



VIRTUAL SEMINAR ON PILLAR II AND III ASPECTS **Community of African Banking Supervisors (CABS)** Third working group on Basel Framework

Jointly organised by the CBE and the CABS

Hosted by : **Central Bank of Egypt** 6th-8th December 2021

AGENDA

DAY 1

Monday December 6, 2021 | From 8:45 to 14:15 GMT

08: 45	09: 00	Please join the event and technical details (Central Bank of Egypt)
09: 00	09: 15	OPENING SPEECH BY CENTRAL BANK OF EGYPT Mr.Gamal Negm Deputy Governor (TBC)
09: 15	11: 45	Internal Capital Adequacy Assessment Process (ICAAP) Speaker: Ms. Nahla Hafez
11: 45	12: 15	BREAK
12: 15	14: 15	Supervisory Review and Evaluation Process (SREP) Speaker: Ms. Rasha Rashad

DAY 2

Tuesday December 7, 2021 | From 9:00 to 14:30 GMT

09: 00	11: 00	INTEREST RATE RISK IN THE BANKING BOOK (IRRBB) Speaker: Ms. Nahla Hafez
11: 00	11: 30	BREAK
11: 30	13: 00	Concentration risk Speaker: Ms. Rasha Rashad
13: 00	13: 15	BREAK
13: 15	14: 30	Disclosure requirements Speaker: Mrs. Rania Fouad

DAY 3

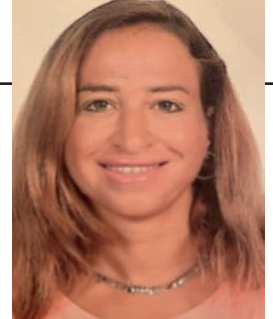
Wednesday December 8, 2021 | From 9:00 to 14:15 GMT

09: 00	11: 00	LIQUIDITY COVERAGE RATIO (LCR) AND NET STABLE FUNDING RATIO (NSFR) Speaker: Ms. Rasha Rashad
11: 00	11: 30	BREAK
11: 30	13: 00	Leverage ratio Speaker: Ms. Nahla Hafez
13: 00	13: 15	BREAK
13: 15	14: 00	Domestic Systematically Important Banks (D-SIBs) buffer. Speaker: Mrs.Noha Emad
14: 00	14: 15	Closing speech by Central Bank of Egypt Speaker: Mrs. Rana Badawi Sub Governor

Main Speaker's Bio

Nahla Hafez,

*Deputy General Manager,
Market risk & Pillar II Specialist – Basel Sector,
Central Bank of Egypt*



Nahla has joined the Central Bank of Egypt since December 2002 with more than 18 years of experience in banking supervision. Currently, she is heading the team specialized in the Market risk and Pillar II responsible for preparing Basel supervisory regulations related to Market risk, leverage and Pillar II issues such as ICAAP, concentration risk, liquidity risk, etc. through issuing discussion papers along with designing and analyzing results of Quantitative Impact Studies (QISs) and finally drafting the final relevant regulation. She conducts with the team ongoing communication with supervisory sectors to ensure proper implementation of Basel requirements while studying and standing on any relevant Basel new standards and updates for matters of concern.

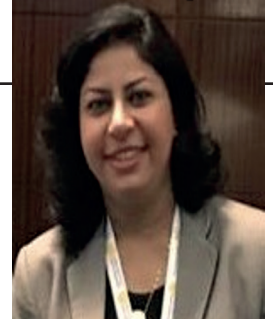
Prior to joining Basel implementation team in 2009 when Nahla was dedicated with the team to pave the way and set a strategy for Basel II implementation in the Egyptian banking sector, she worked in the Monetary Policy unit, then the On-Site sector where she participated in banks examinations covering credit aspects. During the period from 2004 till 2008, Nahla acted as a relationship manager in the Off-Site sector as she took responsibility for supervising a specific bank in every possible aspect. In 2007, Nahla became a key member of Market Risk team within the first phase of the Egyptian banking reform program.

Nahla got her Master degree in Business Administration (MBA) in Banking from the Arab Academy for Banking and Financial Sciences in 2015.

Main Speaker's Bio

Rasha Rashad,

*Assistant Manager,
Market risk & Pillar II Specialist – Basel Sector,
Central Bank of Egypt*



Rasha has joined CBE since September 2003 with more than 17 years of experience in banking supervision. Currently she is a team leader of a dedicated staff that is responsible for regularly updating all Basel regulations in relation to Market risk, Liquidity risk, IRRBB, Concentration risk, ICAAP, SREP and Leverage ratio along with designing and analyzing their related Quantitative Impact Studies (QIS) templates according to best international practices as well as following up and ensuring the proper implementation of Basel requirements in the Egyptian Banking Sector on on-going basis.

Prior to joining Basel Sector in 2009, she was in On-site Supervision Sector for almost 5 years where she conducted a number of on-site missions that covered the examination process for both financial position & credit aspects in a number of Egyptian banks and wrote up the final report that reflects the supervisory opinion in this regard. Also, she participated in ad hoc missions to provide the regulatory consultation regarding legal disputes between some banks and their clients. In addition, she was a key member in a specialized team that is mainly dedicated to scrutinizing market risk related issues in Egyptian banks during that period.

She held a Bachelor degree in Commerce – English Section and got her master degree in Finance & Investment from AASTMT in 2013, followed by obtained the doctorate degree in Business Administration from ASU in 2019.

Main Speaker's Bio

Noha Emad,

Section Head,

Market & Pillar II risks – Basel Sector,

Central Bank of Egypt



Noha joined CBE since the end of 2006 with about 15 years of experience in banking supervision. Currently she is a section head in a dedicated team that is responsible for regularly updating all Basel regulations in relation to Market risk, Liquidity risk, IRRBB, Concentration risk, ICAAP, SREP and Leverage ratio along with designing and analyzing their related Quantitative Impact Studies (QIS) templates according to best international practices as well as following up and ensuring the proper implementation of Basel requirements in the Egyptian Banking Sector.

Prior to joining Basel Sector in 2018, she was in Off-site Supervision Sector – On-going surveillance for almost 12 years where she was responsible for monitoring and controlling individual banks (mainly public banks) by applying different techniques to enhance the analysis and assessment of banks and ensure that they are in compliance with rules and regulations set by the CBE.

She held a Bachelor degree in Commerce – accounting and got her master degree in Finance & Investment from AASTMT in 2009, followed by obtained the doctorate degree in Business Administration from ASU in 2014.

Main Speaker's Bio

Rania Fouad,

Assistant Manager

Basel Sector

Central Bank of Egypt

Rania Fouad, Joined CBE in March 2004 since then she has been working for 2 years in the off-site supervision sector and for almost 3 years in the licensing sector. In 2009 she was nominated to be part of a team responsible for Basel II implementation within the Egyptian banking sector.

In the period from 2004 till 2009 Rania was working as a Relationship manager (RM) in the offsite sector responsible for following up banks' financial positions through monitoring and controlling individual banks by applying different techniques to enhance the analysis and assessment of banks while ensuring that banks are in compliance with rules and regulations set by the CBE. Applying Full-fledged reviews, analysis, and assessments of the bank's risk profile including but not limited to CAMELS, SWOT and peer analysis...etc., in the licensing sector Rania was responsible for analyzing banks' positions and ensuring whether banks are fulfilling specific conditions before granting CBE's licenses to open new branches, offering new products and services....etc.

During the period from 2009 till present Rania has been responsible within a focused team for the preparation and issuance of discussion papers and Quantitative Impact Studies "QIS" for any updated Basel related issues specifically Capital Adequacy Ratio(CAR), as well as sharing in finalizing the regulation to the banking sector, in addition to following up on the Basel committee publications on banking. Rania also acts as a connection person between Relationship Managers (RMs) in offsite department at CBE & commercial banks operating in Egypt in relation to the implementation of various Basel aspects namely credit risk & operational risk and pillar III.

Rania holds a Master degree in Business Administration (MBA), in "Banking", Arab Academy for Banking and Financial Sciences. Grade "Excellent".