

Compliance LCC is a leading provider of **Basel ii**, **Sarbanes Oxley**, **MiFID** and the European Union's **Financial Services Action Plan** implementation and compliance training, presentations, executive coaching and consulting.

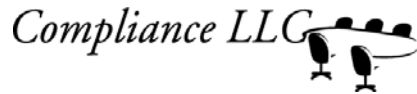
We work in more than 30 countries, providing excellent personalized solutions to companies and organizations of the private and the public sector. In our team, we have experienced risk, compliance, IT and information security experts, litigation consultants, certified trainers, expert witnesses and lawyers.

Lyn Spooner: +1 (302) 342-8828 Ext. 1
Email : lyn@compliance-llc.com

George Lekatis: +1 (302) 342-8828 Ext. 5
Email: lekatis@compliance-llc.com

Web sites

A. Basel ii



Basel ii Accord

(Information and documents used in our compliance training classes)

Basel ii: The sections of the accord in an easy to read format.

www.basel-ii-accord.com

Basel ii Training

Courses designed to provide with the knowledge and skills needed to understand and support Basel ii compliance.

www.basel-ii-training.com

Capital Requirements Directive

(Information and documents used in our compliance training classes)

The common framework for the implementation of Basel ii in the European Union. The directive in an easy to read format.

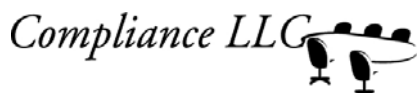
www.capital-requirements-directive.com

Capital Requirements Directive Training

Courses designed to provide with the knowledge and skills for the implementation of Basel ii in the European Union

www.capital-requirements-directive-training.com

B. Sarbanes Oxley



Sarbanes Oxley Act

(Information and documents used in our compliance training classes)

Sarbanes-Oxley Compliance: The Act in an easy to read format, Auditing Standards, resources.

www.sarbanes-oxley-act.biz

Sarbanes Oxley Training

Courses designed to provide with the knowledge and skills needed to understand and support Sarbanes-Oxley compliance.


www.sarbanes-oxley-training.com

J-SOX Training in Japan

Course: "From SOX to J-SOX: Lessons Learned from the Implementation of Sarbanes Oxley Act in the USA and the World"

www.j-sox-training.com

C. EU - Financial Services Action Plan

Compliance LLC 

The Financial Services Action Plan

There are 42 original measures: Some are non-legislative, a few are regulations, and there are almost 30 directives. Over 20 of the original measures are likely to affect the financial sector.

www.financial-services-action-plan.com

The Markets in Financial Instruments Directive (MiFID)

(Information and documents used in our compliance training classes)

MiFID is a very important part of the European Union's Financial Services Action Plan. The directive in an easy to read format.

www.markets-in-financial-instruments-directive.com

MiFID Training

Training and Presentations. From the four-level approach (the Lamfalussy process) to the MiFID implementation, the differences and the opportunities for competitive advantage in the EU and offshore.

www.mifid-training.net

European Savings Tax Directive (ESD)

(Information and documents used in our compliance training classes)

Tax competition and the European Union. The G-7 and the offshore financial centers (OFCs). Basel ii and the European Savings Tax Directive (ESD). The directive in an easy to read format.

www.savings-tax-directive.com

[European Savings Tax Directive Training and Presentations](#)

We can help your organization understand better the Savings Tax Directive in the context of the Financial Services Action Plan of the European Union.

The tax competition: Higher-tax nations and the offshore financial centers. From the "automatic exchange of information" option to the "withholding tax" option. Opportunities for a competitive advantage.
www.savings-tax-directive.com/Presentations.htm

[The 8th Company Law Directive](#)

(Information and documents used in our compliance training classes)

The 8th Company Law Directive is similar to the US Sarbanes Oxley Act. This directive is called the European Sarbanes Oxley. Although there are important similarities, there are also very important differences.

The directive in an easy to read format.

www.8th-company-law-directive.com

[8th Company Law Training and Presentations](#)

Similarities and differences between 8th Company Law Directive of the European Union and the Sarbanes-Oxley Act of the USA.

Implementation and compliance training and presentations.

www.8th-company-law-training.com

[European Sarbanes Oxley](#)

(Information and documents used in our compliance training classes)

After the US Sarbanes-Oxley Act, we have the Japanese Sarbanes-Oxley Act (J-SOX) and the European Sarbanes Oxley Act (8th Directive in the context of the European Union's Financial Services Action Plan).

www.european-sarbanes-oxley.com

[Financial Conglomerates Directive](#)

(Information and documents used in our compliance training classes)

The Financial Conglomerates Directive tries to introduce **supplementary supervision** of financial conglomerates on a **group-wide basis**, in addition to both the prudential supervision of regulated entities on a standalone basis and consolidated supervision on a sectoral basis.

The directive in an easy to read format.

www.financial-conglomerates-directive.com


Financial Conglomerates Directive Training and Presentations

We can help your organization understand better the Financial Conglomerates Directive in the context of the Financial Services Action Plan of the European Union.

Common elements with the Capital Requirements Directive (Basel ii in the EU) and the Financial Services Action Plan.

www.financial-services-action-plan.com/Presentations.htm

D. Other Web Sites

Compliance LLC 

Off Balance Sheet

(Information and documents used in our compliance training classes)
From Enron and BCCI, to the Sarbanes-Oxley Act and Basel ii.

Off Balance Sheet Entities and items. If a company has an asset or a liability, and it's not on the balance sheet, then where is it?

www.off-balance-sheet.com

Compliance Training

(Information and documents used in our compliance training classes)
The European union's Data Protection Directive, Information Security Training.

www.compliance-training.net

Legal Risk and Compliance Research Project

(Information and documents used in our compliance training classes)
Legal Risk: The Achilles Heel of Corporate Governance.

www.legal-risk.com

Asbestos and Mesothelioma Research Project

(Information and documents used in our compliance training classes)
Asbestos and Mesothelioma Lawsuits and Settlements.

The Legal Risk: A Case Study

www.mesothelioma-and-asbestos.org

Compliance and Outsourcing Research Project

(Information and documents used in our compliance training classes)

Outsourcing was a way to reduce cost. Outsourcing becomes a way to transfer compliance

Outsourcing after Basel ii, Sarbanes-Oxley, and the European Union's Financial Services Action Plan.

www.compliance-and-outsourcing.com

Every single "personal branding expert" recommends membership to professional associations. At every stage of your education, training, and career, the [Basel ii Compliance Professionals Association](http://www.basel-ii-association.com) provides information and services you can use.

www.basel-ii-association.com


Membership in the [Sarbanes Oxley Compliance Professionals Association](http://www.sarbanes-oxley-association.com) makes you stand out from the crowd. You prove that you are a professional who cares, learns, and belongs to a global community of professionals. Benefits, resources, jobs.

www.sarbanes-oxley-association.com

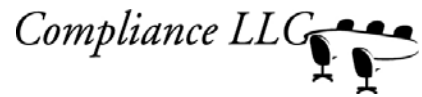
[Compliance LLC](http://www.compliance-llc.com)

Compliance LCC is a leading provider of Basel ii, Sarbanes Oxley, MiFID and the European Union's Financial Services Action Plan training, executive coaching and consulting in more that 30 countries

www.compliance-llc.com

Compliance LLC 





Contents

A. About Compliance LLC

B. We are different: Message from George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC

C. Basel ii and Sarbanes-Oxley Implementation and Compliance Training and Presentations

D. MiFID and EU Financial Services Action Plan Implementation and Compliance Training and Presentations

E. Compliance Awareness

F. Compliance Consulting



A. About Compliance LLC

Compliance LCC (incorporated in Wilmington, Delaware, USA) is a leading provider of **Basel ii**, **Sarbanes Oxley**, **MiFID** and the European Union's **Financial Services Action Plan** implementation and compliance training, presentations, executive coaching and consulting.

We work in more than 30 countries, providing excellent personalized solutions to companies and organizations of the private and the public sector. In our team, we have experienced risk, compliance, IT and information security experts, litigation consultants, certified trainers, expert witnesses and lawyers.



Our two most important shared values are honesty and desire to produce outstanding results. We have no junior staff because it is our policy to hire only experts. We are independent and we have no vested interest in any other company.

In February, 2006, Compliance LLC acquired George Lekatis Inc., the leading provider of Sarbanes Oxley and Basel ii training for IT and Information Security professionals. Now, George Lekatis is the General Manager and the Chief Compliance Consultant of Compliance LLC. Lyn Spooner, who has worked for George many years, is the Marketing Manager of Compliance LLC.



George Lekatis is a senior risk and compliance consultant and certified trainer. George has more than 17,000 hours experience as a professional

speaker and seminar leader. Has worked for more than 11 years as a management consultant and educator and has demonstrated exceptional presentation and communication skills.

George has acted in the role of Sarbanes Oxley and Basel Subject Matter Expert for risk management and compliance awareness, training and consulting. He has documented processes, performed walkthroughs, identified, analyzed and evaluated Information Technology risks to strengthen internal controls related to Sarbanes-Oxley and Basel II compliance.

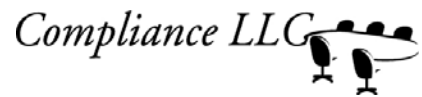
George has also worked as director of network security and computer forensics, and IT director. He has managed several teams that examined system vulnerabilities and possible threats, and then applied safeguards (technical and administrative) to defend against potential attacks on a cost-effective basis. Designed, reviewed and implemented IT, security and compliance solutions for companies and organizations of the public and the private sector.

A recognized expert, George has lectured several times at many international conferences, and led seminars in the United States of America, Europe and Asia. He has created a flexible Awareness and Training Compliance curriculum providing learning paths individually suited to the needs of each sector of organizations (board, executive management, IT and information security, sales and marketing, process owners, employees).

George Lekatis is an expert witness, qualified to investigate and testify about best practices, standards, Sarbanes Oxley and Basel ii compliance, due care and due diligence.

George is Mathematician, Certified Information Systems Security Professional (CISSP), CISSP Lead Instructor, Steganography Investigator, Internet Security Systems (ISS) Certified in Internet Scanner, Database Scanner and System Scanner, Checkpoint Certified Security Administrator (CCSA), Microsoft Certified System Engineer certified in Windows NT and Windows 2000 (MCSE), Microsoft Certified Trainer (MCT).

B. *We are different*: Message from George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC



Dear reader,

Thank you for taking the time to learn more about us.

I am sure that you know many trainers and consultants. Perhaps, you would prefer not to meet again some of them.

- Trainers and Consultants sometimes are good generalist problem-solvers but often they lack the deep knowledge and the specialized expertise that clients are demanding.
- Trainers and Consultants often are “product-focused” rather than “solution-focused”. They have ready products to sell, whatever is your problem. They are often obliged to sell hardware and software – the products of their company or holding company.
- Some experts are very good to sell training and consulting services. Once the contract is signed, these experts usually go to sell another project. Less experienced consultants are in fact responsible for the implementation.
- Consultants often try to find evidence (or “killer findings”) in order to cut the loyalty bond between the client and their people. This is a way to make the client dependent on them.
- When a consulting firm is known to be coming into a company, there is a considerable concern and alarm amongst the company’s employees because they are afraid that one of the results will be that many people will lose their jobs.

Well, we are different!


- You hire specific persons, not “trainers” or “consultants”. If you trust one of us, we will write his name in the contract. He/She will deliver the project, nobody else.
- We never recommend firing your employees. We believe that you must train them and trust them. Your people will make the difference for your company, not consultants and providers.

- **Our policy: Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.). There is no exception – you know exactly the cost. Consulting or training, it will never cost more.**
- **Example - My fee for training: US\$ 9,800 for 3 days (and \$ 2,000 for each additional day) - final cost (for teams from 2 to 50), includes tax, expenses, hotels, flights, everything. If you have a large team in the class it is by far the best choice. \$ 4,900 (50%) due 30 days before the first day of the class and \$ 4,900 (50%) due the last day of the class. (For other trainers the fee may be different)**
- **Example - My fee for consulting: US\$ 18,000 per week (any place in Europe, Asia or America - final cost, includes tax, expenses, hotels, flights, everything). I need 1 to 2 weeks for compliance assignments included in this catalog. A great value for money, especially for compliance assignments in Asia and Europe. (For other consultants the fee may be different)**
- **We are compliance experts and we offer only compliance consulting and training.**

Thank you again for your time. I look forward to meeting you, in order to discuss your compliance needs. We will do our best to meet your expectations.

Sincerely,

George Lekatis
General Manager and Chief Compliance Consultant
Compliance LLC

Compliance LLC 

Our Policy

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price. Consulting or training, it will never cost more.

Detailed course comprehensively covered in a practical manner.
Continually strived to relate to the real world and avoid over focus on purely the accord.

Ronan Dodgson
COO, HSBC
Cayman Islands

Excellent knowledge of the topic

Eduardo Silva
Managing Director
Sul America International Bank
President of Cayman Islands Banking Association

Mr. Lekatis is a good presenter. He possesses a vast knowledge of the topics discussed. The examples were applicable to the topics. His sense of humor made the sessions light-hearted.

Judith Bennett
Financial Controller, Caledonian Bank & Trust
Cayman Islands

I enjoyed the course and believe the information is very useful. The most positive area was the regulators standpoint on Basel ii and the roles of the Boards of Directors and Senior Management

Christopher Bryan
Senior Analyst - Banking Supervision
Cayman Islands Monetary Association

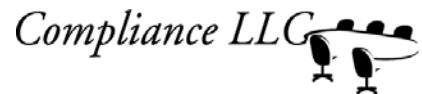
Thank you for your lessons at Heythrop Park.

Adrian van Reijn
Security Systems Specialist
Bank Sarasin & Cie AG"

The instructor is simply superb. The topics are very well covered and his depth of knowledge on the subject areas is excellent. George Lekatis is an outstanding instructor.

Shafqat Anwar
Group Head of Operations
Ahli United Bank, Bahrain

C. Basel ii and Sarbanes-Oxley Implementation and Compliance Training and Presentations



Course 1

Course Title

The New Basel Capital Accord (Basel II): Implementation and Compliance Training 3 days

Objectives:

The seminar has been designed to provide with the knowledge and skills needed to understand and support Basel II compliance.

Target Audience:

This course is intended for IT and risk managers and professionals from Banks, Financial Institutions, Multinational Corporations, Supervisory Agencies.

This course is recommended for all managers and professionals who need to understand and speak the specialized language of Basel compliance, which must become the common language throughout their organization.

This course is highly recommended for:

- C – Level Executives and Boards of Directors
- IT and Information Security Directors, Managers and Professionals
- Chief Risk and Compliance Officers
- IT and Security Process Owners
- Network, System and Security Administrators
- IT Auditors
- IT, Security and Management Consultants

Duration:

3 Days, 09:00 to 17:00.

Course Synopsis:

- **The Bank for International Settlements (BIS)**
- The Basel Committee on Banking Supervision
- From the Young Plan (1930) to Basel II
- Regulatory supervision of internationally active banks
- The failure of the Bankhaus Herstatt and the crisis of confidence

- **First Basel Capital Accord**
- Formulating broad supervisory standards and guidelines
- Regulatory and economic capital
- Important objectives
- 1980s: The capital ratios of the main international banks are deteriorating
- Credit Risk
- Assets are weighted by factors
- On-balance sheet engagements
- Off-balance sheet engagements
- Examples of capital requirements
- December 1987: The Basel Capital Accord approved by the G10
- Basel I amendments

- **The New Basel Capital Accord (Basel II)**
- Realigning the regulation with the economic realities of the global banking markets
- New capital adequacy framework replaces the 1988 Accord
- Improving risk and asset management to avoid financial disasters
- "Sufficient assets" to offset risks
- The technical challenges for both banks and supervisors
- How much capital is necessary to serve as a sufficient buffer?
- The three-pillar regulatory structure
- Purposes of Basel II
- Scope of the application
- Pillar 1: Minimum capital requirements
- Credit Risk – 3 approaches
- The standardized approach to credit risk
- Claims on sovereigns
- Claims on banks
- Claims on corporates
- The two internal ratings-based (IRB) approaches to credit risk
- Some definitions: PD - The probability of default, LGD - The loss given default, EAD - Exposure at default, M – Maturity
- 5 classes of assets

- Pillar 2: Supervisory review
- Key principles
- Aspects and issues of the supervisory review process
- Pillar 3: Market discipline
- Disclosure requirements
- Qualitative and Quantitative disclosures
- Guiding principles
- Employees Affected
- Effective Dates

- **Framework for internal control systems in banking organizations - Basel Committee on Banking Supervision**
- The 13 Principles for the Assessment of Internal Control Systems
- The 13 Principles and COSO
- The control environment
- Risk assessment
- Control activities
- Information and communication
- Monitoring
- Types of control breakdowns typically seen in problem bank cases
- The objectives and role of the internal controls framework
- The major elements of an internal control process
- Evaluation of internal control systems by supervisory authorities
- Role and responsibilities of external auditors
- Supervisory lessons learned from internal control failures

- **Operational Risk**
- What is operational risk
- Legal risk
- Information Technology operational risk
- Operational, operations and operating risk
- The evolving importance of operational risk
- Quantification of operational risk
- Loss categories and business lines
- Operational risk measurement methodologies
- Identification of operational risk
- The Delphi method

- **Operational Risk Approaches**
- Basic Indicator Approach (BIA)
- Standardized Approach (SA)

- Alternative Standardized Approach (ASA)
- Advanced Measurement Approaches (AMA)
- Internal Measurement Approach (IMA)
- Loss Distribution (LD)
- Standard Normal Distribution
- “Fat Tails” in the normal distribution
- Expected loss (EL), Unexpected Loss (UL)
- Value-at Risk (VaR)
- Value-at Risk and Basel I amendment, 1996
- Value-at Risk and Basel II
- Calculating Value-at Risk
- Monte Carlo simulations
- Monte Carlo limitations
- Extreme Value theory
- Scoreboards
- Stress Testing
- Stress testing and Basel
- (AMA) Advantages / Disadvantages
- Recognition of the firms’ own modeling of operational risk losses
- “Weak banks”, internal and external audit and sound practices for operational risk
- Self assessment
- Key Risk Indicators
- Operational Risk Measurement Issues
- The game theory
- The prisoner’s dilemma – and the connection with operational risk measurement and management
- Operational risk management
- Operational Risk Management Office
- Key functions of Operational Risk Management Office
- Key functions of Operational Risk Managers
- Key functions of Department Heads
- Internal and external audit
- Operational risk sound practices
- Operational risk mitigation
- Insurance to mitigate operational risk

- **Third-party service providers and vendors**
- Redefining outsourcing
- Outsourcing services and Basel II compliance
- The new definition of outsourcing

- Outsourcing after Basel II
- Offshore outsourcing is also redefined
- Key risks of outsourcing
- What is needed from vendors and service providers

- **Basel II and other regulations**
- Basel and other regulations
- Governance issues
- Capital Requirements Directive (CRD)
- Markets in Financial Instruments Directive (MiFID)
- What will be the impact of MiFID to EU and non EU banks?
- Aligning Basel II operational risk and Sarbanes-Oxley 404 projects
- Common elements and differences of compliance projects
- New standards
- Disclosure issues
- Multinational companies and compliance challenges

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

Consulting or training, it will never cost more

Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 9,800 for 3 days (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

Sarbanes Oxley and Basel II...
...engaged in both projects?

Course 2

Course Title

**Sarbanes Oxley and Basel II Compliance Training:
Impact on IT and Information Security
5 days**

Objectives:

The seminar has been designed to with the knowledge and skills needed to understand and support Sarbanes Oxley *and* Basel II compliance.

Target Audience:

This course is recommended for all managers and professionals who need to understand and speak the specialized languages of Sarbanes Oxley and Basel compliance, which must become the common language throughout their organization.

This course is highly recommended for:

- C – Level Executives
- IT and Information Security Directors, Managers and Professionals
- Risk and Compliance Officers
- IT and Security Process Owners
- Network, System and Security Administrators
- IT Auditors
- IT, Security and Management Consultants

Duration:

5 Days, 09:00 to 17:00.

Course Synopsis:

- The Sarbanes Oxley Act
- The Need

- **US federal legislation: Financial reporting or corporate governance?**
- **The Sarbanes-Oxley Act of 2002: Key Sections**
- **SEC, EDGAR, PCAOB, SAG**
- **The Act and its interpretation by SEC and PCAOB**
- **PCAOB Auditing Standards: What we need to know**
- **Management's Testing**
- **Management's Documentation**
- **Reports used to Validate SOX Compliant IT Infrastructure**
- **Documentation Issues**
- **Sections 302, 404, 906 and the three certifications**
- **Sections 302, 404, 906: Examples and case studies**
- **Management's Responsibilities**
- **Committees and Teams**
- **Project Team – Section 404: Reports to Steering Committee**
- **Steering Committee – Section 404: Reports to Certifying Officers and cooperates with Disclosure Committee**
- **Disclosure Committee: Reports to Certifying Officers and cooperates with Audit Committee**
- **Certifying Officers and Audit Committee: Report to the Board of Directors**
- **Control Deficiency**
- **Deficiency in Design**
- **Deficiency in Operation**
- **Significant Deficiency**
- **Material Weakness**
- **Is it a Deficiency, or a Material Weakness?**
- **Reporting Weaknesses and Deficiencies**
- **Examples**
- **Case Studies**
- **Public Disclosure Requirements**
- **Real Time Disclosures on a rapid and current basis?**
- **Whistleblower protection**
- **Rulemaking process**
- **Companies Affected**
- **International companies**
- **Foreign Private Issuers (FPIs)**
- **American Depository Receipts (ADRs)**
- **Types of ADR programs**
- **Employees Affected**
- **Effective Dates**

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 - The objectives and role of the internal controls framework
 - The major elements of an internal control process
 - Evaluation of internal control systems by supervisory authorities
 - Role and responsibilities of external auditors
 - Supervisory lessons learned from internal control failures

- **Internal Controls - COSO**
 - The Internal Control — Integrated Framework by the COSO committee
 - Using the COSO framework effectively
 - The Control Environment
 - Risk Assessment
 - Control Activities
 - Information and Communication
 - Monitoring
 - Effectiveness and Efficiency of Operations
 - Reliability of Financial Reporting
 - Compliance with applicable laws and regulations
 - IT Controls
 - Program Development and Program Change

- Deterrent, Preventive, Detective, Corrective, Recovery, Compensating, Monitoring and Disclosure Controls
- Layers of overlapping controls

- **Operational Risk**
 - What is operational risk
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 - Information Technology operational risk
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 - Loss categories and business lines
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 - Value-at Risk and Basel I amendment, 1996
 - Value-at Risk and Basel II
 - Calculating Value-at Risk
 - Monte Carlo simulations
 - Monte Carlo limitations
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 - Scoreboards
 - Stress Testing
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 - (AMA) Advantages / Disadvantages
 - Recognition of the firms’ own modeling of operational risk losses
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 - Self assessment

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- Operational Risk Measurement Issues
- The game theory
- The prisoner's dilemma – and the connection with operational risk measurement and management
- Operational risk management
- Operational Risk Management Office
- Key functions of Operational Risk Management Office
- Key functions of Operational Risk Managers
- Key functions of Department Heads
- Internal and external audit
- Operational risk sound practices
- Operational risk mitigation
- Insurance to mitigate operational risk

- **COBIT - the framework that focuses on IT**
- Is COBIT needed for compliance?
- COSO or COBIT?
- Corporate governance or financial reporting?
- Executive Summary
- Management Guidelines
- The Framework
- The 34 high-level control objectives
- What to do with the 318 specific control objectives
- COBIT Cube
- Maturity Models
- Critical Success Factors (CSFs)
- Key Goal Indicators (KGIs)
- Key Performance Indicators (KPIs)
- How to use COBIT for Sarbanes Oxley and Basel II compliance

- **Scope of Sarbanes Oxley and Basel II Projects**
- The most important challenge: The scope
- Discussing the scope with the external auditors
- Assumptions
- In or out of scope?
- Is it relevant?
- Using compliance as an excuse
- Computer Forensics Investigation?
- Business Intelligence?
- Business Continuity and Disaster Recovery?

- **Meeting the Information Security Requirements of Sarbanes Oxley and Basel II**
 - Information security principles and best practices
 - Classification, Sarbanes Oxley and Basel II
 - IT and the changes demanded by the business
 - Capturing, analyzing, integrating and reducing risk
 - Evaluating current systems and processes
 - Change and configuration management
 - Common risk indicators

- **Software and Spreadsheets**
 - Is software necessary?
 - Is software needed?
 - When and why
 - How large is your organization?
 - Is it geographically dispersed?
 - How many processes will you document?
 - Are there enough persons for that?
 - Selection process
 - Spreadsheets
 - It is just a spreadsheet...
 - Certain spreadsheets must be considered applications
 - Development Lifecycle Controls
 - Access Control (Create, Read, Update, Delete)
 - Integrity Controls
 - Change Control
 - Version Control
 - Documentation Controls
 - Continuity Controls
 - Segregation of Duties Controls
 - Spreadsheets – Errors
 - Spreadsheets and material weaknesses

- **Third-party service providers and vendors**
 - Redefining outsourcing
 - Outsourcing services and compliance
 - The new definition of outsourcing
 - Outsourcing after Sarbanes Oxley and Basel II
 - Offshore outsourcing is also redefined
 - Key risks of outsourcing

- What is needed from vendors and service providers
- SAS 70
- Type I, II reports
- Advantages of SAS 70 Type II
- Disadvantages of SAS 70 Type II
- Working with vendors and service providers

- **Aligning Basel II and Sarbanes-Oxley projects**
- The general expectations around Sarbanes Oxley and Basel
- From ensuring the overall safety and soundness of banks (Basel) to restoring investor confidence (Sarbanes Oxley)
- From the “under construction since the 1998” approach (Basel II) to the Sarbanes Oxley deadlines
- From the choice of risk management sophistication (Basel) to the specific SEC and PCAOB rules (Sarbanes Oxley)
- There is only one Sarbanes Oxley act but there are many different Basel II frameworks – the issue of discretion to individual jurisdictions for Basel II implementation
- Multinational companies and compliance issues
- US federal legislation and state law. The US constitutional challenges
- From the 1929 Companies Act (UK) to the 1933 Securities Act (USA) to Sarbanes Oxley: The need to avoid a federal intrusion into state reserved matters
- Auditing in the USA and auditing in UK: Very important differences
- Capital Requirements Directive (CRD)
- Markets in Financial Instruments Directive (MiFID)
- What will be the impact of MiFID to EU and non non EU banks?
- MiFID (Markets in Financial Instruments Directive) and Sarbanes Oxley and Basel
- Board review and approval
- Management responsibility
- Control objectives
- Risk identification and assessment
- Risk monitoring
- Risk mitigation
- Risk reporting
- Continuity plans
- Sufficient public disclosure
- Documentation challenges

- Effectiveness – design and operation
- Connecting the dots
- Common elements and differences of compliance projects
- New standards

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

Consulting or training, it will never cost more

Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 13,800 for 5 days (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

Course 3

Course Title

Sarbanes-Oxley Implementation and Compliance Training:
2 days

Objectives:

The seminar has been designed to provide with the knowledge and skills needed to understand and support Sarbanes-Oxley compliance.

Target Audience:

This course is recommended for all managers and professionals who need to understand and speak the specialized language of Sarbanes Oxley compliance, which must become the **common language** throughout their organization.

This course is highly recommended for:

- C – Level Executives
- IT and Information Security Directors, Managers and Professionals
- Chief Risk and Compliance Officers
- IT and Security Process Owners
- Network, System and Security Administrators
- IT Auditors
- IT, Security and Management Consultants

Duration:

2 Days, 09:00 to 17:00 each day.

Course Synopsis:

- **The Sarbanes Oxley Act**
- **The Need**
- **US federal legislation: Financial reporting or corporate governance?**
- **The Sarbanes-Oxley Act of 2002: Key Sections**
- **SEC, EDGAR, PCAOB, SAG**
- **The Act and its interpretation by SEC and PCAOB**

- **PCAOB Auditing Standards: What we need to know**
- **Management's Testing**
- **Management's Documentation**
- **Reports used to Validate SOX Compliant IT Infrastructure**
- **Documentation Issues**
- **Sections 302, 404, 906 and the three certifications**
- **Sections 302, 404, 906: Examples and case studies**
- **Management's Responsibilities**
- **Committees and Teams**
- **Project Team – Section 404: Reports to Steering Committee**
- **Steering Committee – Section 404: Reports to Certifying Officers and cooperates with Disclosure Committee**
- **Disclosure Committee: Reports to Certifying Officers and cooperates with Audit Committee**
- **Certifying Officers and Audit Committee: Report to the Board of Directors**
- **Control Deficiency**
- **Deficiency in Design**
- **Deficiency in Operation**
- **Significant Deficiency**
- **Material Weakness**
- **Is it a Deficiency, or a Material Weakness?**
- **Reporting Weaknesses and Deficiencies**
- **Examples**
- **Case Studies**
- **Public Disclosure Requirements**
- **Real Time Disclosures on a rapid and current basis?**
- **Whistleblower protection**
- **Rulemaking process**
- **Companies Affected**
- **International companies**
- **Foreign Private Issuers (FPIs)**
- **American Depository Receipts (ADRs)**
- **Types of ADR programs**
- **Employees Affected**
- **Effective Dates**

- **Internal Controls - COSO**
- The Internal Control — Integrated Framework by the COSO committee
- Using the COSO framework effectively
- The Control Environment
- Risk Assessment
- Control Activities
- Information and Communication
- Monitoring
- Effectiveness and Efficiency of Operations
- Reliability of Financial Reporting
- Compliance with applicable laws and regulations
- IT Controls
- IT Controls and Sarbanes Oxley Act Relevance
- Program Development and Program Change
- Deterrent, Preventive, Detective, Corrective, Recovery, Compensating, Monitoring and Disclosure Controls
- Layers of overlapping controls

- **Scope of Sarbanes Oxley Project**
- The most important challenge: The scope
- Discussing the scope with the external auditors
- Assumptions
- In or out of scope?
- Is it relevant to Sarbanes Oxley?
- Using SOX as an excuse
- Computer Forensics Investigation?
- Business Intelligence?
- Business Continuity and Disaster Recovery?

- **Third-party service providers and vendors**
- Redefining outsourcing
- Outsourcing services and Sarbanes Oxley compliance
- The new definition of outsourcing
- Outsourcing after Sarbanes Oxley
- Offshore outsourcing is also redefined
- Key risks of outsourcing
- What is needed from vendors and service providers

- SAS 70
- Type I, II reports
- Advantages of SAS 70 Type II
- Disadvantages of SAS 70 Type II
- Working with vendors and service providers
- Sarbanes Oxley and other compliance projects
- European answer to SOX
- Integrating SOX IT security with other regulations
- Aligning Basel II operational risk and Sarbanes-Oxley 404 projects
- Common elements and differences of compliance projects
- New standards
- Multinational companies and compliance issues
- US federal legislation and state law. The US constitutional challenges
- From the 1929 Companies Act (UK) to the 1933 Securities Act (USA) to Sarbanes Oxley: The need to avoid a federal intrusion into state reserved matters
- Auditing in the USA and in UK: Very important differences

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

Consulting or training, it will never cost more

Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 7,800 for 2 days (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

Course 4

Course Title

Sarbanes-Oxley Compliance Training: Impact on IT and Information Security
1 day

Prerequisite:

Course 3: Sarbanes-Oxley Implementation and Compliance Training, 2 days

Objectives:

The seminar has been designed to provide with the knowledge and skills needed to understand and support Sarbanes-Oxley compliance.

Target Audience:

This course is recommended for all managers and professionals who need to understand and speak the specialized language of Sarbanes Oxley compliance, which must become the **common language** throughout their organization.

This course is highly recommended for:

- IT and Information Security Directors, Managers and Professionals
- Chief Risk and Compliance Officers
- IT and Security Process Owners
- Network, System and Security Administrators
- IT Auditors
- IT, Security and Management Consultants

Duration:

1 Day, 09:00 to 17:00

Course Synopsis:

- **COSO Enterprise Risk Management (ERM) Framework**
- Is COSO ERM needed for compliance?
- COSO AND COSO ERM
- Internal Environment

- Objective Setting
- Event Identification
- Risk Assessment
- Risk Response
- Control Activities
- Information and Communication
- Monitoring
- The two cubes
- Objectives: Strategic, Operations, Reporting, Compliance
- ERM – Application Techniques
- Core team preparedness
- Implementation plan
- Likelihood Risk Ranking
- Impact Risk Ranking

- **COBIT - the framework that focuses on IT**
- Is COBIT needed for compliance?
- COSO or COBIT?
- Corporate governance or financial reporting?
- Executive Summary
- Management Guidelines
- The Framework
- The 34 high-level control objectives
- What to do with the 318 specific control objectives
- COBIT Cube
- Maturity Models
- Critical Success Factors (CSFs)
- Key Goal Indicators (KGIs)
- Key Performance Indicators (KPIs)
- How to use COBIT for Sarbanes Oxley compliance

- **The alignment of frameworks**
- COSO and COBIT
- COSO ERM and COBIT
- ITIL and COBIT
- ISO/IEC 17799:2000 and COBIT
- ISO/IEC 15408 and COBIT
- COSO, COBIT and Sarbanes-Oxley Sections 302 and 404

- **Software and Spreadsheets**
- Is software necessary?

- Is software needed?
- When and why
- How large is your organization?
- Is it geographically dispersed?
- How many processes will you document?
- Are there enough persons for that?
- Selection process
- Spreadsheets
- It is just a spreadsheet...
- Certain spreadsheets must be considered applications
- Development Lifecycle Controls
- Access Control (Create, Read, Update, Delete)
- Integrity Controls
- Change Control
- Version Control
- Documentation Controls
- Continuity Controls
- Segregation of Duties Controls
- Spreadsheets – Errors
- Spreadsheets and material weaknesses

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Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 5,800 for 1 day (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

Thank you very much for your training. It was very informative and helpful

Minako Bowden

Enterprise Services Delivery, Solutions Delivery Group

Fujitsu Asia Pte Ltd, Singapore

(Sarbanes Oxley class, Singapore)

George Lekatis is a great instructor, the best I have ever seen

Ram Herkanaidu

Kaspersky Lab UK

(Sarbanes Oxley class, London, UK)

Very much enjoyed the course. It was well presented and it met my expectations exactly.

Lynn Kimberley

Xansa, UK

(Sarbanes Oxley class, London, UK)

I would like to express my pleasure and satisfaction for all your excellent efforts & good work in the SOX Training

Vikas Leekha

CCNA , CCSA, CCSE, CISSP, BS7799 Lead Auditor, Senior IT Security Specialist

Philips Morris International

(Sarbanes Oxley class, Singapore)

Course 5

Course Title

Basel ii: Due Diligence for Directors and Executive Management
Half day

Overview:

After the Sarbanes Oxley Act and the Basel ii Accord, there is a lot of discussion in the corporate world about the new liabilities of the CEOs and the CFOs. Today we understand that many organizations have underestimated the vital role of directors, who have to know what is changing and which are the best practices, in order to be able to review and approve corporate actions. More than ever, financial organizations need directors who are aware of the risks and prepared to take on the duties and functions of the boardroom.

After a legal action, the directors have to prove that they exercise due diligence. They have to learn all material information reasonably available before making a business decision (there is “good faith” only in case of an informed decision).

Risks to a serving director or a C – level executive are real and must be managed. These risks have risen exponentially after the new Basel Capital Accord and the Sarbanes Oxley Act. The best way to protect yourself and your organization’s reputation and wealth is to be aware of these risks and to perform your duties according to the highest principles and implementation practices.

Objectives:

This course has been designed to help board members and executive management of financial organizations understand their new challenges, responsibilities and potential liabilities.

Target Audience:

This course is intended for potential, new and sitting directors and executive management. It is highly recommended for management consultants.

Duration:

Half Day, 09:00 to 13:00.

Course Synopsis:

- Important changes in widely accepted and long-established corporate governance principles that guide the actions of the directors and executive management.
- From Basel i to Basel ii
- Changes, challenges and new standards after the decision to implement the Basel ii framework in an organization.
- Changes in the structure of the organization, and the obligation for the new Operational Risk Management Office.
- Sound practices for the management and supervision of the new Operational Risk.
- Responsibility and possible liability for the board of directors and executive management.
- The Basel recommendation about the Risk Management Committee (board of directors). Role and responsibilities.

The presentation can be customized to meet specific needs.

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

Consulting or training, it will never cost more

Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 5,800 (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

Very enthusiastic. Great knowledge of the topic. How it relates to the business world (rather than just theory). Opinions are unbiased and honest. My understanding of the topic was greatly enhanced. Practical solutions suggested to any questions.

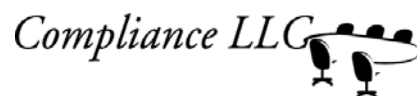
Richard Johnson
Risk Analyst
Butterfield Bank, Cayman Islands

Extremely useful. Dispelled some of the myths! The presentation was excellent - very interesting and somewhat entertaining too!

Emma Floyd
Finance Manager
First Caribbean Bank

A very pragmatic and enlightening approach to Basel ii. Quite practical. Highly insightful. The mystery has been removed.

Joannie Worrel
Head of Regulatory Affairs
First Caribbean Bank



Course 6

Course Title

**Sarbanes Oxley: Due Diligence for Directors and Executive
Management**
Half day

Overview:

Risks to a serving director or a C – level executive are real and must be managed. These risks have risen exponentially after the Sarbanes Oxley Act. The best way to protect yourself and your organization’s reputation and wealth is to be aware of these risks and to perform your duties according to the highest principles and implementation practices.

Objectives:

This course has been designed to help board members and executive management of public organizations understand their new challenges, responsibilities and potential liabilities.

Target Audience:

This course is intended for potential, new and sitting directors and executive management. It is highly recommended for management consultants.

Duration:

4 Hours. It can be tailored to your needs.

Course Description:

We will start from the key elements of widely accepted and long-established corporate governance principles that guide the actions of the directors and executive management. After that, we will discuss the changes, challenges and new standards after the need to implement the Sarbanes Oxley Act in an organization, and the specific difficulties for boards and executive management. At the end of this course you will have a better understanding of the new trends in corporate governance, coming from the Sarbanes Oxley requirements and the new standards in the world.

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

Consulting or training, it will never cost more

Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 5,800 for 1 day (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

Course 7

Course Title

Basel ii: The new challenges for the Banking Supervisors
1 - 5 days

Objectives:

This course has been designed to help professionals working for regulatory bodies and supervisory agencies understand their new challenges and responsibilities after Basel ii

Target Audience:

This course is intended for regulatory bodies and supervisory agencies. It is highly recommended for the board of directors and executive management of banks and financial organizations, in order to understand what they will have to prove to their supervisors.

Duration:

From one to five days, 09:00 to 17:00.

Course Synopsis:

- The management's and the board's responsibility: Basel ii and the new supervisory review process
- Core Principles for Effective Banking Supervision
- Analysis of the twenty five basic principles for a supervisory system to be effective
- Lessons learned
- The framework of objectives and responsibilities for the agencies involved in banking supervision
- The licensing process, the ownership structure and the scope of business of banks and banking groups
- Identification of the various types of risk confronting a bank, and ways of ensuring that these risks are properly monitored and controlled
- Quantitative and qualitative supervisory guidelines
- On- site examinations

- Investigation of specific areas, review of operations, assessment how an institution is managed and controlled
- Adequacy of systems of internal control.
- Off-site reviews
- Meetings
- Co-operation with internal and external auditors
- Analysis of reports and returns from banks and their affiliated entities, on a consolidated and individual basis
- Supervisory power for corrective actions if banks fail to meet the standards
- The roles of home and host supervisors
- Supervision on a global consolidated basis - sharing information with other supervisors
- Core Principles for Effective Banking Supervision and supervisory self assessments
- Self Assessment: Examples
- Implications for a country's credit rating (and the cost of funding on international markets)
- Pillar 2: Supervisory Review Process
- Supervisory Review Process Principles
- Pillar 3: Disclosures
- Practical Application of Basel II Accord

The presentation can be customized to meet specific needs.

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

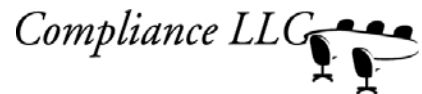
Consulting or training, it will never cost more

Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 5,800 for 1 day (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

I enjoyed the course and believe the information is very useful. The most positive area was the regulators standpoint on Basel ii and the roles of the Boards of Directors and Senior Management

Christopher Bryan
Senior Analyst - Banking Supervision
Cayman Islands Monetary Association



Course 8

Course Title

**Basel ii and Capital Requirements Directive Training:
The new Basel Accord (Basel ii) and the implementation in the
European Union via the Capital Requirements Directive (CRD)
5 days**

Objectives:

The seminar has been designed to provide with the knowledge and skills needed to understand and support Basel II compliance in EU.

Target Audience:

This course can be customized to meet the needs of:

- C – Level Executives and Boards of Directors
- IT and Information Security Directors, Managers and Professionals
- Chief Risk and Compliance Officers
- IT and Security Process Owners
- Network, System and Security Administrators
- IT Auditors
- IT, Security and Management Consultants

Duration:

5 Days, 09:00 to 17:00.

Course Synopsis:

- From The Bank for International Settlements (BIS) to the Capital Requirements Directive

- The Bank for International Settlements (BIS)
- The Basel Committee on Banking Supervision
- Regulatory supervision of internationally active banks
- From the failure of the Bankhaus Herstatt and the crisis of confidence to the Basel i and ii frameworks
- From the Basel ii framework to the Capital Requirements Directive
- Too many levels of freedom, too many challenges and difficulties for the national supervisors

- **The First Basel Capital Accord**
 - Assets are weighted by factors
 - On-balance sheet
 - Off-balance sheet
 - Examples of capital requirements
 - Basel I amendments

- **The New Basel Capital Accord (Basel II)**
 - Realigning the regulation with the economic realities of the global banking markets
 - How much capital is necessary to serve as a sufficient buffer?
 - Improving risk and asset management
 - The technical challenges for both banks and supervisors
 - The three-pillar regulatory structure
 - Purposes of Basel II
 - Scope of the application
 - **Pillar 1: Minimum capital requirements**
 - Credit Risk – 3 approaches
 - The standardized approach to credit risk
 - Claims on sovereigns
 - Claims on banks
 - Claims on corporates
 - The two internal ratings-based (IRB) approaches to credit risk
 - Some definitions: PD - The probability of default, LGD - The loss given default, EAD - Exposure at default, M – Maturity
 - 5 classes of assets
 - **Pillar 2: Supervisory review**

- Key principles
- Aspects and issues of the supervisory review process
- **Pillar 3: Market discipline**
- Disclosure requirements
- Qualitative and Quantitative disclosures
- Guiding principles
- Employees Affected
- Effective Dates

- **Framework for internal control systems in banking organizations - Basel Committee on Banking Supervision**
- The 13 Principles for the Assessment of Internal Control Systems
- The 13 Principles and COSO
- The control environment
- Risk assessment
- Control activities
- Information and communication
- Monitoring
- Types of control breakdowns typically seen in problem bank cases
- The objectives and role of the internal controls framework
- The major elements of an internal control process
- Evaluation of internal control systems by supervisory authorities
- Role and responsibilities of external auditors
- Supervisory lessons learned from internal control failures

- **Operational Risk**
- What is operational risk
- Legal risk
- Information Technology operational risk
- Operational, operations and operating risk
- The evolving importance of operational risk
- Quantification of operational risk
- Loss categories and business lines
- Operational risk measurement methodologies
- Identification of operational risk
- The Delphi method

- **Operational Risk Approaches**
- **Basic Indicator Approach (BIA)**
- **Standardized Approach (SA)**
- **Alternative Standardized Approach (ASA)**
- **Advanced Measurement Approaches (AMA)**
- **Internal Measurement Approach (IMA)**
- **Loss Distribution (LD)**
- **Standard Normal Distribution**
- **“Fat Tails” in the normal distribution**
- **Expected loss (EL), Unexpected Loss (UL)**
- **Value-at Risk (VaR)**
- **Value-at Risk and Basel I amendment, 1996**
- **Value-at Risk and Basel II**
- **Calculating Value-at Risk**
- **Monte Carlo simulations**
- **Monte Carlo limitations**
- **Extreme Value theory**
- **Scoreboards**
- **Stress testing and Basel ii**
- **(AMA) Advantages / Disadvantages**
- **Recognition of the firms’ own modelling of operational risk losses**
- **Self assessment**
- **Operational Risk Measurement Issues**
- **The game theory**
- **The prisoner’s dilemma – and the connection with operational risk measurement and management**
- **Operational risk management**
- **Operational Risk Management Office**
- **Key functions of Operational Risk Management Office**
- **Key functions of Operational Risk Managers**
- **Key functions of Department Heads**
- **Internal and external audit**
- **Operational risk sound practices**
- **Operational risk mitigation**
- **Insurance to mitigate operational risk**

- **Third-party service providers and vendors**
- Redefining outsourcing
- Outsourcing services and Basel II compliance
- The new definition of outsourcing
- Outsourcing after Basel II
- Offshore outsourcing is also redefined
- Key risks of outsourcing
- What is needed from vendors and service providers

- **Capital Requirements Directive (CRD)**
- Harmonizing Europe with Directives

- **Directive 2006/48/EC**
- Subject matter, scope and definitions
- Requirements for access to the taking up and pursuit of the business of credit institutions
- Provisions concerning the freedom of establishment and the freedom to provide services
- Relations with third countries
- Principles and technical instruments for prudential supervision and disclosure
- Provision against risks
- Calculation of requirements
- Minimum own funds requirements for operational risk
- Large exposures
- Qualifying holdings outside the financial sector
- Disclosure by credit institutions
- Powers of execution
- Transitional provisions

- **Directive 2006/49/EC**
- Subject matter and scope
- Initial capital
- Trading book
- Own funds
- Provisions against risks

- Application of requirements on a consolidated basis
- Calculation of consolidated requirements
- Monitoring and control of large exposures
- Valuation of positions for reporting purposes
- Risk management and capital assessment
- Reporting requirements
- Competent authorities
- Supervision
- Powers of execution

- **Home and Host Supervisors**
- Cross-border challenges
- The Accord Implementation Group
- Implementing Basel II Across Countries
- Differences: The European Union and the USA, Middle East, Pacific Rim, Caribbean
- The implementation of Basel II around the globe
- Markets in Financial Instruments Directive (MiFID)
- From Basel ii to Mifid
- The impact of MiFID to EU and non EU banks
- Aligning Basel II operational risk and Sarbanes-Oxley 404 projects
- Common elements and differences of compliance projects
- New standards
- Disclosure issues
- Multinational companies and compliance challenges

The course can be customized to meet specific needs

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

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Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 13,800 for 5 days (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

George kept the topic interesting and kept me interested throughout the duration

Philip Hughes
Internal Audit
Caledonian

Extremely in depth informative course. George had an unbiased approach

Margaret Thompson
Financial Control
Vontobel Bank

Very enthusiastic. Great knowledge of the topic. How it relates to the business world (rather than just theory). Opinions are unbiased and honest. My understanding of the topic was greatly enhanced. Practical solutions suggested to any questions

Richard Johnson
Risk Analyst
Butterfield Bank, Cayman Islands

I wish once again to express my deep appreciation for your extremely informative and insightful Basel II and Sarbanes-Oxley courses

Toyin omo Adelakun
Security Practice Manager
SunGuard Availability Services
United Kingdom

Thanks so much for your excellent delivery of the course last week, it was a pleasure to be with you; it certainly met my needs

Norrie Allan MSc
Principal Infosec Consultant
Echelon Consulting Ltd

Thanks again for the one of the best workshops I ever had

Borut Znidar
Infrastructure IT Architect

I want to thank you for the excellent course in Milan.

Your experience and your courtesy is unusual
Claudio Lupi

**Business Compliance & Risk Management IT Security
IT Security Architect
Global Value Services**

Thanks for your support and efforts.

**Parsa Dargahi
MAERSK DATA TRANSPORT**

Thank you for your assistance during the course

**Bhavin Desai
Security Practice
LogicaCMG CLEF**

Thanks for running an informative and interesting course.

**Nigel Wheatley
Axisis Consultants Ltd**

**Thanks for guiding our group and for keeping us focused till the last day
of the training**

**Rob Augustinus
Eindhoven, Netherlands**

Many thanks for putting up with us all last week.

**Steve Bernhardt
IT Security Architect
Synetrix Limited
Keele Staffordshire**

Excellent instructor

**Harpal Singh
Emirates Bank Group**

Excellent knowledge of subject and presentation skills

**Rohit Kumar Goel
Emirates Airlines**

**Great course. Dealt specifically with the area of the subject I was
interested in.**

**Sean Harrington
Associate Director, Compliance
CIBC**

**Exhibited thorough knowledge of the topic. Honest, unbiased opinions.
Maintained enthusiasm.**

**Wayne Yeend
Internal Audit
Butterfield Bank, Cayman Islands**

It was a very clear and easy to follow course.

**Vanessa Godfrey-Banks
COO
Vontobel Bank**

**The course content gave me a good overall understanding of Basel ii and
its ramifications.**

**Rosalie Jamieson
Head of Financial Control
Bank Austria (Cayman Islands)**

D. MiFID and EU Financial Services Action Plan Implementation and Compliance Training and Presentations

The Financial Services Action Plan (FSAP)

A single market. A harmonised market in banking, investment, insurance, derivatives, commodities. **This is a top priority for the European Union.**

The Financial Services Action Plan (FSAP), launched in 1999 and almost completed by 2004, is a huge and ambitious project.

There are 42 original measures in the FSAP. Some are non-legislative, a few are regulations, and **there are almost 30 directives. Over 20 of the original measures are likely to affect the financial sector.**

The most important measures are:

D1. The Capital Requirements Directive

DIRECTIVE 2006/48/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 14 June 2006 relating to the taking up and pursuit of the business of credit institutions (recast)

DIRECTIVE 2006/49/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 14 June 2006 on the capital adequacy of investment firms and credit institutions (recast)

The Capital Requirements Directive (CRD) is the common framework for the implementation of Basel ii in EU.

Capital Requirements Directive Training

Courses designed to provide with the knowledge and skills for the implementation of Basel ii in the European Union
www.capital-requirements-directive-training.com

D2. The 8th Company Law Directive

DIRECTIVE 2006/43/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 17 May 2006 on statutory audits of annual accounts and consolidated accounts

The 8th Company Law Directive is similar to the US Sarbanes Oxley Act. This directive is called the European Sarbanes Oxley. In fact, there are similarities and differences.

8th Company Law Training

Even when the 8th Company Law Directive of the European Union and the Sarbanes-Oxley Act of the USA look similar, they are different.

www.8th-company-law-training.com

Modules for presentations and training programs that can be customized:

INTRODUCTION

European Directives and the European Unions Financial Services Action Plan

The reason behind the 8th Company Law Directive
Sarbanes-Oxley and the 8th Company Law Directive
Subject matter

Definitions

Scope

APPROVAL, CONTINUING EDUCATION AND MUTUAL RECOGNITION

Approval of statutory auditors and audit firms

Good repute

Withdrawal of approval

Educational qualifications and examination of professional competence

Test of theoretical knowledge

Exemptions

Practical training

Qualification through long-term practical experience

Combination of practical training and theoretical instruction

Continuing education

Approval of statutory auditors from other Member States

REGISTRATION

Public register
Registration of statutory auditors
Registration of audit firms
Updating of registration information
Responsibility for registration information
Language

PROFESSIONAL ETHICS, INDEPENDENCE, OBJECTIVITY, CONFIDENTIALITY AND PROFESSIONAL SECRECY

Professional ethics
Independence and objectivity
Confidentiality and professional secrecy
Independence and objectivity of the statutory auditors

AUDITING STANDARDS AND AUDIT REPORTING

Auditing standards
Statutory audits of consolidated accounts
Audit reporting

QUALITY ASSURANCE

Quality assurance systems

INVESTIGATIONS AND PENALTIES

Systems of investigations and penalties
Auditors' liability

PUBLIC OVERSIGHT AND REGULATORY ARRANGEMENTS BETWEEN MEMBER STATES

Principles of public oversight
Cooperation between public oversight systems at Community level
Mutual recognition of regulatory arrangements between
Designation of competent authorities
Professional secrecy and regulatory cooperation between Member States

APPOINTMENT AND DISMISSAL

Dismissal and resignation of statutory auditors or audit firms

SPECIAL PROVISIONS FOR THE STATUTORY AUDITS OF PUBLIC-INTEREST ENTITIES

Application to non-listed public-interest entities
Transparency report
Audit committee
Independence
Quality assurance

INTERNATIONAL ASPECTS

Approval of auditors from third countries
Registration and oversight of third-country auditors and audit entities
Derogation in the case of equivalence
Cooperation with competent authorities from third countries

TRANSITIONAL AND FINAL PROVISIONS

Committee procedure
Amendment of Directive 78/660/EEC and Directive 83/349/EEC
Repeal of Directive 84/253/EEC
Transitional provision
Minimum harmonisation
Transposition
Entry into force
Addressees

OTHER MODULES

"Gray Areas"

Identifying and resolving these ethical dilemmas
The 8th Company Law Directive, Basel ii and the Capital Requirements Directive
The 8th Company Law Directive and Sarbanes Oxley Act: Similarities and difficulties
How to comply with both the 8th Company Law Directive and the Sarbanes Oxley Act
The 8th Company Law Directive and the Financial Conglomerates Directive
The 8th Company Law Directive and the Savings Tax Directive
Interaction between the 8th Company Law Directive and other regulatory initiatives
The impact of the 8th Company Law Directive on corporate governance
The role of the board of directors and executive management

The course can be customized to meet specific needs

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

Consulting or training, it will never cost more

Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

Training: US\$ 9,800 for 3 days (and \$ 2,000 for each additional day) - final cost (any place in Europe, Asia or America, for teams from 2 to 50), includes tax, expenses, hotels, flights, everything.

D3. The Markets in Financial Instruments Directive (MiFID)

DIRECTIVE 2004/39/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 21 April 2004 on markets in financial instruments

The Investment Services Directive has been replaced by MiFID that reflects developments in financial services and markets and extends the scope of the passport to cover commodity derivatives, credit derivatives and financial contracts for differences for the first time.

MiFID Training

MiFID Training and Presentations. From the four-level approach (the Lamfalussy process) to the MiFID implementation, the differences and the opportunities for competitive advantage in EU and offshore.

www.mifid-training.net

Modules of a MiFID presentations and training programs that can be customized:

INTRODUCTION

Directives and the European Unions Financial Services Action Plan

The Investment Services Directive that has been replaced by MiFID

What is MiFID - For banks and investment firms, for holding companies, for financial conglomerates, for supervisors and regulatory bodies, for exchanges.

Scope - MiFID extends the coverage of the Investment Services

Directive and includes more investment services and products within its scope.

DEFINITIONS AND SCOPE

Scope

Exemptions and optional exemptions

Definitions

CONDITIONS AND PROCEDURES FOR AUTHORISATION

Requirement for authorization

Scope of authorization

Organisational requirements

Trading process and finalisation of transactions in an MTF

Relations with third countries

OPERATING CONDITIONS FOR INVESTMENT FIRMS

Regular review of conditions for initial authorization

General obligation in respect of on-going supervision

Conflicts of interest

Conduct of business obligations when providing investment services to clients

Provision of services through the medium of another investment firm

Obligation to execute orders on terms most favourable to the client

Client order handling rules

Obligations of investment firms when appointing tied agents

Transactions executed with eligible counterparties

Obligation to uphold integrity of markets, report transactions and maintain records

Monitoring of compliance with the rules of the MTF and with other legal obligations

Obligation for investment firms to make public firm quotes

Post-trade disclosure by investment firms

Pre-trade transparency requirements for MTFs

Post-trade transparency requirements for MTFs

RIGHTS OF INVESTMENT FIRMS

Freedom to provide investment services and activities

Establishment of a branch

Access to regulated markets

Access to central counterparty, clearing and settlement facilities and right to designate settlement system

Provisions regarding central counterparty, clearing and settlement arrangements in respect of MTFs

REGULATED MARKETS

Authorisation and applicable law

Organisational requirements

Admission of financial instruments to trading

Suspension and removal of instruments from trading

Access to the regulated market

Monitoring of compliance with the rules of the regulated market and with other legal obligations

Pre-trade transparency requirements for regulated markets

Post-trade transparency requirements for regulated markets

Provisions regarding central counterparty and clearing and settlement arrangements

List of regulated markets

COMPETENT AUTHORITIES

Designation of competent authorities

Cooperation between authorities in the same Member State

Powers to be made available to competent authorities

Administrative sanctions

Right of appeal

Extra-judicial mechanism for investors' complaints

Professional secrecy

Relations with auditors

COOPERATION BETWEEN COMPETENT AUTHORITIES OF DIFFERENT MEMBER STATES

Obligation to cooperate

Cooperation in supervisory activities, on-the-spot verifications or in investigations

Exchange of information

Refusal to cooperate

Inter-authority consultation prior to authorization

Powers for host Member States

Precautionary measures to be taken by host Member States

COOPERATION WITH THIRD COUNTRIES

Exchange of information with third countries

FINAL PROVISIONS

Transposition
Transitional provisions
Entry into force

OTHER MODULES

The Lamfalussy legislative process and MiFID

- Level 1: Framework Principles
- Level 2: Implementation of Principles. Detailed Technical Measures.
- Level 3: Strengthening Cooperation Among Regulators.
- Level 4: Enforcement.
- Where are we now?

"Gray Areas"

Identifying and resolving these ethical dilemmas

MiFID, Basel ii and the Capital Requirements Directive

MiFID and the The 8th Company Law Directive

MiFID and the Financial Conglomerates Directive

MiFID and the Savings Tax Directive

MiFID and the RegNMS: Similarities and differences between the Regulation National Market System (RegNMS) in the United States and the Markets in Financial Instruments Directive (MiFID)

Interaction between MiFID and other regulatory initiatives

The impact of MiFID on corporate governance

The role of the board of directors and executive management

The Conduct of Business (COB) rules

Best Execution - new requirements, implications for markets and firms, transparency

Business continuity

Outsourcing

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

Consulting or training, it will never cost more

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D4. Financial Conglomerates Directive

DIRECTIVE 2002/87/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 16 December 2002 on the supplementary supervision of credit institutions, insurance undertakings and investment firms **in a financial conglomerate**

The Financial Conglomerates Directive tries to introduce **supplementary supervision** of financial conglomerates on a **group-wide basis**, in addition to both the prudential supervision of regulated entities on a standalone basis and consolidated supervision on a sectoral basis.

Financial Conglomerates Directive training and Presentations

We can help your organization understand better the Financial Conglomerates Directive in the context of the Financial Services Action Plan of the European Union.

In-company Awareness, Training and Presentations. The first choice for many companies. Fully tailored training, presented exclusively for your own people. We will work on your premises or at a venue of your choice, on a fixed fee per day, for teams from 2 to 50.

1. Presentations for the Board of Directors and Executive Management

60-90 minutes

2. Overview of the Financial Conglomerates Directive

One day

3. Tailor made presentations and training

Let us know what you need

Cost - Fixed fee

Fixed fees, fixed terms. You know the exact final cost. Everything is included in this price (expenses, flights, tax etc.)

Consulting or training, it will never cost more

Example: Fees for George Lekatis, General Manager and Chief Compliance Consultant of Compliance LLC.

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D5. Savings Tax Directive

COUNCIL DIRECTIVE 2003/48/EC of 3 June 2003 on taxation of savings income in the form of interest payments

The Savings Tax Directive is the effort of the European Union to stop taxpayers from fleeing to lower tax environments. The new environment is becoming very interesting, as, although not in the EU, many offshore financial centers have voluntarily agreed to apply the same or equivalent measures.

Savings Tax Directive training and Presentations

We can help your organization understand better the Savings Tax Directive in the context of the Financial Services Action Plan of the European Union.

Tax competition, higher-tax nations and the so-called "tax havens" or offshore financial centers (OFCs). From the "automatic exchange of information" option to the "withholding tax" option. Are there opportunities for a competitive advantage?

In-company Awareness, Training and Presentations. The first choice for many companies. Fully tailored training, presented exclusively for your own people. We will work on your premises or at a venue of your choice, on a fixed fee per day, for teams from 2 to 50.

1. Presentations for the Board of Directors and Executive Management

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One day

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Let us know what you need

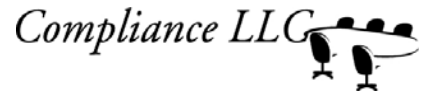
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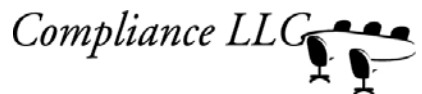


E. Basel ii and Sarbanes-Oxley Compliance Awareness

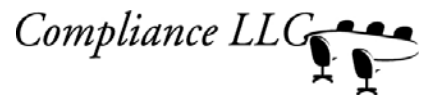
If someone is not aware of the legal requirements, appropriate controls and protection are hardly likely to be employed.

People **must be motivated** to take compliance seriously. Awareness is used to reinforce the fact that compliance supports the mission of the organization.

We have created a **flexible Awareness Compliance curriculum** providing learning paths **individually suited to the needs of each sector** of organizations (executive management, IT, security, sales and marketing, administration).



Course Title: Sarbanes-Oxley Compliance Awareness
1 day



Course Title: Basel ii Compliance Awareness
1 day

I would like to express my pleasure and satisfaction for all your good work during the Awareness Training given to the entire company.
Nicola Gatti
Secretary General, STET Telecommunications SA
(Training to executive management and 1400 employees)

F. Basel ii and Sarbanes-Oxley Compliance Consulting

F1. Sarbanes-Oxley / Basel ii Compliance Assessment

In order to determine the weaknesses in your Sarbanes Oxley / Basel ii effort, a confidential SWOT analysis (Strengths, Weaknesses, Opportunities and Threats Analysis) of your current compliance situation is necessary. This will give us the knowledge needed to build on the strengths of the previous program, correct weaknesses isolating the areas we need to focus on and protect against vulnerabilities and threats.

The key steps in conducting a SWOT analysis of your current compliance situation include:

1. To create lists of strengths, weaknesses, opportunities and threats.
2. To review each category separately and to analyze the potential implications to the organization.
3. To conduct problem analysis. We will analyze weaknesses and determine the root causes. We never blame people – we only identify appropriate solutions (for example, training).

Data Collection

Choosing the appropriate structure and adherence to faithful representation of the facts (agreement about anonymity, for example) are critical in obtaining unbiased feedback.

Data Collection Methods

The following data collection methods will be used in order to collect all the necessary information.

Method 1: Surveys and Questionnaires

Open-ended questions give the opportunity of valuable feedback. They begin with words such as "why" and "how" or phrases such as "What

do you think about. They are valuable because they lead employees to think analytically and critically, giving greater freedom of expression and avoiding bias due to limited response ranges.

Open-ended questions allow respondents to include more information, including feelings, attitudes and understanding of the subject. This allows researchers to better access the respondents' true feelings on an issue.

Closed-ended questions limit respondents' answers. Employees are allowed to choose from either a pre-existing set of answers, such as yes/no, true/false, or multiple choice with an option for "other" to be filled in, or ranking scale response options. They are quick to answer and easy to code.

Method 2: Interviews and Focus Groups

Interviews and focus groups will be used to gather detailed, qualitative descriptions of how programs operate and how stakeholders perceive them.

Research has shown that individual interviews are the most effective means for getting feedback. They will be conducted one-on-one, while focus groups are conducted in small groups. Both are usually conducted with targeted samples of stakeholders. Interviews can yield valuable insights that may have been overlooked in a formal survey. The questions will be open-ended, which gives participants freedom to answer, and an experienced facilitator will keep people focused on the topic. Questions are generally open-ended and responses are documented in thorough, detailed notes or transcription. However, some interviews will use structured quantitative response categories.

Method 3: Observations

Observations are a generally unobtrusive method for gathering information about how the program or initiative operates. They will be conducted by external evaluators and will be used to verify and supplement information gathered through other methods.

Most observations will be highly structured, with protocols for recording specific behaviors at specific times. Some observations will be unstructured, taking a "look-and-see" approach.

The following types of observation will be used:

A. Participant Observation

It is one of the most important methods for qualitative data collection. The researchers become participants in the culture or context being observed.

B. Direct Observation

Direct observers will not try to become participants in the context. However, they will strive to be as unobtrusive as possible so as not to bias the observations. The researchers will be watching rather than taking part. Direct observation tends to be more focused than participant observation

C. Unstructured Interviewing

Unstructured interviewing involves direct interaction between the researcher and a respondent or group. It differs from traditional structured interviewing in several important ways: There is no formal structured instrument or protocol. The interviewer is free to move the conversation in any direction of interest that may come up.

Method 4: Tests and Assessments

Tests and assessments will be developed and used specifically for the program evaluation to quantify characteristics of the program and outcomes. It is a simple, reliable, and valid way to measure whether a program has impact. Using the same data collection method to gather information before the start of the program and after its completion (also known as a pre/post tests, containing gap-filling, construction in context and error recognition questions) provides the opportunity to determine whether some characteristic changed during the course of the program.

Method 5: Document Reviews

Document reviews will analyze existing program records and other documents not gathered or developed specifically for the evaluation.

F2. Litigation Consulting and Expert Witness Services

The legal approach to screening expert witnesses has undergone significant change over the past decade.

Technology law decisions are often based on the performance of technologists, who are often ill prepared to step into the roles that the legal system defines for them. Sometimes, one detail not adequately explained by one of the testifying experts makes all the difference in the decision.

Lawyers ask many questions.

What is written in computer systems beyond the reach or the view of the computer user?

Why shouldn't I operate the subject computer?

Should the computer be moved to a secure location?

What if I do not authenticate mathematically data on all storage devices?
Is system time important?

Should I document the system date and time and if these information are accurate?

Could time stamps reflect the wrong time?

Should I save everything open first, dump memory etc or should I unplug?

Why should I take pictures, not only of the screen image, but also from all angles?

May I read employee E-mail? What to check first?

Why are policies so important?

What kind of surprises are possible?

Must I document the hardware configuration? To label each wire? What could an attorney ask if I did not do that?

What exactly is the chain of custody?

Is it important to make only bit stream backups of hard disks and floppy disks?

Should I search the windows swap file? The file slack? The unallocated space? What if I did not do that?

Must I document software, applications, file names?

Are there any program and storage surprises? Encrypted, compressed, hidden files or partitions?

Must I retain copies of software used? Why?

Is evidence real or spoofed?

Is evidence altered?

Is additional evidence deleted or lost?

It is really difficult to prove the authenticity of digital evidence which is created, changed or stored on individual and corporate computer systems.

What could a lawyer ask?

Most times, valuable evidence is lost, or the evidence loses its evidentiary value.


We can help you with our lawyers, litigation consultants and expert witnesses. We can assume the following roles in a legal action:

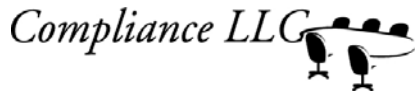
Consulting Experts. We will investigate the case, explain technology to the legal team and advice on strategy. We will also explore the competition's strategy.

Testifying Experts. We have the education, training, experience and credibility to testify and to help you in the court of law.

Technologists are often very bad expert witnesses. They hardly bear the legal process. A technical expert witness must be a good teacher and a good speaker. He must also have a likable personality (sorry programmers!). He must understand (and must turn) the court's concerns: Oh, how boring... Is this expert really an expert?...

Our lawyers and consultants can help you - **we offer results, absolute confidentiality, guaranteed discretion.**

Compliance LLC 



Compliance LCC
1220 N. Market Street Suite 804
Wilmington, DE 19801, USA
Tel: +1 (302) 342-8828
Web: www.compliance-llc.com

Lyn Spooner: +1 (302) 342-8828 Ext. 1
Email : lyn@compliance-llc.com

George Lekatis: +1 (302) 342-8828 Ext. 5
Email: lekatis@compliance-llc.com

Our Catalogs:

[Basel ii and Sarbanes Oxley Training for Banks and Financial Organizations](http://www.compliance-llc.com/Basel_ii_and_Sarbanes_Oxley_Training_for_Banks_and_Financial_Organizations)
(http://www.compliance-llc.com/Basel_ii_and_Sarbanes_Oxley_Training_for_Banks_and_Financial_Organizations.pdf)

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