

Advanced Bank Credit Analysis & Ratings Seminar / Workshop

24-26 September 2018
Limassol, Cyprus

Seminar Overview

The 3-day Advanced Bank Credit Analysis & Ratings Seminar from Capital Intelligence Ratings (CI Ratings) will provide participants with a set of advanced analytical skills and techniques, based on CI's industry-proven processes and methodologies. This seminar is structured around presentations on key topics by skilled industry professionals, combined with a series of case studies/workshops intended to offer participants the opportunity to put the skills acquired into practice.

Target Audience

The seminar is designed to have wide-ranging appeal across Bank departments, with particular relevance to:

- Counterparty Risk Analysts
- Financial Analysts
- Treasury Officers
- Rating Analysts
- Credit Officers
- Emerging Markets Specialists and
- Participants who have previously attended and completed the Bank Counterparty Risk Analysis & Credit Ratings Seminar offered by CI Ratings

Attend the Seminar To

- Learn about the credit rating methodology employed by CI Ratings
- Gain an understanding of rating techniques
- Develop the skills required for Bank Counterparty Risk Analysis & Ratings
- Analyse the Creditworthiness of banks & financial institutions
- Better understand the banking environments of Emerging Markets
- Become acquainted with Basel III implications for banks in Emerging Markets
- Benefit from practical experience gained by participating in case studies

Seminar Fee

- Euro 1,495 per person and includes:
 - Course documentation and meals and refreshments during the Seminar
- **Register online – www.ciratings.com**
 - Early bird discount of 20% applies for registration and payment by 31st July 2018

Corporate Profile

CI Ratings has been providing credit analysis and ratings since 1982, and currently rates over 300 banks, corporates, financial instruments (bonds & sukuk), insurance companies and sovereigns based in 38 countries.

A specialist in emerging markets, CI's geographical coverage includes the Middle East & North Africa (MENA) region, central and south-eastern Europe, the Asia / Pacific region and South Africa.

EU Registered

CI Ratings is registered as a Credit Rating Agency in accordance with European Union regulations and is recognised as an External Credit Assessment Institution by the European Banking Authority.

CI's methodologies, policies, and governance conform to European Union regulatory standards and our rating activities are supervised by the European Securities and Markets Authority.

In-House Seminars

CI also provides "in-house" training at your premises.

- Contact us – marketing@ciratings.com

	Advanced Bank Credit Analysis – Seminar/ Workshop 24-26 September 2018 (3 days) in Limassol, Cyprus
DAY 1	Monday 24th September
08.30 – 09.00	Registration
09.00 – 09.30	Introduction – Tom Kenzik
09.30 – 10.00	The Significance of Credit Ratings – George Panayides <i>Considers why ratings exist, who uses them and the benefits of ratings</i>
10.00 – 10.15	Key Financial Ratios – Tom Kenzik <i>Description and definitions of key ratios</i>
10.15– 10.30	Refreshments
10.30– 11.00	Key Financial Ratios (continued) – Tom Kenzik <i>Description and definitions of key ratios</i>
11.00 – 11.30	Bank Failures – Tom Kenzik, Morris Helal and George Panayides <i>Panel discussion – factors contributing to bank failures with real-life examples</i>
11.30 – 12.15	Window-dressing; Case Study 1 – Tom Kenzik <i>Exercise using spreadsheets and ratios to identify window-dressing</i>
12.15 – 12.45	Debriefing and discussion
12.45 – 14.00	Lunch
14.00 – 14.30	Liquidity and Funding – Morris Helal <i>Differentiation between liquidity & funding risks; key factors</i>
14.30 – 15.00	Quantifying Liquidity Risks; Case Study 2 – Morris Helal <i>Exercise to determine liquidity and funding risks for two banks</i>
15.00 – 15.30	Debriefing and discussion
15.30 – 15.45	Refreshments
15.45 – 16.30	Other Financial Factors in Risk Assessment – Tom Kenzik <i>Concentrations, contingents, related-party exposures and currency risk</i>
16.30 – 17.15	Key Aspects of Risk Management – George Panayides <i>Limits & approvals, collateral, non-performing loans, liquidity and currency risk</i>
17.15	Close

DAY 2	Tuesday 25th September
09.00 – 09.45	The Road to Basel IV (Part 1) – Khaled Abdel Samad <i>Overview of the Basel Committee's reform programme and the market failures it addresses</i>
09.45 – 10.30	The Road to Basel IV (Part 2) - Khaled Abdel Samad
10.30 – 10.45	Refreshments
10.45 – 12:00	Strategic Risk – Khaled Abdel Samad <i>Bank strategies, strategy development, associated risks and SWOT analysis</i>
12.00 – 12.30	Risk Appetite – Khaled Abdel Samad <i>Determination of risk appetite, key risk indicators and risk appetite frameworks</i>
12.30 – 13.30	Lunch
13.30 – 14.45	Preparation for Due Diligence Discussions; Case Study 3 – Tom Kenzik <i>Preparation for information gathering and due diligence discussions with the Bank</i>
14.45 – 15.00	Refreshments
15.00-15.45	Preparation for Due Diligence Discussions; Case Study 3 (continued) – Tom Kenzik <i>Preparation for information gathering and due diligence discussions with the Bank</i>
15.45– 16.30	Simulated Due Diligence Discussions; Case Study 3 (continued) – Tom Kenzik, Morris Helal and George Panayides <i>Practical exercise in obtaining information, dealing with hidden or missing information</i>
16.30 – 17.00	International Accounting Standards (IAS 39/ IFRS 9) – Tom Kenzik <i>Significance of key international accounting standards</i>
17.00	Close

DAY 3	Wednesday 26th September
09.00 – 09.30	Demonstration Rating Committee Meeting - <i>Tom Kenzik, Morris Helal and George Panayides</i> <i>Practical demonstration of typical rating committee meeting and deliberations</i>
09.30 – 10:15	Sovereign & Country Risk – <i>Dina Ennab</i> <i>The Importance of Sovereign Risk for Bank Ratings</i>
10.15 – 10.45	Discussion
10.45 – 11.00	Refreshments
11.00 - 12.15	Preparation for Simulated Rating Committee Meeting : Case Study 4 (continued) - <i>Tom Kenzik, Morris Helal and George Panayides</i> <i>Individual reading / preparation for Case Study</i>
12.15 – 13.30	Lunch
13.30 – 14.45	Preparation for Simulated Rating Committee Meeting : Case Study 4 (continued) - <i>Tom Kenzik, Morris Helal and George Panayides</i> <i>Development by attendees of presentation to a rating committee</i>
14:45 – 15.00	Refreshments
15.00 – 15.50	Simulated Rating Committee Meeting: Case Study 4 (continued) – <i>Tom Kenzik, Morris Helal and George Panayides</i> <i>Attendees will present ratings and justification to the simulated rating committee</i>
15.50 – 16.00	Closing remarks
16.00	Close

Leadership Profiles

Tom Kenzik

Senior Credit Analyst

Tom has a total of 27 years correspondent and corporate banking experience gained with Union Bank of California, Standard Chartered Bank (New York) and Riyad Bank in Saudi Arabia. Tom has covered financial institutions across the MENA region. He holds an MBA in Finance from The George Washington University and a BSc in Foreign Service degree from Georgetown University, both of Washington, DC.

Morris Helal

Senior Credit Analyst, Chairman Bank & Sovereign Ratings Committee

Morris has over 20 years experience in the credit rating industry. He is Chairman of CI's Bank and Corporate Rating Committees. Prior to CI he spent over 7 years with Imperial Corp. of America (USA). Morris is fluent in English, Greek and Arabic and holds a BSc in Accounting from Florida Atlantic University, USA.

George Panayides

Senior Credit Analyst

George has 10 years experience in the banking and financial institutions industry and has in-depth knowledge of ratings. Prior to joining CI, George was a credit analyst at Moody's, Limassol, Cyprus and has also worked in the Audit & Tax Consultancy departments of Deloitte & Touche, Limassol. George holds a BA in Accounting & Finance from the University of Lancaster, UK and is a Fellow Chartered Accountant from the Institute of Chartered Accountants in England & Wales (ICAEW).

Khaled Abdel Samad

Senior CI Associate

Khaled is a Risk Management expert with over 15 years experience in the banking industry and is currently Chief Risk Officer at a leading bank in Lebanon. He is a lecturer at the American University, Beirut and has been a speaker at many prestigious events across the region. Khaled is a founding member of the Lebanese Risk Society, a member of the Association of Banks in Lebanon, Association for Risk professionals and the World Union of Arab Bankers. Khaled holds a Masters degree in Business and is a Certified Risk Manager.

Dina Ennab

Sovereign Analyst

Dina has over 11 years experience in the banking industry and has in-depth knowledge of sovereign ratings. Prior to joining CI Ratings, Dina was Senior Researcher and Chief Economist at Cairo Amman Bank, Jordan. Dina holds a BA in Business Administration & Accounting from the University of Jordan.

Advanced Bank Credit Analysis & Ratings – Seminar / Workshop

Date / Location: 24th, 25th and 26th September 2018 (3 days) in Limassol, Cyprus

REGISTRATION FORM

Name of Participant

(Mr/Ms/Mrs)	First Name	Middle Name	Last name
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Company	Position	Department
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Telephone	Fax	E-mail
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Address

Sponsor

We wish to register the delegate for the course indicated above. We undertake to pay their fees and release them from all company responsibilities for the period of the Seminar - Workshop.

Signature & Stamp

Date

Seminar fee = Euro 1,495 per person and includes:

- Course documentation, meals and refreshments during the Seminar at a 5-star hotel in Limassol, Cyprus

Discounts

- A discount of 5% applies for a group of 3-4 delegates from the same bank / company
- A discount of 10% applies for a group of 5 delegates from the same bank / company
- A discount of 20% applies for registration and payment received by 31st July 2018

Method of Payment

- ☐ Please invoice my company

Payment must be received 4 weeks before the Seminar dates to guarantee your place

General Information

- **Dietary Needs:**
Delegates with special dietary needs or medical requirements are requested to provide information on a separate sheet when returning their application form.

- **Postponement Policy:**

If, and within 30 working days prior to the Seminar date, a delegate would like to postpone his/her attendance then he/she may attend the next scheduled Seminar. However, this will involve an additional fee of 50% of the standard Seminar fee.

- **Cancellation Policy:**

Cancellations are to be notified to Capital Intelligence Ratings in writing at least 30 days prior to the scheduled date of the Seminar – Workshop and will be subject to a 10% cancellation fee. No refund will be given to non attendance or to cancellation notices received less than 30 days prior to the scheduled date of the Seminar - Workshop. However, substitutions can be made at any time at no additional cost.

- **Cancellation Liability:**

Capital Intelligence Ratings reserves the right to change the program, speakers, content, and venue or to cancel the Seminar - Workshop if enrolment criteria are not met. Should the Seminar - Workshop be cancelled, Capital Intelligence's liability will be limited to only the registration fee.