



يعلن المعهد عن عقد دورة

## Internal Capital Adequacy Process

٢٠١٨ / ١١ / ٢٠ - ٢٠١٩

رام الله / فلسطين

### Internal Capital Adequacy Process

<b>Program Name</b>	<h1>The Internal Capital Adequacy Process (ICAAP) &amp; the Supervisory Review of Banks</h1> <h2>عملية التقييم الداخلي لكافية رأس المال (أيكاب) وعملية مراجعة الهيئات الرقابية للبنوك</h2>
<b>Start Date</b>	29/10/2018
<b>End Date</b>	01/11/2018
<b>Time</b>	Full Days
<b>Fees</b>	USD 1100 per participant
<b>Registration Deadline</b>	22/10/2018
<b>Language</b>	اللغة الأساسية هي اللغة العربية
<b>State</b>	Palestine
<b>Location</b>	Ramallah
<b>Targeted Audience</b>	<p><b>Organizations that will benefit:</b></p> <ul style="list-style-type: none"> <li>• Banks</li> <li>• Financial Institutions</li> <li>• Central Banks</li> </ul> <p><b>Who will attend:</b></p> <ul style="list-style-type: none"> <li>• C-Level Executives: CEO, CTO, CIO, COO, CRO, CCO</li> <li>• Central Banks' Regulators</li> <li>• Financial Managers</li> <li>• Accountants</li> <li>• IT Staff</li> </ul>

<b>Introduction</b>	<p>Under Pillar 2 of the second Basel accord, a bank must have an Internal Capital Adequacy Assessment Process (ICAAP) in place. ICAAP consists of internal procedures and systems to ensure that the bank will have adequate capital resources in the long-term to cover ALL its material risks. It involves the determination of economic capital as opposed to regulatory capital. It is a process that runs in parallel to the regulatory capital requirement process. Economic capital is the capital required to cover all risks that are estimated using internal risk models of the bank. ICAAP should be an integral part of the bank's process and must be embedded within the organization. Senior management and the Board of Directors (BOD) should be supportive and fully engaged in the process.</p> <p>Pillar 2 of the seconds Basel accord also describes the role and duties of the central monetary authority in reviewing and evaluating the member banks within their jurisdiction to ensure compliance with the minimum capital standards requirements.</p>
<b>Goals</b>	<p>Learning how best to execute the ICAAP and what outcomes the regulator is looking for in terms of governance, decision making process, stress testing, risk management as well as preparation and retention of documentation and reports. Participants will also learn about how the regulatory authorities of a country review and evaluate the member banks' compliance with the minimum capital standards requirements.</p>
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>• Gain a practical understanding of the ICAAP;</li> <li>• Understand how the ICAAP fits in with wider risk and capital management;</li> <li>• Learn about techniques of stress testing;</li> <li>• Learn to structure key documentation and generate the necessary reporting to meet internal and regulatory requirements;</li> <li>• Understand the role and methods of the regulatory authorities in reviewing and evaluating the ICAAP process and reports;</li> <li>• Gain insights into the benefits of producing an ICAAP, beyond regulatory compliance; and</li> <li>• Participate actively with your colleagues in building an ICAAP report using the framework provided &amp; the data relevant to your bank.</li> </ul>

	<p><b><u>Day One:</u></b></p> <ol style="list-style-type: none"> <li>1. Comprehensive assessment of the risks not covered under Basel II, تقييم شامل للمخاطر غير المشمولة في اتفاقية بازل الثانية، الركيزة الأولى</li> </ol> <p><b><u>اليوم الثاني:</u></b></p> <ol style="list-style-type: none"> <li>2. Risks' Measurement via Stress Testing: قياس المخاطر عبر اختبار الإجهاد</li> <li>3. Sound Capital Planning: التخطيط السليم لرأس المال</li> <li>4. Board &amp; Management Oversight: الإشراف من قبل الإدارة العليا ومن قبل مجلس الإدارة</li> </ol> <p><b><u>Day Three:</u></b></p> <ol style="list-style-type: none"> <li>5. Monitoring &amp; Reporting: المراقبة والتقارير</li> <li>6. Supervisory evaluation of compliance with minimum standards requirements. تقييم المراقبين للتأكد من الامتثال لمتطلبات الحد الأدنى من معايير رأس المال</li> <li>7. Market Discipline &amp; Disclosure Requirements – Detailed discussion of a sample ICAAP Report: نموذج ICAAP متطلبات انصباط السوق والإفصاح - مناقشة تفصيلية لتقرير</li> </ol> <p><b><u>Day Four:</u></b></p> <ol style="list-style-type: none"> <li>8. Workshop in the Lab to allow each participant to develop an ICAAP report using the template provided in class &amp; the data relevant to his or her bank: ورشة عمل في المختبر للسماح لكل مشارك بتطوير تقرير أيكاب باستخدام النموذج المقدم في الصنف والبيانات المالية الخاصة بينكه / ها</li> </ol>
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## Mr. Adam Mansour , Expert and Consultant:

**Professional Profile:** A seasoned banking professional with thirty-two years of experience at major financial institutions in the United States and the Middle East and solid achievements in the areas of:

- Compliance /AML / CFT/ Sanctions
- Risk Management
- Branch Management & Operations
- Investment Portfolio Management
- Capital Markets Development
- FATCA
- Asset / Liability Management
- Treasury Administration
- Balance Sheet Re-Structuring
- Team Management &

### Trainer

#### Work Experience:

*Independent Financial Consultant*

*August 2017 – Present*

*A.M. Financial Consulting*

*Beirut, Lebanon*

A.M. Financial Consulting delivers consulting and training services to financial institutions and central banks in the Middle East region. As an independent consultant, Mr. Mansour helps design and implement best-in-class strategies, policies, and controls to manage the balance sheet's risks (credit, market, liquidity and operational). A special emphasis is placed on the compliance risks (AML / CFT) to protect against illicit financing threats with a solid commitment to keeping money launderers, sanctions targets, corrupt officials, terrorist networks, and weapons proliferators out of the global financial system. This is accompanied with the appropriate on and off-site training to implement these strategies, policies and controls using his experience at top notch financial institutions in the United States, Saudi Arabia and Lebanon.

*Advisor to the General Manager* August 2015 – August 2017

*First National Bank* Beirut, Lebanon

**Advised the general manager of the bank on strategic issues related to risk management and compliance.**

*Group Chief Compliance Officer / Compliance & Review May 2009 – August 2015*

*First National Bank* Beirut, Lebanon

**Established and managed the Compliance & Review Department (CRD) centralizing the compliance, anti-money laundering and controls processes across the bank and its subsidiaries to help the organization achieve its governance, regulatory and profitability goals with transparency, independence and integrity. The CRD encompassed the development, implementation and monitoring of policies, procedures, processes and tasks to ensure efficiency of operations, quality of internal / external reporting and compliance with applicable local and international laws and regulations. The CRD also established and managed the FATCA Project Management Office (PMO) fully meeting the first phases of the FATCA reporting requirements to the U.S.**

**Treasury with minimal outside consulting help.**

*Senior Manager / Chief Risk Officer* October 2004 – May 2009

*First National Bank* Beirut, Lebanon

Created the risk management division and managed a team of 12 professional staff responsible for the balance sheet's risks (Credit, Operations, Market and Liquidity) as well as for the Credit Administration Unit meeting successfully all the regulatory and the Bank's requirements with rave reviews from the regulators, internal and external auditors.

	<i>Senior Manager / Vice President</i> <i>2004</i>	<i>February 2000 – February</i>
	<i>Riyad Bank</i>	<i>Riyadh, Saudi Arabia</i>
Managed a team of 8 professional staff with the major achievements in the:		
<ul style="list-style-type: none"> <li>• Implementation of a funds transfer pricing system to assesses accurately the contribution of each area thus enhancing the return on equity by 2 percentage points;</li> <li>• Management of the day-to-day administration of Treasury and acting as the key person to address and resolve issues with IT, Internal Audit, Risk Management and Finance contributing considerably to exceeding the budget target by approximately 20% over two consecutive years;</li> <li>• Implementation of the balance sheet re-structuring strategies enhancing profitability;</li> <li>• Formulation of new and simpler internal policies, processes, procedures, workflows, operations and monitoring systems for Treasury and Finance exceeding the budget targets in 3 consecutive years;</li> <li>• Negotiation and implementation of Service Level Agreements with internal and external vendors slashing the cost by 15%;</li> <li>• Chairing and participating in critical committees for the retail and wholesale franchises of the Bank increasing deposits by 12% annually.</li> </ul>		
<i>Senior Manager, Asset / Liability Management &amp; Strategic Planning</i> <i>Dec. 1994 – Dec. 1998</i>		
<b><i>Saudi Fransi Bank</i></b> <b><i>Riyadh, Saudi Arabia</i></b> Managed a team of 8 highly skilled professionals to develop, implement and monitor interest rate risk and liquidity strategies, procedures and investment analysis for the entire balance sheet of the Bank. Specifically:		

- Restructured the balance sheet successfully tripling the net income of the Bank in 3 years;
- Managed actively a \$2.5 billion investment portfolio including American / European fixed income securities, Saudi Government Development Bonds (SGDBs) and emerging markets securities with a return of over 15% annually;
- Implemented successfully a major asset/liability simulation model to assess the balance sheet's risks;
- Participated actively in the Executive Committee to re-structure the major areas of the bank; and,
- Established and monitored risk limits for the balance sheet and trading activities.

***Senior Consultant***

***1993 - 1994***

**Treasury Services Corporation.**  
***Santa Monica, California***

Managed relationships with client banks involving cost allocations, product profitability, transfer pricing, asset / liability modeling and systems analysis as well as training of staff meeting the targets set by management.

***Manager, Asset / Liability Management***  
***1991 – 1992***

**BankAmerica Financial Service**  
***San Diego, California***

Analyzed and managed a portfolio of \$1.5 billion of short, medium and long term collateralized corporate debt as well as provided monthly analytical reports for senior management. Moreover:

- Developed and recommended funding strategies to quantify the

- cost/benefit tradeoffs of three alternative rate scenarios;
- Reconciled and improved the quality of information for the three major financial reports within four months reducing preparation time by 50%; and,
  - Developed a strategy to increase the collateral efficiency by 25% and reduced the borrowing cost by 1% on the \$1.5 billion debt portfolio.

***Assistant Vice President, Finance***

***1988 – 1991***

**Santa Barbara Savings**  
***California***

***Santa Barbara,***

Designed and established processes, models and policies to evaluate and streamline operations in the retail and wholesale areas of the bank. Major tasks:

- Developed and implemented pricing and profitability models and strategies resulting in savings of \$3 million annually in interest expense;
- Collaborated with the marketing team to develop, price and monitor new products resulting in increased deposits of \$100 million;
- Assisted in the liquidity management of \$2 billion portfolio;
- Worked closely with regional and branch managers to retain and increase deposits by \$150 million in 1 year; and,
- Negotiated successfully with prospective buyers of the retail franchise tripling the sales premium.

***Manager, Financial Analysis & Planning***

***1985 – 1988***

**Pima Savings**  
***Tucson, Arizona***

Occupied positions of increasing responsibilities starting as a branch management trainee and quickly promoted to the position of the manager of the Financial Analysis and Planning Department. Tasks concentrated around:

- Collaborating with the investment team by researching and recommending buy/sell strategies resulting in annual profits of up to \$12 million;
- Building and executing a funding optimization model using linear programming to decrease total borrowing cost by \$135 million annually; and,
- Managing a \$500 million portfolio of risk controlled arbitrage generating an annual rate of return of 18%.

### **Training and Lecturing Experience:**

I have designed modules and training programs on the balance sheet's risk management (credit, market liquidity & operational), FATCA, economic sanctions, economic crime, Basel Accords, AML / CFT, asset / liability management, funds transfer pricing, portfolio management, treasury operations, capital markets, financial regulations and branch management. These programs were tailored to staff, managers, senior management and board members to ensure well-informed decisions are made at all levels of the institution.

**The training forums included:** Cambridge University, World Union of Arab Banks, The Banking Institute in Saudi Arabia, Sendero Corporation in the United States and the Institute of Financial Education in the United States. This is in addition to the training conducted internally at the banks I worked for.

**Education:** Graduated with high distinction at the University of Arizona in Tucson, Arizona.

**MASTERS OF ART** in Economics and Finance    **BACHELOR OF SCIENCES** in Business Economics



PERSONAL	
Married with two children	US citizen
Excellent writing and presentation skills Arabic, and French)	Multi-lingual (English,