

# **BASEL III & BEYOND**

## CAPITAL ADEQUACY, STRESS TESTING & RISK GOVERNANCE



**17 FEBRUARY, 2026 | 9:00 AM TO 5:00 PM | NIBAF PAKISTAN – KARACHI CAMPUS**

### **COURSE OVERVIEW**

This training provides a thorough understanding of Basel III and its implications for banks and how institutions should manage their risks and optimise constraints, i.e. capital and liquidity, to achieve corporate goals and ensure sustainability.

### **COURSE CONTENTS**

- **Basel III Framework – Context and Supervisory Focus**
  - Evolution and objectives of Basel III
  - Shift towards forward-looking supervision
  - Role of capital adequacy, stress testing and risk governance
- **Capital Adequacy under Basel III**
  - Regulatory capital structure and risk-weighted assets
  - Capital buffers and internal capital targets
  - Capital headroom and practical management challenges
- **Stress Testing Framework**
  - Purpose and regulatory expectations
  - Sensitivity analysis, scenario analysis and reverse stress testing
  - Linkage between stress testing results and capital outcomes
- **ICAAP and Capital Planning**
  - Pillar II requirements and ICAAP structure
  - Integration of risk assessment, stress testing and capital planning
  - Supervisory expectations from ICAAP

- **Risk Governance under Basel III**
  - Roles and responsibilities of the Board, BRCC, ALCO and senior management
  - Risk Appetite Framework
  - Three Lines of Defence
- **Basel III & Beyond**
  - Increasing supervisory focus on stress resilience and governance
  - Interaction with IFRS 9 (high-level)
  - Emerging expectations, including climate and ESG-related risks (high-level)

### **TARGET AUDIENCE**

Professionals working in:

- Risk Management Function
- Finance Function
- Treasury Function
- Business Divisions
- Audit
- Investor Relations

### **FACILITATOR**

**Mr. Awais Memon**

Mr. Awais has 17 years of experience in Foreign Exchange Management, Portfolio & Risk Management, Financial Statement Analysis, Financial Modeling, Risk Assessment and Mitigation, Basel II and III. He also possesses competency in Computer software and Languages such as JAVA, C#, JDBMS, JSP, etc. Currently he is working with National Bank of Pakistan as Wing Head - Market & Liquidity Risk Management Wing in Risk Management Group. He has qualified MBA (Finance) from SZABIST, and JAIBP from The Institute of Bankers Pakistan.

**TRAINING MANAGER**

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