

Impact of Basel III on Dutch banks



*Our approach to an efficient Basel III
implementation, based on your bank's strategy
and risk appetite*

Our understanding



Basel III addresses the weaknesses that the recent financial crisis has revealed. It focuses on risk management, capital and liquidity. We believe that banks should not only aim to comply with the minimal requirements set forward in Basel III, but in parallel reconsider their strategy and risk appetite.

Our vision

To implement Basel III regulation, a bank should manage three dynamic forces:

1. **Strategy:** how do Basel III requirements affect the strategy and risk appetite of the bank?
2. **Regulation:** do other regulatory developments related to risk, capital and liquidity management affect the envisioned implementation approach?
3. **Approval:** how will the Dutch Central Bank (DNB) monitor and approve the implementation?

Although Basel III will only fully take effect in 2018, the market and DNB expect a bank to start the implementation of aligning the bank's strategy and risk appetite to Basel III much earlier on. The 'first regulatory evaluation moment' for the different topics may be found in the mind map on the opposite page and on our website.

Double Effect's approach to enable the strategic goal of the bank

Start with the end in mind: obtain DNB approval at minimal cost by assuring alignment with the bank's Basel III implementation strategy



Basel III impact on a generic Dutch bank



Area

Goal of a bank

How



First regulatory evaluation moment

For full overview see our website: www.doubleeffect.nl

Why choose Double Effect?

- › Successful track record in the Dutch banking industry
- › Niche player with strong knowledge of Banking and Basel III
- › Experience in key Basel III areas, such as CVA and Liquidity Management
- › Experience in many areas of banks enables Double Effect to look across silos and see impact on the full value chain
- › Basel II, Risk, ALM and Treasury project management experience
- › Flexibility and customisation of our approach
- › Strong knowledge of the business, processes and products

Interested?

- › Please feel free to contact one of our front runners:



Bert-Jan Nauta

- › Risk and modelling expert with a focus on Trading Risk and ALM
- › Academic background: PhD Theoretical Physics
- › Bert-Jan.Nauta@doubleeffect.nl



Joris Hillebrand

- › Regulatory expert with a focus on Risk and Financial Markets
- › Academic background: PhD Computer Science
- › Joris.Hillebrand@doubleeffect.nl



Elmo Olieslagers

- › Change expert with a focus on Treasury and ALM
- › Academic background: Masters in General Management, Finance and Business Valuation
- › Elmo.Olieslagers@doubleeffect.nl