



Off-site bank analysis and risk assessment process, including the specificity of the cooperative banks

June 8-10, 2011, Warsaw

Venue: Sheraton Warsaw Hotel, 2 B. Prusa Street, Warsaw, Poland

The objective of the seminar is to improve the competence of the off-site banks' supervisors. The seminar is divided into three complementary parts. The first will give an overview of the Polish banking sector, especially with regard to recent events on worldwide financial markets. In order to show how the PFSA has coped with the crisis the methodology of bottom-up stress tests performed in Poland will be presented. The aim of the stress tests carried out by the Polish Financial Supervision Authority was to examine the stability of the banking sector in Poland. Selected banks were supposed to check the level of non-performing loans, as well as capital adequacy ratio under three different scenarios. The final results were to a large extent dependent on the profile of the bank. Moreover, during the seminar some experiences of other supervisors and regulators performing stress tests will be discussed.

The second part will provide information about methodologies concerning SREP (supervisory review process), JRAD (joint risk assessment) and BION – PFSA's methodology, prepared in line with the CRD. The participants will be informed about contents of the methodology, i.e. what areas are covered, on what basis the assessment is made and how the process of rating is done in the PFSA.

At the end of the seminar some specific aspects of functioning of cooperative banks will be discussed and some differences in supervisory review process will be shown. During the session the following aspects will be covered: legal aspects of functioning of cooperative banks and banks associating cooperative banks, as well as PFSA's supervisory powers; supervisory review process (on-site inspections, BION, other analytical tools); financial results and capital adequacy of cooperative banks; concluding remarks – further development of the cooperative sector and the preparation of conducting supervision on credit unions.



Off-site bank analysis and risk assessment process, including the specificity of the cooperative banks

June 8-10, 2011, Warsaw

Agenda of the Seminar

Wednesday, June 8, 2011

Moderator: Ms. Ewa Przedpelska, Expert, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

09:00 Registration

09:30 Official opening of the seminar by Mr. Krzysztof Broda, PhD, Deputy Managing Director, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

09:40 General overview of the Polish banking sector and how did KNF cope with the crisis

Lecturer: Mr. Krzysztof Broda, Deputy Managing Director, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

10:40 Organization of the banking supervision in Poland

Lecturer: Ms. Ewa Przedpelska, Expert, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

11:10 Coffee break

11:30 Stress tests in the Polish banking sector - methodology and results #1

Lecturer: Mr. Mateusz Mokrogulski, PhD, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

12:30 Lunch

13:40 Stress tests in the Polish banking sector - methodology and results #2

Lecturer: Mr. Mateusz Mokrogulski, PhD, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

14:40 Coffee break

15:00 Risk based supervision in Germany

Lecturer: Dr Stefan Blochwitz, Deputy Head of Division, On-Site Inspections, Implementation Basel II, Deutsche Bundesbank

16:00 End of Session

16:30 – 21:00 Social Program



Thursday, June 9, 2011

Moderator: Mr. Filip Świtala, PhD, Head of Unit, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

09:00 Opening of day two of the seminar

09:10 BION

Lecturer: Ms. Ewa Przedpeńska, Expert, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

10:10 Case study - introduction

Lecturer: Ms. Ewa Przedpeńska, Expert, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

11:00 Coffee break

11:20 Case study – group work

Lecturer: Ms. Ewa Przedpeńska, Expert, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

13:00 Lunch

14:15 Joint Risk Assessment

Lecturer: Mr. Rafał Staniszewski, Senior Specialist, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

15:15 End of Session

15:30 Coffee and tea

Friday, June 10, 2011

Moderator: Mr. Filip Świtala, PhD, Head of Unit, Banking Sector Supervision Department, Banking Supervision, KNF – Polish Financial Supervision Authority, Poland

09:00 Opening of day three of the seminar

09:15 New regulations

Lecturer: Mr. Maciej Brzozowski, Deputy Director, Risk Evaluation Department, KNF – Polish Financial Supervision Authority, Poland

10:45 Coffee break



11:10 Cooperative banks in Poland – operating principles and supervisory practice

Lecturers: Ms. Anna Laskowska-Piotrowiak, Cooperative Banking Department, Banking Supervision, KNF

Mr. Piotr Olender, Cooperative Banking Department, Banking Supervision, KNF

Mr. Bogdan Furtak, Cooperative Banking Department, Banking Supervision, KNF

13:00 Official closing of the seminar by Mr. Bogusław Budziński, Deputy Chairman of the TIFS Initiative, Director of the International Cooperation Department, KNF – Polish Financial Supervision Authority, Poland

13:15 Lunch