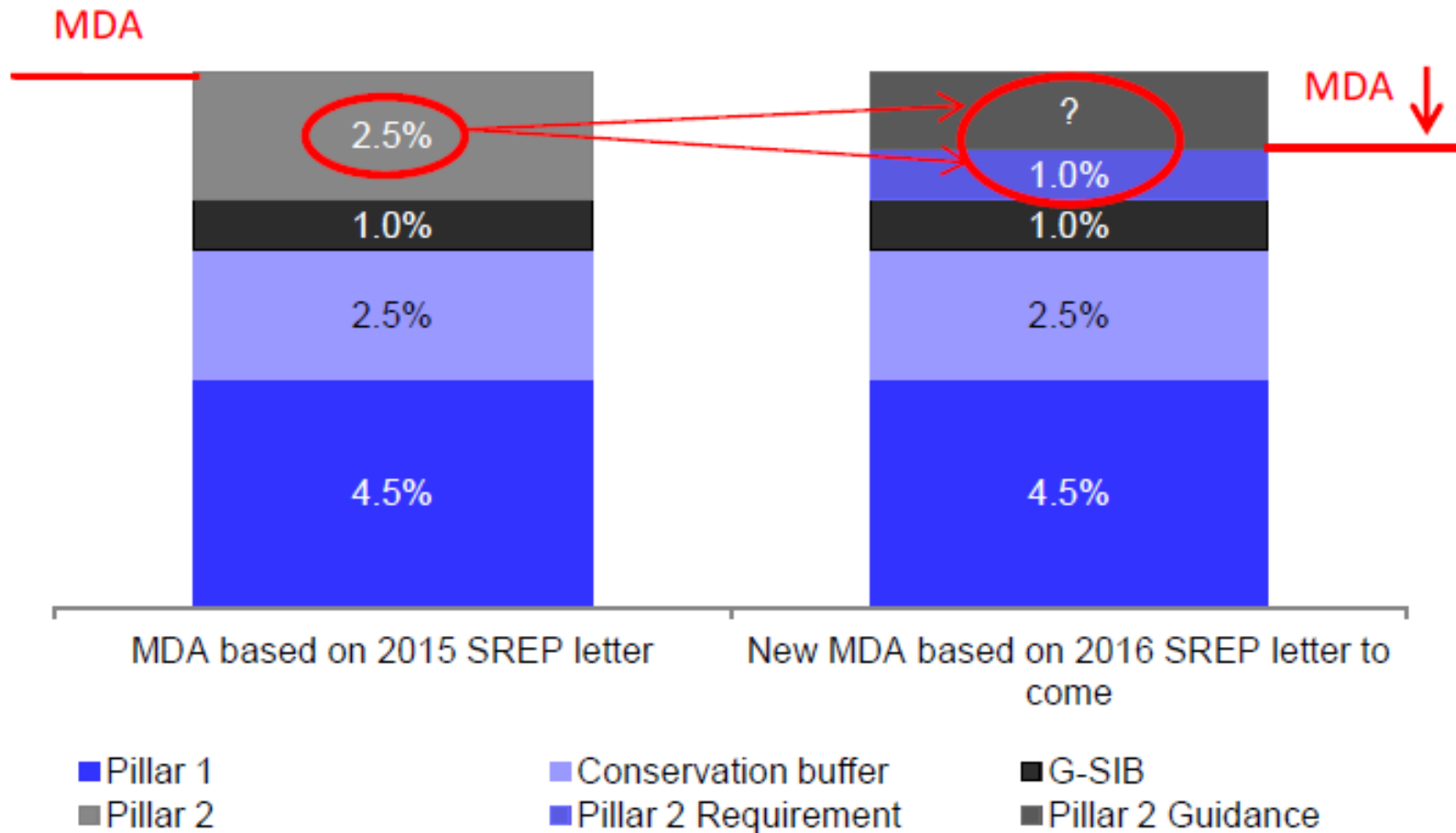
ICAAP – internal economic capital models and regulatory capital models

- What is an economic capital model?
- Capital requirements vs. available capital
- What are the differences between regulatory and economic capital models?
- Economic capital models, ICAAP and Pillar 2R

Stress tests and interaction with Pillar 2R and Pillar 2G

- What does stress test mean?
- Regulatory vs. Internal stress test
- Different Stress Test uses
- Pillar 2R, Pillar 2G and stress test.
- What's the difference between guidance and requirement?

Stress tests and interaction with Pillar 2R and Pillar 2G

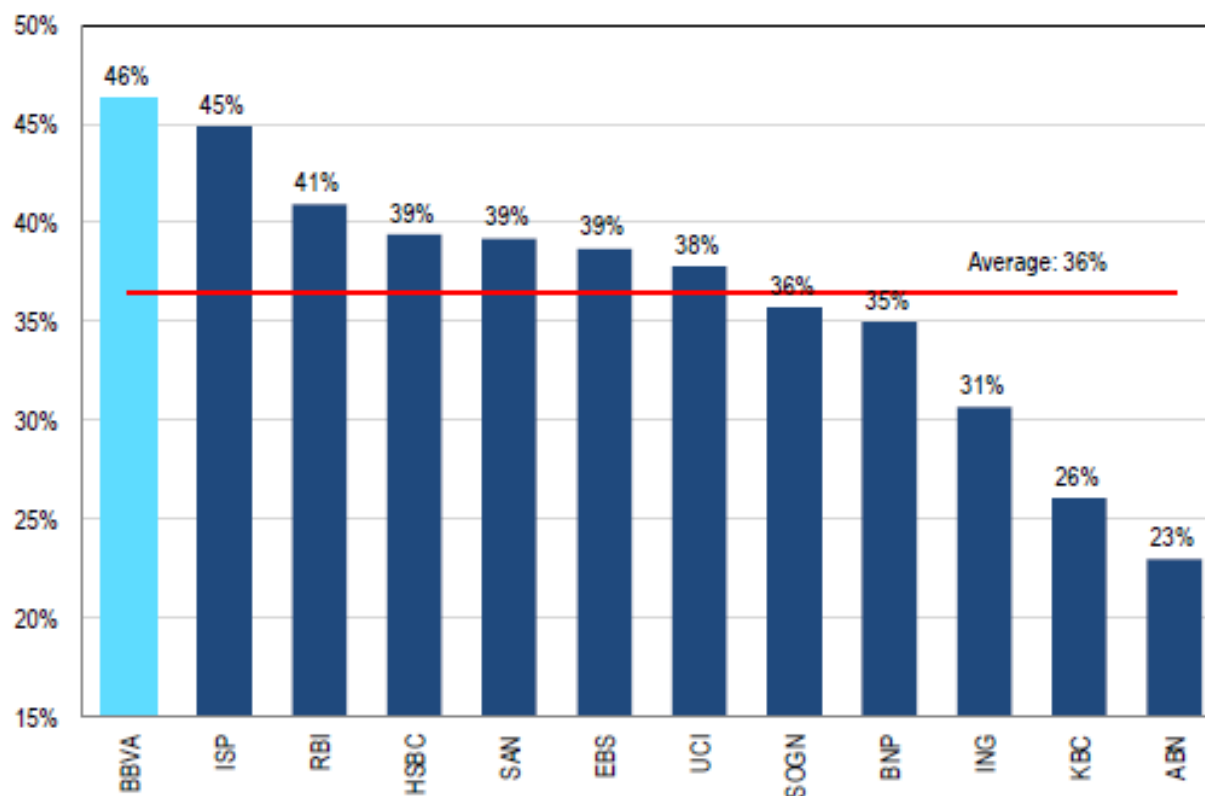


The evolution of Regulation: the industry view

- The future of internal models (TRIM review)
- Constrained RWA, capital floors
- Other risks: the new Credit Risk Standard Approach, Market Risk and Operational Risk
- Sovereign
- Provisions
- MREL

The debate behind TRIM:

Figure 6. Credit Total Risk Weights, 2015



RWA's over "leverage exposure"

Capital management and bank profitability: business model impacts

- Banks and risk
- A new risk: “regulatory risk”
- Growth vs. Solvency: An eternal debate

What they said....



"WE SUPPORT THE WORK BY THE BASEL COMMITTEE TO REFINE ELEMENTS OF BASEL III FRAMEWORK...
WITHOUT FURTHER SIGNIFICANTLY **INCREASING** OVERALL CAPITAL REQUIREMENTS"

What it looks like...

