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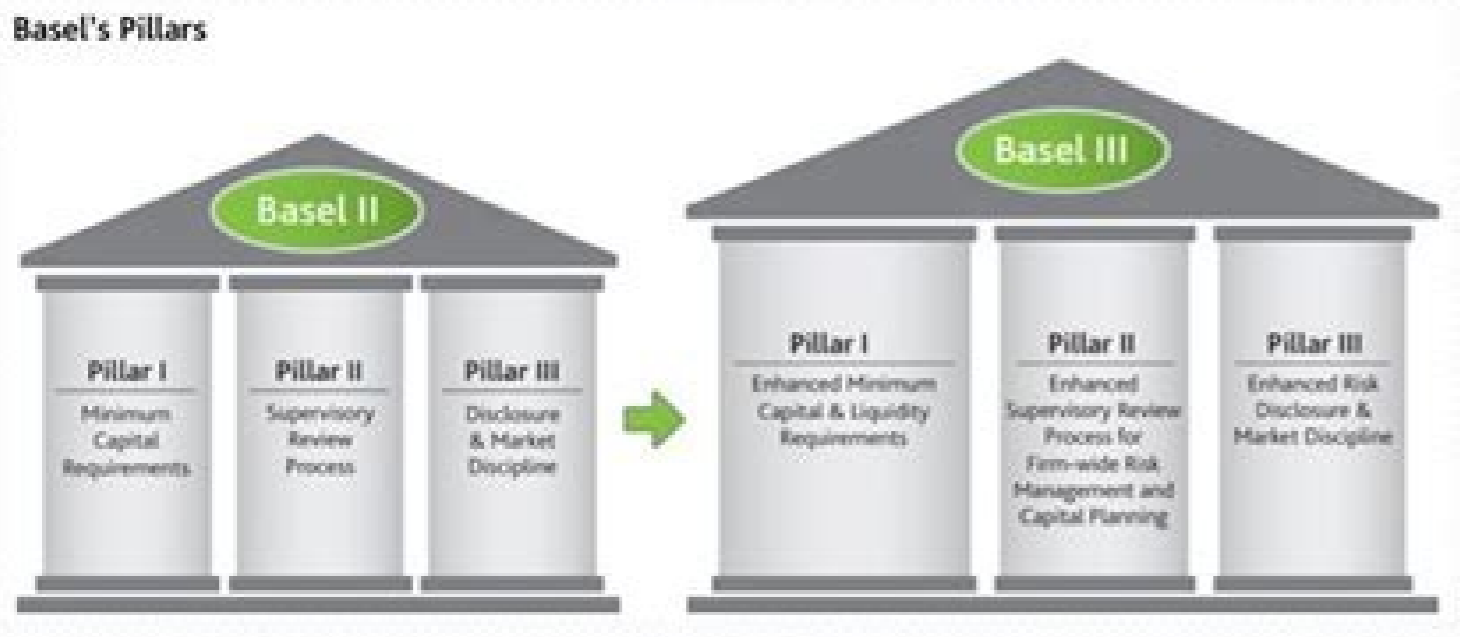
# Basel 3. 5 reforms

Pillar 1	Pillar 2	Pillar 3
Requirements	Supervisory Review Process	Market Discipline
<ul style="list-style-type: none"> <li>Minimum Capital Requirements</li> <li>Liquidity Coverage Ratio (LCR)</li> <li>Net Stable Funding Ratio (NSFR)</li> <li>Systemic Risk Charge</li> <li>Capital Buffers</li> <li>Loss Absorption Buffers</li> <li>Subordinated Debt Conversion</li> </ul>	<b>Supervision (Dialogue)</b> <ul style="list-style-type: none"> <li>Firm-wide Corporate Governance</li> <li>Managing Risk Concentrations</li> <li>Alignment of LT Incentives</li> <li>Sound Compensation Practices</li> <li>Supervisory Colleges</li> <li>Capital (ICAAP)</li> <li>Firm-wide Risk Management</li> <li>Valuation Practice, Stress Tests</li> <li>Supervisory Review Evaluation Process (SREP)</li> <li>Capital</li> <li>Governance</li> </ul>	<b>Additional/Enhancements</b> <ul style="list-style-type: none"> <li>Risk Management</li> <li>Market</li> <li>Credit</li> <li>Operational</li> <li>Regulatory Capital</li> <li>Detailed Reconciliation</li> <li>Regulatory Capital</li> <li>Securitisation Exposure</li> </ul>

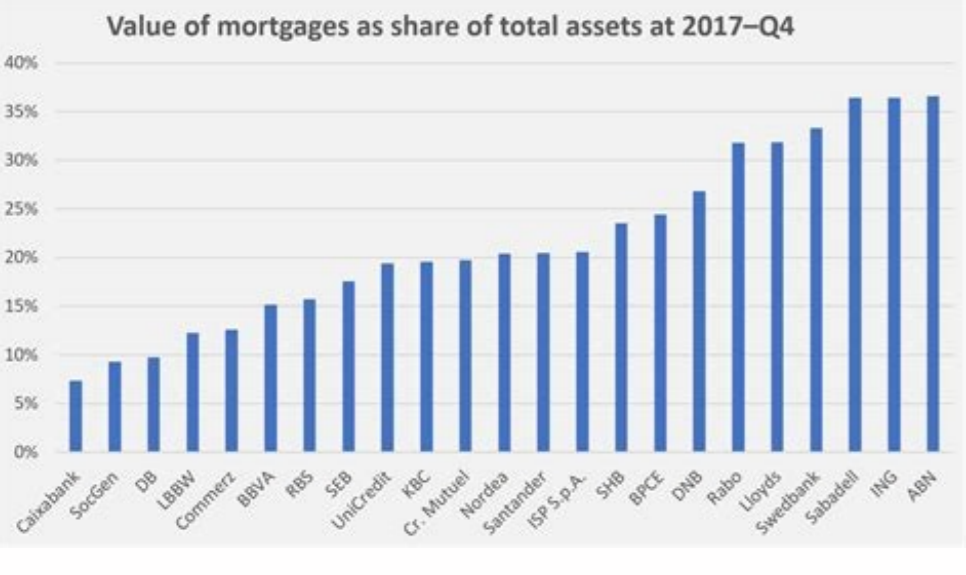
ICAAP and SREP can be used to assess portfolio risk exposures to systemic environmental risks

Area	Basel I	Basel II	Basel III
Minimum Capital Requirements	8%	8%	8.5%
Liquidity Requirements	None	None	LCR, NSFR
Systemic Risk	None	None	SRB, SBCB
Supervisory Review	None	None	ICAAP, SREP
Market Discipline	None	None	Enhanced Disclosure

## Basel III – A Quick Primer



The goal of the proposed Basel III reforms is to strengthen both **microprudential** regulations (by increasing the stability of individual banking institutions) and **macroprudential** regulations (by reducing systemic risks).



The purpose of this rule is to create "incentives for banks to fund their activities with more stable funding sources on a continuous basis" rather than loading their balance sheets with "short-term, relatively cheap and abundant wholesale funding." The Basel III is the third in a series of international banking reforms known as the Basel Accords. The rest can be level 2. Another liquidity-related provision is the net stable funding ratio (NSFR), which compares the bank's available stable funding (essentially capital and liabilities with a time horizon of more than one year) to the amount of stable funding it is required to hold based on the liquidity, maturity and risk level of its assets. One, the liquidity coverage ratio, requires banks to hold a sufficient reserve of high quality liquid assets (HQLA) to enable them to survive a period of significant liquidity stress lasting 30 calendar days. HQLA refers to assets that can be converted into cash quickly without significant loss of value. Basel III also eliminated an even riskier capital level, Tier 3, from the calculation. In December 2017, the Group of Governors and Heads of Central Bank Supervision, which is the supervisory body of the Basel Committee, approved finalizing the Basel III reforms. After a one-year delay to increase the operational capacity of banks and supervisors to respond to COVID-19, these reforms will take effect January 1, 2023, and will be phased in over five years. Started in 2009, it is still being implemented from 2022. Parts of the Basel III agreement have already entered into force in certain countries. The bank's NSF ratio must be at least 100%. The measures aim to strengthen bank regulation, supervision and risk management, overall osuvhc osuvhc aid ed onuf mu - latipac ed sacilAcartnoc savreser omoc sadicehnoc sianocida savreser mahnetnam socnab so euq megixe euq sarger savon uzudortni III eht ot esnopser ni noisvrepus gniknaB no eettimmoC lesaB eht yb depoleved serusaem fo tes deerga yllanoitanretni na si III lesaB .stessa 1 reIT fo yleritne tsisnoc osla tsum sreffub latipac lacilcycretnuoC noitatanemelpmi fo ssecorp eht ni llits si ti ,2202 fo sa .sknab evitca yllanoitanretni ot yppa hcihw stnemeriuqer muminim era sdradnats III lesaB ,sdradnats eettimmoC lesaB lla ekil. %3 fo tnemeriuqer oitar muminim a htiw ,stessa latot sAAAcknab eht yb dedivid latipac 1 reIT sa detupmoc si oitar eht AAAAcknab tnatropmi yllacimetsys labolqAAAcknab egarevel a tes ti ,ralucitrap ni .sessol laitnetop retaerg ecaf yeht nehv ,noissecer a sa hcus ,noitcartnoc cimonoce fo semit gnirud ydaer eht ta latipac erom evah dluohs yeht ,yaw tahT .3202 ,1 .sdroccA lesaB eht fo driht eht dna smrofer gniknab lanoitaretne fo tes a si III lesaB .dnah no latipac evreser fo slevel niatrec peek dna soitrop osla II lesaB elihw .JSBOCB noisvrepus gniknaB no eettimmoC lesaB eht yb tuo deitrac si aera siht niA Agnitroper dna gnitroinom ralugerA Afo ksat ehtA A gnitroinom noitatanemelpmi rof saera ytiroirp eht fo eno sa III lesaB detangisid sah BSF eht .8002AAAcknab7002 fo sisirc laicnanif dna nwoitdem egagrom emirpbus eht gnirud raec emacoh hcihw .II lesaB dna I lesaB fo seicaueqadani eht sserdida ot dna rotces gniknab edwidrow eht nihtw nemeganam ksir dna ,noisvrepus ,noitaluger evorpni ot si III lesaB fo laog eht .%6 fo oitar latipac 1 reIT muminim a htiw ,sAWRI stessa dehgiew-ksir sti fo %8 si niatnam tsum knab a taht oitar latipac latot muminim ehtA A III lesaB rednu .sknab 2007-2009. The magazine standards will make the banks more resilient and re-establish the confidence in banking systems. These shock absorbers, which may vary between 0% and 2.5% of APRs a bank, can be imposed on banks during economy expansion perch. The coherent application of Basel standards will also promote equal competition conditions for active banks at international level. Funds of Level 1 are more liquid and considered safer than the Funds of Level 2. a e On the other hand, the level 2 refers to supplementary funds a bank, such as reservations not disclosed and instruments of subordinated duty without guarantee. The adjustments to the market risk framework were approved by GHOS on 14 January 2019. Basel III reforms have now been integrated into the consolidated Basel Framework, which includes all current and future standards of the Basel Committee on Bancan Supervision Ria. Basel III aims to fill some of the regulatory gaps of Basel I and Basel II which became evident during the financial crisis of 2007a e "2008. Thus, taking into account the minimum capital requirements and reserves of own funds, a bank may be required to maintain reservations at 10.5%. Although the voluntary deadline for the implementation of the new rules was initially 2015, the date was repeatedly postponed and is currently in Jan. Banks have two main capital silos that are qualitatively different from each other . At a granular level, Basel III seeks to reinforce the resilience of individual banks in order to reduce the risk of shocks at system level and avoid future economic collapse. In relation to the context, the main publications are presented below which describes the amendments to the Basel Framework agreed in Basel III. Basel III was implemented by the Basel Committee Banking Aa 28 - country central bank - based in Basel, Switzerland Basel III is an iterative step in the ongoing effort to improve the banking regulatory framework. A consolidation of central banks of 28 countries conceived Basel III in 2009, largely in response to the financial crisis of 2007a e "2008 and subsequent economic recession . A e The total capital A "" a bank is calculated by adding both levels. It is also referred to as third Basel Agreement. Basel III is part of a continuing effort to improve the international banking regulatory framework initiated in 1975. If a bank suffers significant losses, Funds of Level 1 provide a cushion that can allow you to support tensions and maintain continuity of operations. CEF reports on the state of application of Basel III in its annual report. Basel III should be fully implemented until 2028. 1, 2023, and should be phased by five years. For more information, consult the last CBSB report on the implementation of Basel III (October 2021) regulatory reforms. The integral, timely and coherent application of Basel III is fundamental for a solid banking system and operating properly and is capable of supporting economic recovery and growth on a sustainable basis . Members undertake to implement and apply standards in their jurisdiction within the deadline set by the Committee. Situation of the implementation of reforms in priority domains by CEF jurisdiction, as communicated in the last Annual CEF report to the G20 (in October 2021). Basel III also introduced new leverage and liquidity requirements aimed at safeguarding excessive and risky employment concession, while ensuring that banks have sufficient liquidity during financial tension per petroms. In addition, Basel III has established several rules related to liquidity. 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