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| INTERNATIONAL INSTITUTE OF INFORMation Technology Bangalore. |
| Bank Data-Warehouse Architecture for Basel III Capital Accord |
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| **8/5/12** |

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| Basel III accord needs multiple reporting of data from different modules of the business to keep track of the necessary capital reserves. There is a need to align the data structures that drive risk and financial data. These are: Transactional data, Asset Data and Customer Data. Also new terms such as Liquidity coverage ratio , Leverage Ratio, Systemically Important Financial Institutions (SIFI), Capital Conservation Buffer, Counter cycle capital buffer, etc are been included In the Basel III accord. The data quality and usability of the data model must be ensured as this accord will lead to multiple data reporting across departments. Data Ware house model will enable us capture data and analyse from multiple reporting. This work will outline the components of the Banking Data Warehouse (BDW) for Basel III and how they assist financial institutions to address the data modeling and data consolidation issues relating to the Basel III Capital Accord. |

**Progress Summary**

The BDW for Basel II has focused mainly on the Tier I capital risks. The six Tier architecture of the BDW where each tier has a specialized function has been helpful in understanding the possible Tier I risks the banks may face when external auditing is done. The six tier architecture may need modifications to suit Basel III norms. Also the four BDW models may be insufficient to facilitate Basel III norms. So additional and new models may be needed for multiple reporting.

**Problems Encountered**

Documents regarding the Banking regulation were hard to find in the net.

**Changes in Requirements**

NIL.

**Overall Assessment**

Basic understanding of how a Banking data-warehouse has to look. The functionalities it must provide have been analysed. So this research work will now aim to investigate if the six tier architecture and the BDW models defined by IBM for Basel II will suit Basel III and will investigate add new models to suit the Basel III capital accord.

**Report Apparatus**

The following are the people and their qualifications working in this project.

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