JUPITER PRIME
Consulting • Training • Advisory
جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Bank Capital Rules Reform and Capital Ratio Impact Training Course

15 – 19 March 2027
Amsterdam

Bank Capital Rules Reform and Capital Ratio Impact Training Course

Ref: 2238_82961 **Date:** 15 – 19 March 2027 **Location:** Amsterdam **Fees:** 5600 GBP

Bank Capital Rules Reform and Capital Ratio Impact is a 1-week training course for bank finance, risk and regulatory reporting staff who must translate changing capital rules into numbers, building a capital reform impact assessment for their own balance sheet. Each revision of capital standards shifts how much equity a bank must hold and how lending is priced. Jupiter Prime Training delivers this course for practitioners who report capital ratios.

Why Bank Capital Rules Reform Matters Now

Three forces keep bank capital rules reform on the finance agenda: supervisors refining risk measurement after each stress period, investors comparing capital strength, and boards weighing growth against the capital each loan consumes. Banks that read reforms early reprice and plan issuance calmly; late movers face rushed asset sales. The course rests on the internationally agreed capital standards for banks: risk-based minimum ratios, a leverage backstop, liquidity measures and capital buffers.

Who Gains Most from Bank Capital Rules Reform

- Finance staff who prepare capital ratios and reconcile them with the general ledger
- Regulatory reporting staff who complete periodic capital and liquidity returns
- Risk staff who measure credit, market and operational exposures for risk weighting
- Treasury and balance sheet staff who plan capital issuance and funding structure
- Internal audit and control staff who test the capital calculation chain

A bank or finance house gains most when its reporting, risk and treasury colleagues attend together and agree one shared view of how reforms flow through the capital stack.

Bank Capital Rules Reform Capabilities

Participants trace each rule change to the ratio it moves.

- Calculate common equity, additional and total capital ratios from a sample balance sheet — the capital committee
- Assess how revised risk weights change risk-weighted assets by portfolio — lending and pricing decisions
- Apply leverage and liquidity ratio tests alongside risk-based measures — treasury funding choices
- Weigh the effect of conservation, countercyclical and systemic buffers on distribution capacity — the board and investors
- Test capital deductions such as goodwill and deferred tax assets — external auditors and supervisors
- Communicate a phased reform impact with clear assumptions — senior management and the capital plan

Key Bank Capital Rules Reform Terms

- Risk-Weighted Assets — exposures scaled by risk factors so that riskier assets demand more capital than safer ones
- Common Equity Tier 1 — the highest quality capital, mainly ordinary shares and retained earnings, able to absorb losses first
- Leverage Ratio — tier one capital divided by total unweighted exposures, acting as a backstop to risk-based measures
- Capital Conservation Buffer — an extra layer of common equity above the minimum that limits dividends and bonuses when breached
- Output Floor — a limit that stops internally modelled risk-weighted assets falling below a set share of standardised results
- Capital Deduction — an item such as goodwill removed from capital because it cannot reliably absorb losses

Bank Capital Rules Reform Day by Day

Day 1: How Capital Rules Evolved

- Early Capital Accords Timeline — Why Simple Ratios Became Risk-Based
- Lessons From Banking Crises — Which Weaknesses Each Reform Round Targeted
- Capital Tiers Structure — Quality of Instruments Counted Towards Minimum Ratios
- Capital Deductions Schedule — Goodwill, Intangibles and Deferred Tax Treatment
- Regulatory Capital Versus Accounting Equity Bridge — Reconciling Reported Figures

Day 2: Measuring Risk-Weighted Assets

- Standardised Credit Risk Weights — Exposure Classes and External Ratings Use
- Internal Ratings Approaches — Probability of Default and Loss Given Default Inputs
- Market Risk Capital Methods — Trading Book Boundary and Sensitivity Measures
- Operational Risk Standardised Measure — Business Indicator and Loss History
- Output Floor Calculation — Limiting Benefits From Internal Models

Day 3: Leverage, Liquidity and Buffers

- Leverage Ratio Exposure Measure — Off-Balance-Sheet Items and Derivatives
- Liquidity Coverage Ratio — High-Quality Liquid Assets Against Stressed Outflows
- Net Stable Funding Ratio — Matching Stable Funding to Asset Tenor
- Combined Buffer Requirement — Conservation, Countercyclical and Systemic Layers
- Maximum Distributable Amount — Dividend and Coupon Restrictions on Breach

Day 4: Reform Effects on the Balance Sheet

- Portfolio Impact Modelling — Mortgage, Corporate and Trade Finance Books
- Capital Planning Projections — Retained Earnings, Issuance and Growth Paths
- Risk-Adjusted Pricing — Return on Risk-Weighted Assets by Product
- Phase-In and Transitional Arrangements — Sequencing the Capital Build
- Stress Testing Capital Ratios — Adverse Scenarios and Management Actions

Day 5: Practising the Capital Reform Impact Assessment

- Capital Ratio Workbook Build — Applying Day One Tiers and Deductions
- Risk-Weighted Assets Recalculation — Applying Day Two Revised Weights
- Buffer Headroom Test — Applying Day Three Leverage and Buffer Checks
- Board Briefing Narrative — Explaining Assumptions and Management Options
- Capital Reform Impact Assessment — Completed Ratio Bridge and Action List

Applying Bank Capital Rules Reform After the Course

- Rebuild the bank's capital ratio bridge using the revised risk weights and output floor, and share the gap with the capital committee
- Run one adverse scenario through the buffer headroom test and propose management actions to treasury

Bank Capital Rules Reform Questions FAQ

What is bank capital rules reform and why does it matter now?

Bank capital rules reform is the ongoing revision of the minimum capital, leverage and liquidity standards banks must meet. It matters now because revised risk weights and floors change how much equity each loan consumes, shaping pricing, growth and distributions.

Which roles gain most from a bank capital rules reform course?

Finance, regulatory reporting, risk measurement and treasury staff gain most. Anyone who prepares or plans capital ratios benefits.

How does bank capital rules reform differ from a general bank risk management course?

It focuses on the rules themselves and their arithmetic. A general risk management course covers identifying and controlling risks, while this course traces how capital standards evolved and calculates the ratio effects of each reform on a balance sheet.

What do you bring back from a bank capital rules reform course?

You bring back a capital reform impact assessment. It holds a ratio bridge, recalculated risk-weighted assets, buffer tests and an action list.

Bank Capital Rules Reform: The Way Forward

The capital reform impact assessment gives the capital committee a clear starting point: whether current headroom absorbs the next round of rule changes or whether issuance, repricing or portfolio shifts are needed. Finance, treasury and risk staff read it together. After first use, revisit the output floor and buffer assumptions, which move most during phase-in.