

The 5th Annual Conference for:

- Risk • Finance • Capital Planning
- Asset & Liability Management • Audit • Compliance

Within:

- Wholesale Banks • Retail Banks • Building Societies
- Deposit Takers

With a keynote presentation by:

Piers Haben
Manager, Pillar 2
& Stress Testing Policy
FSA



The 5th Annual Industry Forum:

STRESS TESTING

for Banks & Building Societies

28 & 29 September 2010 • Central London

Benefit from industry case studies including:

- Reverse Stress Testing in practice
- Integration of Stress Testing Across Risk Types
- Using stress testing to Set Risk Appetite
- Stress testing to Manage Regulatory Capital Buffers
- Correlation change for Counterparty Risk

Gain access to practical advances in:

- Liquidity Stress Testing and scenario analysis
- Applying Macro-Economic Stress Testing
- Group-Wide Stress Testing Governance
- Economic and Regulatory Capital interaction

Enhance your technical responses to:

- FSA and EU Regulatory developments
- Defining Appropriate Stress Scenarios
- Ratings Agency Decisions via stress testing
- Credit Risk Stress Testing advances

Identify emerging best practice in:

- Market Risk stress testing
- Maximising Value in the ICAAP
- Business Strategy Integration
- Operational Risk stress testing

PLUS Also attend the highly practical workshop focusing on:

PRACTICAL WORKSHOP

Implementing an Effective Framework for

REVERSE STRESS TESTING

Meeting FSA Expectations

30 September 2010 • Central London

Featuring
12 case studies
from leading
Banks!

Gain unique insights from:

Alistair McLeod
Head of Portfolio Analytics
BARCLAYS CAPITAL



Jason O'Mara
Head of Stress Testing
HSBC



Martin Harrison
Risk Analysis & Capital Planning
NATIONWIDE

Matthew Foss
Head of Group Liquidity Policy
ROYAL BANK OF SCOTLAND



Johannes Voit
Director of Internal Models
DEUTSCHER SPARKASSEN & GIROVERBAND



Phil Rogers
Head of Risk Strategy, European Risk
HSBC



Colin Burke
Head of Group Wholesale Portfolio Analytics
LLOYDS BANKING GROUP



Trevor Wells
Executive Director, Scenario Analysis
UBS



Peter Quell
Head of Portfolio Modelling
DZ BANK



Jean-Bernard Caen
Risk Analytics Senior Advisor
DEXIA GROUP



Toshio Mano
Assistant General Manager
SUMITOMO MITSUI
BANKING CORPORATION EUROPE



Marko Zupan
Risk Research Analyst
ING GROUP



Rune Toft Nielsen
Stress Testing Analyst
DANSKE BANK



Marjan Riggi
Vice President, Senior Credit Officer
MOODY'S



Patricia Jackson
Partner
ERNST & YOUNG



Steven Hall
Director, Financial Risk Management
KPMG



Romain Berry
Executive Director, Global Market Risk Manager
J.P. MORGAN SECURITIES SERVICES



Kamini Govender
Senior Manager
DELOITTE



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STRESS TESTING

DAY 1 – 28 September 2010

9.00 Registration

9.30 **Chairman's Opening Remarks**



Phil Rogers
Head of Risk Strategy, European Risk
HSBC

FSA PERSPECTIVE

9.40 **Implementing the FSA's New Stress Testing Policy in Banks**

The FSA issued strengthened stress testing requirements in December 2009. Banks are considering how to take these forward and integrate them into their stress testing frameworks. In this session, the FSA will provide guidance on key aspects that Banks need to consider including:

- Establishing a robust stress testing framework
- Governance aspects of stress testing
- Pillar 2 stress testing for Banks
- Using the FSA's recommended scenario
- Reverse stress testing



Piers Haben
Manager, Pillar 2 & Stress Testing Policy
FINANCIAL SERVICES AUTHORITY

10.25 **Developments in Selecting and Defining Appropriate Stress Scenarios**

Regulators and bank boards are increasingly focusing on stress testing as a key tool to assess the riskiness of banks. Scenarios have to be severe but plausible to meet FSA requirements. But how does one select relevant scenarios, and construct the shocks in risk drivers from this? Scenarios should be comprehensible and easy to explain, yet they need to be realistic and relevant.

- Setting the objective
- Understanding the risk profile
- Designing a scenario to fit the business
- FSA guidance / benchmark portfolio
- Economic forecasts
- Implications of a global organisation
- Individual portfolios / business units



Patricia Jackson
Partner
ERNST & YOUNG

11.10 Refreshment Break

11.25 **Practical Experience of Addressing Reverse Stress Testing Expectations**

CASE STUDY

In response to the banking crisis and increased demands of regulators, banks and building societies have recently strengthened their stress testing programmes. One of the lessons from the crisis was weaknesses in firms' stress testing, in particular, the failure to consider extreme stresses and shocks. The FSA is addressing this 'disaster myopia' by implementing the 'reverse stress test' as a regulatory requirement. As well as providing the background to reverse stress testing, this session will explore some of the practical issues with implementation of this new regulatory requirement.

- Aims of reverse stress testing
- How the reverse stress test differs from the traditional approach
- How the reverse stress test fits into the existing stress testing programme
- Practical lessons from implementation
- The 'use test' for reverse stress test results – how it informs future strategic direction, contingency plans and risk appetite

Martin Harrison
Risk Manager, Risk Analysis & Capital Planning
NATIONWIDE

12.10 **Enhancing the Performance of Credit Risk Stress Testing Following the Recent Crisis**

CASE STUDY

From its very beginnings to its most recent developments, credit risk has been at the centre stage throughout the financial and economic crisis. Credit risk stress tests in particular, have made a big leap forward during the past three years. They provide a risk view complementing the established risk models, a potential early warning system, an action trigger and a management communication tool. This session will present examples from a network of small financial institutions.

- Embedding credit risk stress testing in a holistic stress testing framework
- From scenarios to VaR: solving the data and parameterization problems
- Triggering action: changes in risk-bearing capacity
- Drilling deep: finding levers for management action
- Making risk palpable: using stress tests to enhance risk communication



Johannes Voit
Director of Internal Models
DEUTSCHER SPARKASSEN & GIROVERBAND

for Banks & Building Societies

12.55 Lunch Break

1.55 Effectively Using Stress Testing to Set Risk Appetite

CASE STUDY

Increasingly, firms are being asked to improve the quantification of risk appetite. At the same time, firms are challenged to adopt more sophisticated measurement approaches for capital and liquidity, including the use of stress testing. This presentation will focus on how to leverage stress testing to guide the firm in setting risk appetite, including:

- What is risk appetite and what does risk appetite look like
- Process for setting risk appetite
- Using stress tests to size P&L and capital buffers
- Illustrative examples of stress tests for common risks facing Banks



Marko Zupan
Risk Research Analyst
ING GROUP

2.40 Enhancing Liquidity Stress Testing and Scenario Analysis from Regulatory and Business Perspectives

CASE STUDY

This session will examine the challenge of meeting internal and regulatory requirements around liquidity stress testing. Key areas of focus will include:

- Challenges of regulatory stress testing
- Complexities of internal stress testing
- The informational value of stress testing results
- How to communicate stress testing results for business results



Matthew Foss
Head of Group Liquidity Policy
ROYAL BANK OF SCOTLAND

3.25 Refreshment Break

3.45 Economic and Regulatory Capital – the Interaction with Stress Testing

CASE

The relationship between economic and regulatory capital becomes an issue of major economic importance when assessing the impact of stress tests on capital allocation policies. This is particularly so as capital costs rose as a consequence of the financial crisis. This session addresses questions on how the impact of stress tests should be reflected in pricing economic and regulatory capital, specifically:

STUDY

- Are economic and regulatory capital aligned
- What measure of capital should be used to guide capital allocation decisions
- Does the use of economic or regulatory capital misallocate capital during periods of stress
- Does stress testing lead to similar impact on economic and regulatory capital measures
- How should the pricing of economic and regulatory capital be used to cover the costs of doing business in stressed markets



Alistair McLeod
Head of Portfolio Analytics
BARCLAYS CAPITAL

4.30 Insights into the Ratings Agency Approach to Evaluating and Incorporating Stress Testing into Decisions

The application of a forward-looking view on bank capital ratios is not new. However, it has become more prominent and comprehensive in Moody's rating methodology over the past year. The rationale being, more asset classes are being affected by the global recession and as we place more emphasis on capital in our rating process. This presentation will explore our framework for estimating expected bank credit losses and how these impact bank capital and bank stand-alone ratings. In addition, it will describe how we calculate worse than expected losses and how these fit into our global bank rating methodology. Employing stresses for this purpose involves not only the careful selection of risk factors to be stressed (itself a complex task), but also a gauge of the severity and duration of these stresses. The presentation will therefore focus on:

- The selection of relevant asset class to be stressed
- Assessing the magnitudes of both the severity and duration of the stresses
- The challenges associated with using historical data to 'foresee' future events
- The influence that stress testing results have upon bank ratings



Marjan Riggi
Vice President, Senior Credit Officer
MOODY'S

5.15 Close of Day One

STRESS TESTING

DAY 2 – 29 September 2010

9.00 Chairman's Welcome



Steven Hall
Director, Financial Risk Management
KPMG

9.10 Examining the Change in Correlations for Counterparty Risk using Stress Testing – The New Basel III Rules

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The proposed Basel III rules state that for wrong way risk, stress testing and scenario analysis should be designed to identify risk factors that are positively correlated with counterparty credit worthiness. Plus, that at least quarterly, banks should conduct stress testing applying stressed conditions to the joint movement of exposures and counterparty creditworthiness. This presentation describes techniques using a dynamic correlation framework suitable for wrong way risk stress testing and apply these to real cases of market volatility seen in 2008 and 2009. This presentation will cover:

- Defining wrong way risk
- Defining counterparty credit worthiness in the context of wrong way risk: why rating based PD's are insufficient
- Conditioning dynamic exposures on counterparty default
- Measuring correlation: a dynamic approach
- Application to 2008 and 2009 volatile markets for stress testing purposes



Colin Burke
Head of Group Wholesale Portfolio Analytics
LLOYDS BANKING GROUP

9.55 Addressing the Integration of Stress Testing Across Risk Types

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A key challenge for Banks is integrating stress tests across key differing risk types. This session will address this issues focusing on:

- The role of stress testing in the risk management of traded positions
- The development of a scenario consistent framework across risk types
- Emerging challenges in market and credit risk stress testing



Trevor Wells
Executive Director, Scenario Analysis
UBS

10.40 Recent Developments in Market Risk Stress Testing

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Value-at-Risk answers the question of how much a portfolio may lose if it remains unchanged over a given time horizon under normal market conditions at a given level of confidence. But VaR does not say how bad this portfolio may be hit if a sharp adverse movement occurs in these so-called normal markets. Stress testing tries to answer this question. Stress testing is a tuning process by which we can explore how the portfolio would react to small (sensitivity analysis) or more drastic (scenario analysis) changing conditions in the markets.

- Traditional stress testing methodologies
- Reverse stress testing
- Maximum loss
- Stressing correlation and volatility
- Stress testing in multifactor risk models
- Extreme value theory
- Probabilistic stressing testing
- A final word on regulations



Romain Berry
Executive Director, Global Market Risk Manager
J.P. MORGAN SECURITIES SERVICES

11.25 Refreshment Break

11.40 Tackling the Challenges in Applying Macro-Economic Scenario Testing

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During the last couple of years, focus on holistic macro-economic scenario stress testing has increased significantly both internally within organisations and externally – from central banks and regulators in particular. This presentation is based on Danske Bank's experience of complying with the increased focus and will cover:

- An overview of our current setup for scenario stress testing
- How the increased focus has influenced our stress test setup
- Current challenges of securing reliable and stable results
- Senior management involvement and ownership
- Scenario testing vs. sensitivity analysis
- Linking stress testing with the risk appetite



Rune Toft Nielsen
Stress Testing Analyst
DANSKE BANK

12.25 Addressing the Challenge of Operational Risk Stress Testing

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Stress testing for operational risk is a very challenging topic for TSA firm. This presentation is based on the SMBCE's experience of dealing with these issues, including:

for Banks & Building Societies

STUDY

- Importance of operational risk stress testing for TSA bank
- Effective scenario analysis for developing and embedding operational risk management within the firm
- Use of scenario analysis for stress testing purpose
- Difference between scenario analysis and stress testing



Toshio Mano
Assistant General Manager
SUMITOMO MITSUI BANKING CORPORATION EUROPE

1.10 Lunch Break

2.00 Using Stress Testing to Manage Regulatory Capital Buffers

In helping firms understand the robustness or fragility of their capital plan, stress testing is an important tool for managing the business. It helps firms to identify potential adverse events as well as to avoid or mitigate any resulting adverse effects. This session will discuss how understanding the implications of stress testing can inform decisions on setting internal capital targets and capital buffers, including:

- Ensuring business engagement and understanding to improve their contribution to stress testing and thus to firm-level capital management
- The importance of choice of framework and communication of conclusions to senior management
- The link to management actions to mitigate the impact of potential adverse events
- Taking account of potential regulatory change
- Linking stress testing to risk appetite



Jason O'Mara
Head of Stress Testing
HSBC

2.45 Integrating Stress Testing with Management Action and Business Strategy

Stress testing is an important risk management tool which is integral to a firm's risk management, capital and liquidity planning processes. It should be actionable, with the results from stress testing analyses impacting decision making at the appropriate management level, including strategic business decisions of the board and senior management. This session will discuss the following:

- Using stress testing as a key tool in developing business forecasts and budgets
- Enhancing capital and liquidity management activities
- Facilitation of the development of risk mitigation or contingency plans

- Actively engaging the board and senior management



Kamini Govender
Senior Manager
DELOITTE

3.25 Refreshment Break

3.45 Practical Insights into Maximising the Value of Stress Testing in the ICAAP

Stress Testing is a central part of the Internal Capital Assessment Process (ICAAP) of Basel's Pillar 2 and has attracted a lot of regulatory attention within the latest financial crisis. This session covers the transition from static to dynamic stress tests as well as some practical experience concerning the integration of market risk and liquidity risk.

- What is the role of stress testing within the ICAAP
- The use of stress testing in risk management
- Capital planning – the use of dynamic scenarios
- Case study: liquidity crisis in terms of market risk



Peter Quell
Head of Portfolio Modelling
DZ BANK

4 30 Governance Challenges of Managing Group-Wide Stress Tests

Many banks have implemented stress tests as part of regulatory requirements in recent times. However, they often appear quite inadequate for internal management use. This session clarifies the divergent objectives of regulators and management in terms of stress testing governance, and offers guidance as to how to combine best of both worlds.

- What is the added value of stress tests in regards to other risk management tools
- Stress tests key success factors for creating added value insights
- Why do the objectives of regulators diverge from those of the management
- Where do stress tests fit in the overall governance of risk management
- Where do stress tests fit in the overall governance of the institution
- Governance alternatives



Jean-Bernard Caen
Risk Analytics Senior Advisor
DEXIA GROUP

5.15 Chairman's Summation

and close of conference

REVERSE STRESS TEST

BACKGROUND

In recent months, the FSA has taken a number of steps to improve firms' stress testing. The Regulator has been promoting use as a risk management tool and addressing key problems such as 'disaster myopia' and inadequate assessment of business model vulnerabilities.

In Policy Statement PS09/20 published in December 2009, the FSA introduced a requirement for firms to carry out reverse stress testing, coming into effect in December 2010. Through analysis of these scenarios, firms should be able to better inform their strategic business planning and align it with their risk management processes, and improve their contingency planning.

The new reverse stress testing requirements are designed to complement and enhance firms' existing stress testing frameworks. However, it is clear that in spite of significant efforts by firms to enhance their stress testing capabilities over the last few years, there remains significant work to be done to meet the FSA's expectations.

OBJECTIVES

This workshop has been designed to provide participants with an understanding of the latest developments regarding the FSA's reverse stress testing requirements. Delegates will gain valuable insight into the Regulator's expectations as firms move towards the December 2010 implementation date. Content will provide an overview of the background and context behind the requirements, as well as practical guidance and key strategies that firms can use to achieve the Regulator's implementation aims and make reverse stress testing a useful risk management tool in the business.

The FSA expects reverse stress testing to engage and actively involve senior management and board members. By providing participants with an opportunity to explore and discuss with industry peers and workshop leaders, the strategies, common challenges and practical solutions to delivering industry leading practice in the area of reverse stress testing, participants will be able to hold informed discussions with senior management as the implementation date approaches.

WHO SHOULD ATTEND

The workshop is designed for professionals from **Risk, Finance, Capital Planning and Compliance** within **Banks** (Retail and wholesale), **Building Societies** and those **Investment Firms** in scope of the FSA's reverse stress testing requirements.

WORKSHOP STYLE & TIMINGS

This workshop is designed to be participative throughout. The agenda will combine key formal presentations, case studies and syndicate discussion sessions. There will be ample opportunity for delegates to benchmark experiences with industry peers and raise issues of most concern to their organisation, either confidentially or in open session.

Registration from: 9.00am
Sessions commence: 9.30am
Workshop Close: 4.30pm

Workshop Agenda

Regulatory Expectations of Reverse Stress Testing

- Aims, objectives, background and rationale, including insights into latest regulatory thinking and developments with regard to reverse stress testing
- Latest timetables, development objectives and supervisory support
- Comparisons with wider international developments and implications for different firms
- Link with living wills / recovery and resolution planning

Developing Reverse Stress Testing Scenarios

- What is the point of 'unviability' in the business model
- Discussion: internal vs. external scenarios
- Reverse stress testing methodologies – the mix between quantitative and qualitative analysis
- Incorporating different evolution timescales and time horizons into reverse stress testing exercises
- Interaction between group and solo entity reverse stress tests

WORKED CASE STUDY SESSION

Developing Reverse Stress Testing Scenarios in Practice

- Case study exercise running through examples of reverse stress testing scenarios
- Analysis of outputs, their uses and their implications
- Consideration of management actions
- Identifying key challenges and issues in scenario development

Incorporating Reverse Stress Testing into the Overall Business Framework

- Developing robust and adequate governance framework for stress testing
- Use of reverse stress testing in strategic decision making and risk management processes
- Interaction with other stress testing requirements including Pillar 2
- Leveraging an enhanced stress testing framework as a key risk management tool

What Firms Should be Doing Now

- Liaison with Regulator
- Engagement with senior management
- Ensuring robust, adequate and appropriate documentation
- Delivering the necessary culture change

TING Meeting FSA Expectations

BENEFITS OF ATTENDANCE

Attending this workshop will enable you to:

- Gain insight into the rationale, background and implications of reverse stress testing including the FSA's possible supervisory approach
- Understand what reverse stress testing involves, implementation timescales, the latest regulatory developments, and key implementation issues and challenges
- Explore development of reverse stress testing scenarios including discussion of:
 - The point of 'unviability' in a business model, which is not necessarily the point where capital is exhausted
 - Internally vs. externally driven scenarios
 - Various timeframes for crystallisation of scenarios
 - Quantitative vs. qualitative methodologies
 - Interaction between group and solo entity scenarios
- Learn about the uses of reverse stress tests, focusing on how firms can use it as a valuable risk management tool and meet the Regulator's expectations
- Understand the role of reverse stress testing in a firm's overall stress testing framework
- Identify other international developments in the area of reverse stress testing

WORKSHOP LEADERS



Julian Morgan
Associate Partner, Financial Risk Management
KPMG

Julian has worked in financial services for 20 years, in the UK and overseas. He has held several senior positions within structured finance, risk, restructuring and regulatory compliance at NatWest Markets, Mitsubishi and Hypo Vereinsbank AG. He has extensive risk governance experience of the design of frameworks, implementation and change. Prior to joining KPMG Julian worked at the FSA within its Major Financial Groups Division undertaking supervisory oversight of several major and high impact UK based banking groups. He also undertook investigatory review assignments on a range of UK financial institutions principally of a credit and market risk nature. Julian has written and spoken extensively on risk governance, Pillar 2 and the ICAAP, and has contributed to KPMG training initiatives undertaken on behalf of the FSA. He presently leads KPMG's Retail Banking Risk team, working with banking and insurance groups with a particular focus on risk governance, capital management and liquidity and economic capital.



Keith Pooley
Principal Adviser, Financial Risk Management
KPMG

Keith joined KPMG in July 2007 from the FSA, where he was most recently responsible for developing the FSA's Pillar 2 framework, including the overall framework, an internal supervisory manual, the design of the supporting IT system, design and delivery of cross-FSA training, and managing implementation in the supervisory divisions. Before that, Keith had extensive experience as a Supervisory Relationship Manager at the FSA's Major Retail Groups Division and

the Bank of England. He served as the UK's representative of the EU supervisors' practitioner group, known as the Groupe de Contact, for 11 years, chairing it between 2002 and 2004. He helped steer its passage to become the main working group of CEBS established in 2004. Keith had major input into developing the CEBS supervisory Guidance, especially for Pillar 2 as the chair of the CEBS Pillar 2 working group since inception. He also advised the EU commission on the drafting of the relevant parts of the Capital Requirements Directive. He chaired the CEBS liquidity task force which undertook work for the EU Commission on current supervisory practices and the potential for convergence of an EU-wide liquidity framework. Since joining KPMG, Keith has helped a wide range of firms to develop their ICAAPs and stress testing and with liquidity management and planning.



Steven Hall
Director, Financial Risk Management
KPMG

Steven has over 12 years' experience of Assurance, Risk and Regulatory advisory work within KPMG with 10 years' experience delivering advisory projects in connection with Basel 2, credit risk model development, validation and stress testing in the UK, Europe and overseas. He has led many reviews of institutions approaches to the use of internal rating based credit risk models, comparisons with the requirements of IAS 39 provisioning models, and developments of EPE models to satisfy the Basel Internal Models Method requirements. Steven has experience of designing, reviewing, validating and stress testing a range of credit models across retail and corporate portfolios. He also developed credit risk measurement methodologies for the FSA's Individual Capital Assessment for General Insurers. In 2008, he was Acting Head of Model Governance for a UK clearing Bank and spent 2009 on secondment to the Confederation of British Industry as Head of Financial Services, developing its Financial Services offering, policy development and lobbying activities. Steven is the editor of KPMG's global 'Basel Briefing' publication, a frequent conference speaker on aspects of credit risk, Basel and stress testing, and delivers training to UK and overseas regulators, bank senior management, internal audit functions, and fund managers on Basel. Steven has supported KPMG's Living Wills proposition, following significant experience on the capital and risk modelling requirements for the UK Asset Protection Schemes during 2008/9, and capital stress testing for large retail banks during the crisis.



Andrew Davidson
Principal Adviser, Financial Risk Management
KPMG

Andrew has over 14 years' financial services experience and recently returned from a nine month secondment to the FSA where he worked with the Bank of England and HMT to identify and mitigate key risks to financial stability. He is driving forward our Living Wills initiatives. Andrew has also represented KPMG as our Industry Manager for Corporate & Investment Banking, helping to identify trends and emerging issues within that industry, whilst also advising a number of Global Investment Banks and Commercial Banks on their UK and overseas operations. Before joining KPMG Andrew developed and implemented client and revenue strategies and acted as a Product / Functional COO at a number of international banks including; HSBC Investment Bank, Barclays Capital and Commonwealth Bank of Australia.

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