

Basel III

Udfordringer - datakvalitet marts 2011

Agenda

Leif Christensen

Baggrund

Overview

LCR and NSFR

Available Stable Funding

Løsning 1 – 3

Spørgsmål

Leif Christensen

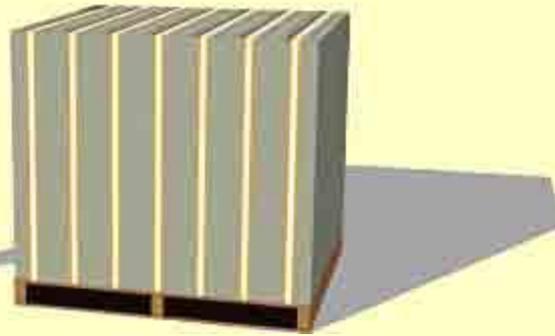


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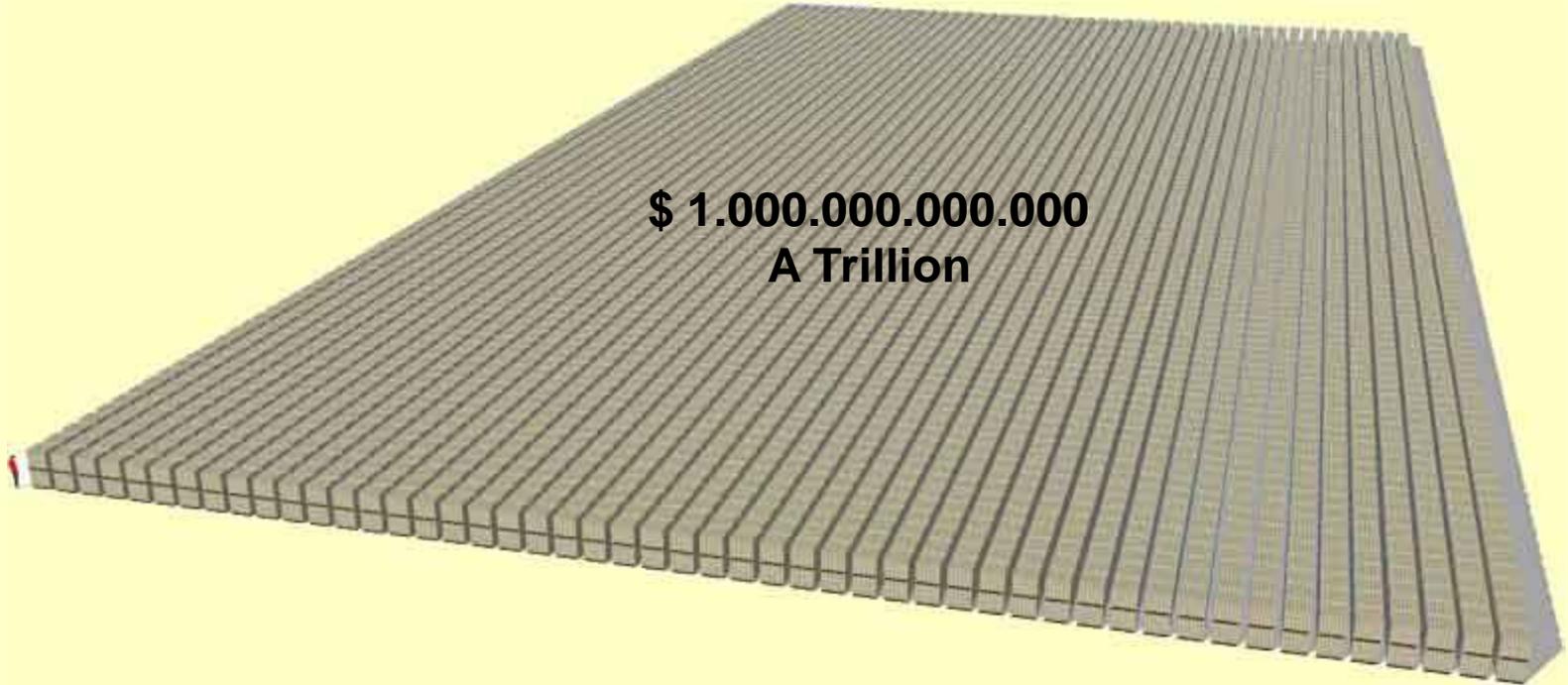


\$ 100.000.000



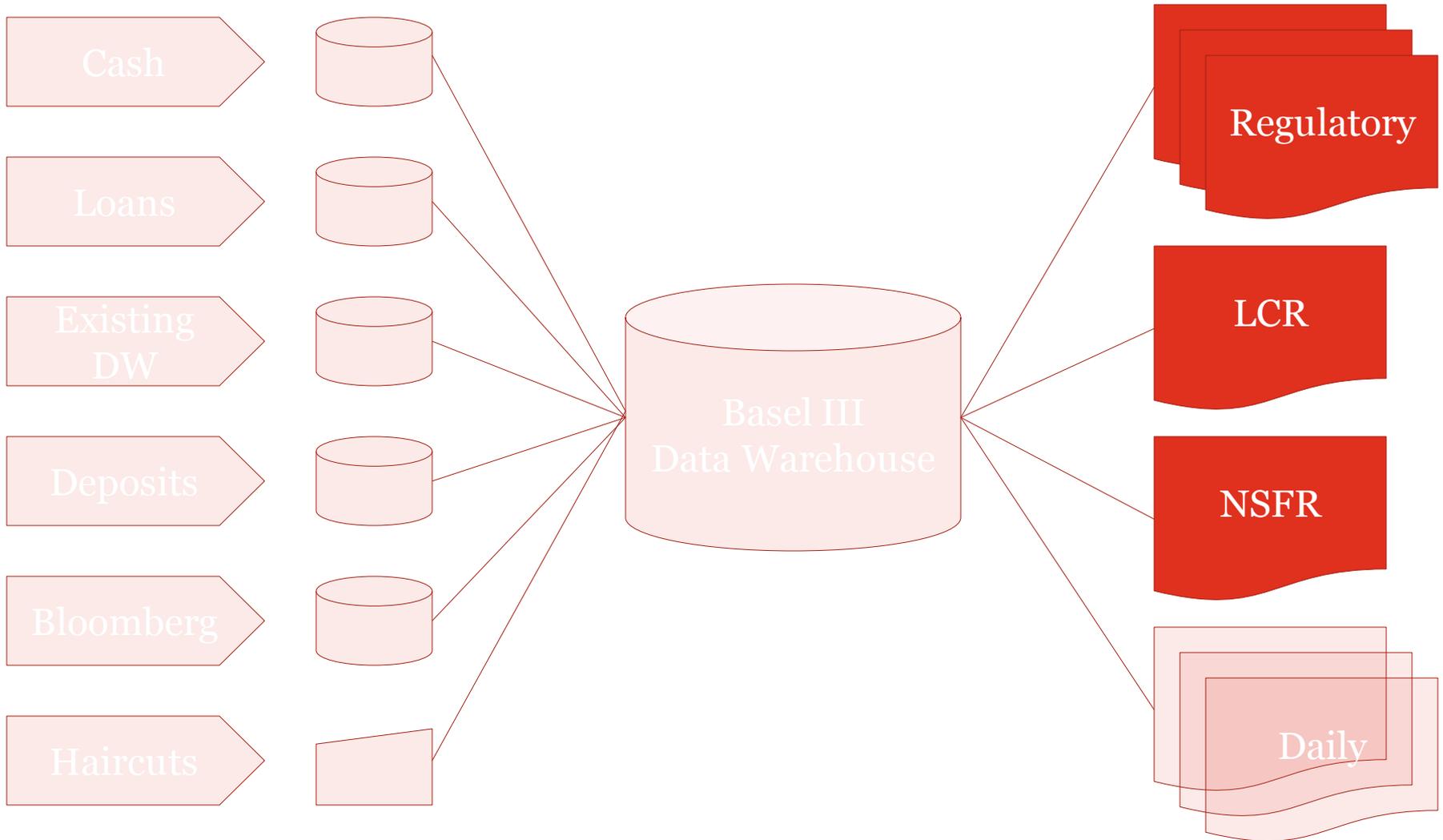


\$ 1.000.000.000
A Billion



\$ 1.000.000.000.000
A Trillion

Overview



Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR)

LCR aims to ensure that a bank maintains an adequate level of unencumbered, high quality assets that can be converted into cash to meet its liquidity needs for a **30-day time** horizon under an acute liquidity stress scenario specified by supervisors:

$$\text{(High quality liquid assets / Net cash outflows over a 30-day time period)} \\ \geq 100\%$$

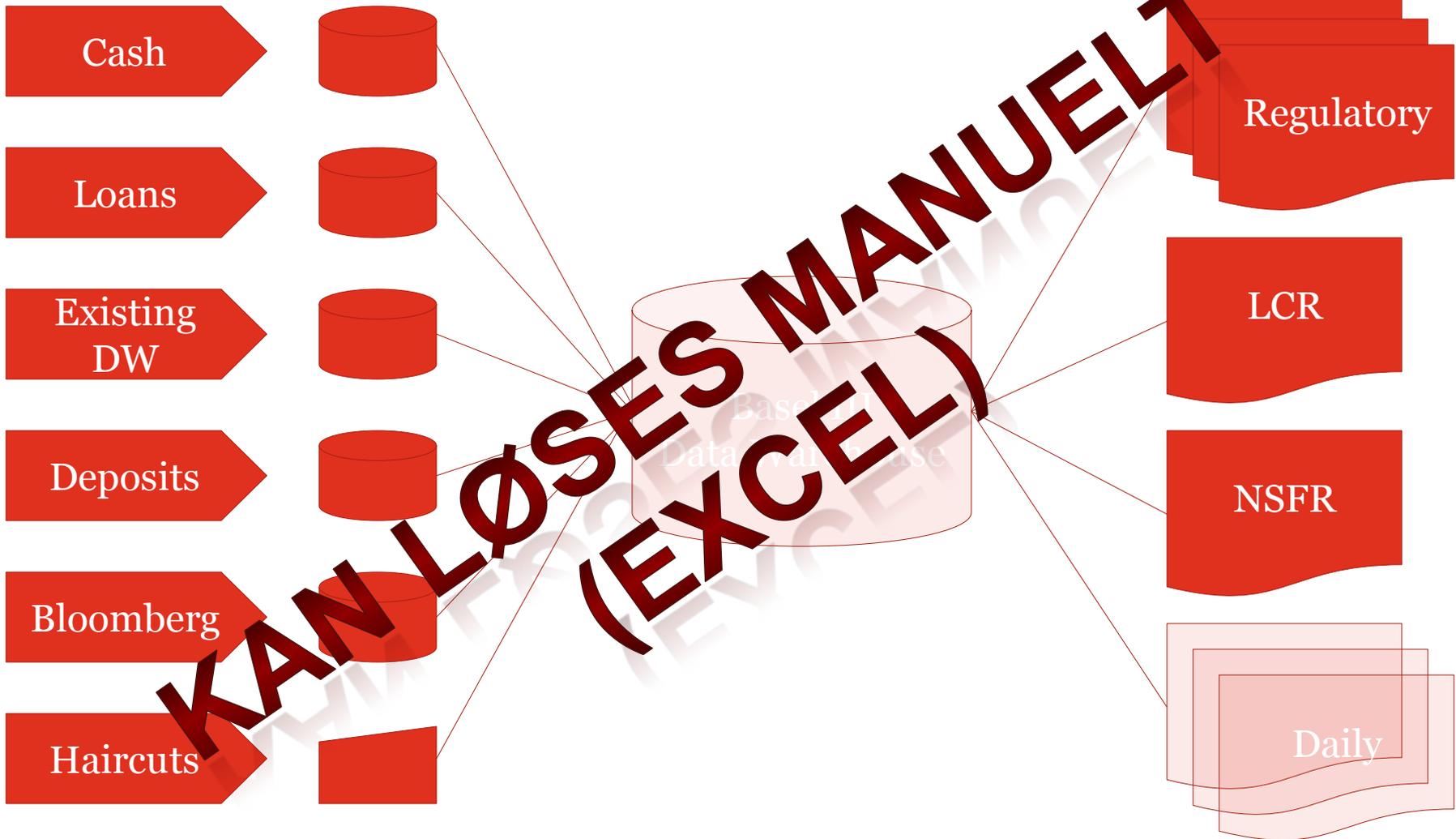
NSFR establishes a minimum acceptable amount of stable funding based on the liquidity characteristics of an institution's assets and activities over a **one year horizon**:

$$\text{(Available amount of stable funding / Required amount of stable funding)} \\ > 100\%$$

Available Stable Funding

Available Stable Funding	Multiplier	Book value	Available funding
Tier 1 and 2 capital instruments	100%	4.584	4.584
Other preferred shares and capital instruments in excess of Tier 2 (maturity ? 1 year)	100%	17.756	17.756
Capital Instruments		22.340	22.340
Unsecured and secured wholesale borrowings and liabilities	100%	52.190	52.190
Relevant retail borrowings	100%	33.831	33.831
Borrowings (maturity ? 1 year)		86.021	86.021
Covered by investor protection scheme	90%	100.000	90.000
Not covered by investor protection scheme	80%	53.577	42.862
Retail deposits (non-maturity or maturity < 1 year)		153.577	132.862
Covered by investor protection scheme	90%	40.000	
Not covered by investor protection scheme	80%	40.000	32.000
SME deposits (non-maturity or maturity < 1 year)		80.000	32.000
Unsecured wholesale funding from non-financial corporates	50%	73.043	36.522
Other unsecured wholesale funding excluding	0%	874	-
Wholesale funding (maturity < 1 year)		73.917	36.522
All other liabilities and equity categories not included above	0%	41.170	-
Total balance / Available Stable Funding		457.025	309.744

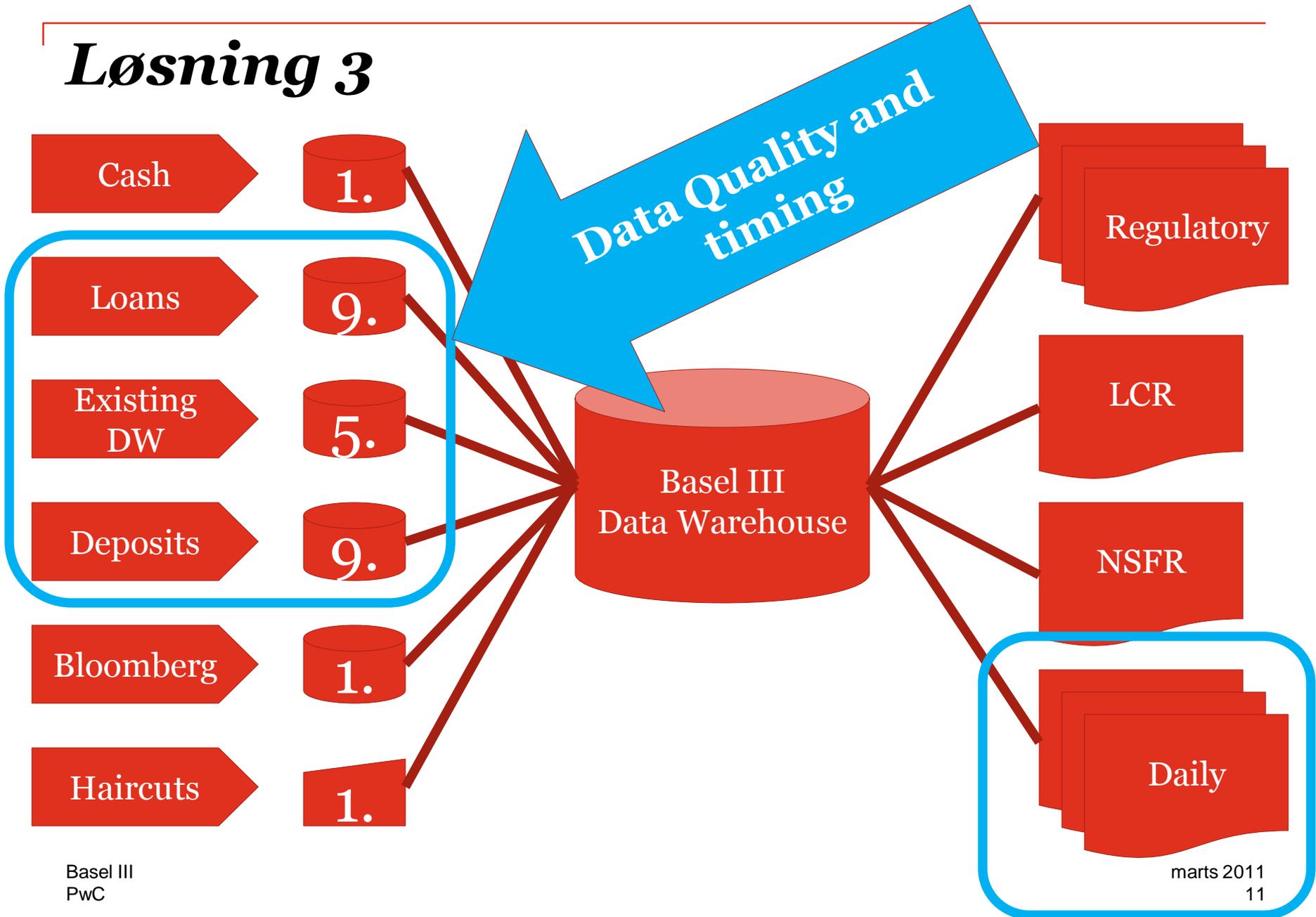
Løsning 1



Løsning 2



Løsning 3



Spørgsmål ?

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