

Don't Miss Cutting-Edge Insights From These
Leading Regional And International Experts

H.E. Sultan Bin Nasser Al Suwaidi
Governor, **Central Bank of the U.A.E.**, and
Chairman, **National Anti-Money Laundering
Committee**

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SVP and Head of Global Information Technology
Arab Banking Corporation

...and many more!

The Middle East Flagship
Event For Risk Management
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3rd Annual Conference

Ri\$k Management 2004

New Horizons And Advances In Risk Management For
Banks And Financial Institutions

12-15 June 2004 • Fairmont Hotel, Dubai



Pre-Conference Workshop I:
**Implementing Basel II In Light Of The Final Proposal: A Hands-On Working
Programme**

Pre-Conference Workshop II:
**Latest Tools And Techniques For Successfully Implementing Active Loan
Portfolio Management**

Post-Conference Workshop I:
Modelling, Measuring And Quantifying Operational Risk

Post-Conference Workshop II:
**Re-Engineering Risk Management For Smooth IFRS/IAS And Basel II
Implementation: A Step-By-Step Guide**

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Under The Patronage Of
H.E. Sultan Bin Nasser Al Suwaidi
Governor of the Central Bank of the U.A.E. and
Chairman of the National Anti-Money Laundering
Committee, U.A.E

Conference Day One: Sunday, 13 June 2004

07:45 Registration And Refreshment

08:15 Inaugural Address

H.E. Sultan Bin Nasser Al Suwaidi, Governor
Central Bank of the UAE and
Chairman of the
National Anti-Money Laundering Committee, UAE

08:30 **Chairman's Opening Remarks**
John A. Sandwick, Managing Director
Encore Management S.A, Switzerland

- Are rating systems in the region compatible?
- How does the region plan to manage and/or collect loss event data and make it available to other banks?

Riyad M. Al Dughaiter, Chief Risk Officer, Riyad Bank, KSA
Stephen Williams, Executive Vice President and Group Financial Controller, Gulf International Bank, Bahrain
Christopher Tregellis, Head of Risk Management, National Bank of Dubai PJSC, UAE
Abhijit Choudhury, First Vice President and Head of Credit Department, Arab Banking Corporation, Bahrain
Fahd Al Mufarrij, Director Banking Supervision, Saudi Arabian Monetary Agency (SAMA), KSA
Suresh Kumar, General Manager Financial Services, Emirates Bank International PJSC, UAE

How Prepared Is The Region For Basel II? Get The Latest Basel II Update And Implementation Timetable

08:45 Completing The Journey: Determining The Critical Steps For Basel II Implementation – A Global Perspective

KEYNOTE ADDRESS

- It's been a long journey but has anyone arrived? Assessing the milestones achieved so far
- Getting the bigger picture: what are international companies and regulators doing in terms of Basel II compliance?
- How will the regulatory environment impact a bank's ability to compete?
- Balancing local flexibility with broad consistency between countries
- Challenges to successful implementation



Michael Ainley, Head of International Firms Department
Financial Services Authority (FSA), UK

09:15 Basel II: Implementing The New Accord And Optimising Shareholder Value – Regional Opportunities And Challenges

SPECIAL ADDRESS

- Exploring the implications of Basel II on risk management practices in the region and its impact on business management approaches
- What are the strengths and weaknesses of regional banks? A regional roadmap for success
- Compliance investment that supports value creation
- How can you move from merely complying to turning your risk management function into a source of value for your enterprise?
- Risk management at regional banks going beyond Basel II



Riyad M. Al Dughaiter, Chief Risk Officer
Riyad Bank, KSA

09:50 A Roadmap For The Region – How Do Bankers In The Gulf Plan To Take Basel II Forward?

PANEL DISCUSSION

- Is the region ready for Basel II? Determining the key challenges for implementing Basel II in the M.E.
- What are M.E. regulators looking for from practitioners? What approaches should M.E. banks follow?

10:45 Networking Break

11:15 The Dubai Financial Services Authority: Risk-Based Regulation In A New Financial Centre

- Objectives and principles: establishing a world-class regulatory framework in a developing region
- Providing legal certainty and reducing risk for participants in, and users of, the new Dubai International Financial Centre
- Becoming authorised to operate within the DIFC - how a risk profile is established
- Ongoing risk-based supervision of regulated participants: identifying, assessing and mitigating risk

David E. King, Managing Director, Supervision
Dubai Financial Services Authority (DFSA), UAE

Maximising The Commercial Benefit Of Investing In Operational Risk Management – What Does That Mean In Day To Day Practice?

11:45 Are You Capturing The 'Real' Risks? Exploring The Task Of Managing The Day To Day Risks In Your Bank

- What is the real job of risk managers?
- Are you covering the long-term as well as the short-term risks? Some considerations regarding strategy and tactics
- What are the major tools in risk management? Building blocks for the future
- How are these aims best achieved? A practical check-list for risk managers

Christopher Tregellis, Head of Risk Management
National Bank of Dubai PJSC, UAE

12:20 Successfully Implementing A Robust Operational Risk Strategy Based On A Sound Framework And Clear Governance Process

- Operational risk – why do we care?
- Why hold capital for operational risk?
- Developing a policy and designing the operational risk measurement methodology

Hear From These Regional And International Industry Experts:



H.E. Sultan Bin Nasser Al Suwaidi is the Governor of the Central Bank of the U.A.E. and the Chairman of the National Anti-Money Laundering Committee. Prior to his appointment as Governor in 1991, he held various positions in regional banks and financial institutions such as Managing Director and CEO of Abu Dhabi Commercial Bank, General Manager of Gulf International and General Manager of Abu Dhabi Investment Company. H.E. Al Suwaidi holds a B.S. in Business Administration from the USA where he specialised in finance, accounting and economics.



John Sandwick is Managing Director of Encore Management S.A., an independent asset management company based in Geneva, Switzerland. He was previously a private banker in the Credit Suisse Group and before that at Deutsche Bank. Mr Sandwick frequently writes for professional publications and appears regularly as a conference speaker on financial risk management, structured investments and real estate investments. He did his undergraduate studies in finance at Georgetown University and has a Masters degree in banking from the American University, both in Washington, D.C. He has lived, travelled and worked in the GCC region since 1975.



Michael Ainley is the Head of International Firms Department at the Financial Services Authority (FSA) with overall responsibility for supervision of 350 foreign banks in London. His previous career has been mainly at the Bank of England where he supervised the M.E. banks in London. Michael also spent six years at the IMF in Washington D.C., working as Adviser to the UK Executive Director and to the Executive Director for Saudi Arabia. He is a Fellow of the Chartered Institute of Bankers.



Riyad Dughaiter is the Chief Risk Officer and Chief Credit Officer at Riyad Bank. Prior to his current position, he headed Riyad Bank's International and Investment Banking Division for four years and Riyad Bank's USA operation in Houston for two years. He started his career at Riyad Bank on the investment services side of the business where he helped to set up a range of Saudi industry award winning mutual funds. Riyad also assisted the bank with achieving leadership in the large syndicated loan transaction field (1997-99). He is a member of the International Institute of Finance's Steering Committee on Regulatory Capital and their Working Group on Capital Adequacy.



Stephen Williams is Executive Vice President and Group Financial Controller of Gulf International Bank (GIB). With over 20 years of experience in the financial service sector, and having held several senior management positions with KPMG Europe and the Middle East, his current role focuses on the organisation's group financial, treasury, risk management and regulatory reporting. Stephen plays an active role in the organisational strategic planning process and has recently implemented a risk-adjusted return on economical capital (RAROC) methodology for the organisation. He is a member of the Institute for International Finance's (IIF) Middle East and North African working group for the Basel II proposals. Stephen is also a member of the Institute of Chartered Accountants in England and Wales.



Christopher Tregellis is the Head of Risk Management at the National Bank of Dubai (NBD). He joined NBD in January 2003 with the task of bringing together the strands of risk management that existed in the bank and to strengthen and augment where necessary. He now leads a small team of experts in the fields of compliance, markets, operations, security and technology, which is involved in all aspects of risk across the enterprise. Prior to joining NBD he worked at the National Bank of Oman where he was responsible for risk management and the credit review and recoveries process. His earlier career was with Barclays Bank where he worked in London, Singapore and Bahrain focusing on its risk, corporate, institutional and treasury businesses.



Abhijit Choudhury is First Vice President overseeing the Head Office Credit function at Arab Banking Corporation (ABC) in Bahrain. His 25 years of banking experience with ANZ Grindlays Bank and ABC has been at locations in North America, Europe and the Middle East. He is an active contributor and speaker at other regional forums in the area of credit risk management.



Fahd Al Mufarrij is the Director of Banking Supervision Department at the Saudi Arabian Monetary Agency (SAMA). He is currently a member of the Board of the Saudi Credit Bank. During the last few years, he has actively participated in the working groups on core principles and the capital adequacy of the Basel Committee. Mr Mufarrij also serves as member of the Gulf Cooperation Council (GCC) Banking Supervision Committee and the Arab League Banking Supervision Committee.



Suresh Kumar is the General Manager, Investment Banking at Emirates Bank International PJSC and Emirates Financial Services (EFS) PSC. He has been part of the senior management of Emirates Bank Group since 1989 and prior to that held senior treasury and general management positions in a Government of Dubai project and in the banking sector in India. He is a Fellow of the Indian Institute of Bankers and the Vice Chairman of the Indian Business and Professional Council. He is also a member of the regional Chief Executive Forum of the Institute of International Finance (IIF), a Washington D.C. based organisation, linked to the IMF and the World Bank.



David E. King is the Managing Director Supervision of the Dubai Financial Services Authority (DFSA), the regulatory authority that oversees all financial and ancillary activities undertaken in the Dubai International Financial Centre. Before joining the DFSA, David was for 11 years Chief Executive of the London Metal Exchange, the world's leading market of its kind, based in the City of London. He was also a director of the London Clearing House and the Futures and Options Association, both of which he helped restructure, was an Executive Committee Member of ECOFEX, an EU group representing all European futures exchanges, and was a member of the Bank of England's City Euro Group.