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Overview Pillar I Ratios Capital Ratio [] IT [] [] LCR Liquidybuffer Net Cash Outflows NSFR Available Stable Funding Required Stable Funding Leverage Ratio Tier 1 Capital Total Exposure Large Exposures 1988 – Basel Capital Accord 2004 – Finalisation Of The Revised Basel II Framework No Standardised Rules On Capital Adequacy For Banks ... Apr 1th, 2024

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Adjustments: • On-balance Sheet, Non-derivative Exposures Are Net Of Specific Provisions And Valuation Adjustments (e.g., Credit Valuation Adjustments) • Physical Or Financial Collateral, Guarantees, Or Credit-risk Mitigation Purch Jan 1th, 2024

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- Unless National Law Already Allows This. All New Instruments Issued After 1 Jan 2013 Must Have The Above Feature To Qualify Existing Instruments Which Qualify Under The Old Rules Still Qualify After That Date BUT Will Be Given A Haircut, Increasing By 10% P.a. After 1 Jan 2013 Slide 9 Basel III - Time To Act February 2011 May 1th, 2024

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Addressed Liquidity Risk As A Consequential Risk Resulting From Problems With Poor Credit Quality And Market Volatility. The Integration Of Liquidity Risk With Credit Risk And Market Risk Poses Implementation Challenges, Especially For Middletier And Large Banks Where Risk Systems Are Not As Well Integrated With Each Other. Feb 1th, 2024

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