

23-25 May

Description

This course aims to familiarise participants with how the European Commission's initiatives to promote the reduction of NPLs following the 2008 crisis and to prevent the build-up of new NPLs have affected the regulation and supervision of banks. The course will focus specifically on the identification and monitoring of "high NPL banks".

Moreover, the measures adopted by the majority of countries to mitigate the impact of the COVID-19 crisis pose a new challenge for financial institutions and supervisors insofar as they need to anticipate future risk developments and be prepared once these measures are withdrawn. To this end, the latter part of the course will focus on supervisory activity, to assess banks' preparedness to manage an increase in NPLs once the support schemes have come to an end.

Aim and content

The course will focus on the identification and monitoring of "high NPL banks".

Content:

1. European initiatives to reduce NPLs
 - The European Commission's action plan
 - EBA/GL/2018/06: Guidelines on management of non-performing and forborne exposures
 - New prudential provisioning calendar for NPLs and treatment of legacy NPLs
2. Supervision of "high NPL banks"
 - Identification as a "high NPL bank"
 - Supervisory requirements: reduction strategy and governance and operational framework
 - Tools for supervisory monitoring
 - Lessons learned
3. The COVID-19 crisis and NPLs
 - Prudential treatment of moratoria and government support schemes for debtors
 - Application of IFRS9 in the context of COVID-19
 - Supervisory activity to assess banks' preparedness to manage an increase in NPLs once the support schemes have come to an end
 - Analysis based on new reporting of more frequent and targeted monitoring
 - Horizontal analysis: Operational capacities/risk identification and measurement criteria/sector analysis
 - Sensitivity exercises/stress test
 - Lessons learned

Professional profile of attendees

Supervisors specialising in credit risk analysis and monitoring.

Organisation, duration and format

The course is organised jointly by the Banco de España and ASBA and will be held in Spanish. It will be run by Banco de España expert trainers online over three days, in morning sessions. Participation is by invitation only from ASBA.

1–2 June

Objetivo y contenido

La reunión tiene como objetivo brindar un foro para el análisis y discusión de temas relevantes para el diseño, funcionamiento, regulación y operación de las infraestructuras del mercado financiero.

El objetivo de esta III Reunión es intercambiar experiencias y discutir sobre los desarrollos más relevantes para las infraestructuras de pago y de mercados financieros.

Perfil profesional de los asistentes

Esta reunión está dirigida a responsables y expertos de las áreas de sistemas de pago e infraestructuras del mercado financiero de los Bancos Centrales Miembros del CEMLA

Organización y formato

Las jornadas se organizan conjuntamente por el Banco de España y el Centro de Estudios Monetarios Latinoamericanos –CEMLA–.

El idioma será el español.

Si las circunstancias lo permiten se celebrará en un formato híbrido en México

La participación es exclusivamente por invitación.



Geography Lesson (1884)
Anonymous anglo saxon
Oil on canvas