

## Test terms DSI Inform Treasury Deficiency

1.  
Candidate can indicate which treasury products are covered by MiFIDII and can describe the factors determining the level of complexity of financial instruments.
2.  
Candidate can describe the pillars of treasury policy and cash management and understands the importance of risk coverage
3.  
Candidate knows which factors in general determine the interest rate mismatch, liquidity mismatch and currency mismatch of companies, pension funds and banks and can describe which risks are managed at the treasury of companies.
4.  
Candidate can indicate to customers the cost structure that the bank uses for its services and products
5.  
Candidate knows the definition of 'recommendation' in MIFID2
6.  
Candidate can distinguish between the service concepts 'execution only', 'advice' and 'asset management'
7.  
Candidate can apply the standard rules regarding customer classification from MiFID 2
8.  
The candidate may make a clear distinction between his obligations to professional clients on the one hand and non-professional clients on the other.
9.  
The candidate may make a clear distinction between his obligations towards professional clients on the one hand and non-professional clients on the other.
10.  
Candidate knows what a yield curve is, can indicate the shape of a yield curve and can roughly calculate an implied forward yield
11.  
Candidate can explain to the client in general terms how the pricing of the financial

instruments offered by the bank is established and understands the importance of periodic recalibration of financial instruments used by customers or services to client profiles.

12.

Candidate knows the submarkets and broadly understands how financial markets work. Candidate can interpret the influence of economic data and (geo)political events on the financial markets and on the value of commonly used financial instruments.

13.

Candidate can explain in general terms how the monetary policy pursued by central banks can determine the short- and long-term interest rates and exchange rates.

14.

Candidate can describe in general terms the impact of the Basel IV regulations on derivatives

15.

Candidate knows the characteristics of the main interest rate benchmarks (EONIA, €STER and SOFR) and can explain in general terms why benchmark reforms have been implemented and the impact it has on financial firms and clients.

16.

Candidate can estimate the influence of the value parameters on the market value of a derivative contract

17.

Candidate can calculate the value of an FX Forward and can give a reasoned estimate of the value of an interest rate swap

18.

Candidate can explain the relationship between the value of a derivatives contract and the credit risk incurred by the bank under this contract

19.

Candidate can explain in general terms the impact of climate risks on interest rate swaps, cross currency swaps and FX Forwards.

20.

Candidate knows the current regulations and guidelines regarding market abuse and anti-money laundering measures, knows the procedures to make possible situations of market abuse or money laundering within the organization known and is familiar with the scope of the sanctions list.

21.

Candidate knows the content of and can provide the client with insight into standard documentation that is representative of financial instruments generally used by banks

22.

Candidate knows the guidelines for communication regarding the order execution policy of the bank where he/she works and knows the principles of the best execution rules in MiFID

23.

Candidate knows in general terms the content of the European Benchmark Regulation

24.

Candidate is broadly aware of the implications of EMIR for the services offered by the bank

25.

Candidate knows the main rules for reporting derivatives of the commonly used valuation methods, such as IFRS and USGAAP.