



Institute of Financial Services

Basel II - Ready or not, here it comes

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- Workable and efficient regime
- Appropriate levels of regulatory capital requirement
- Successful waiver applications
- Win : win situation



- Engagement of Chairmen, CEOs, FDs and CROs
- Bedding down will take years
- Supervision needs to reflect a transitional period
- Are the incentives still there?



- How complete will implementation be in 2007/2008?
- 2004 vs. 2009 !
- Waiver applications are a staging post
- Pragmatic supervision



- Procyclicality and re-calibration
- Minimum standards
- Home / Host
- The end game / Basel 3