

Basel III Endgame

4 things investors need to know about the new bank credit regulatory proposal

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Key objective is to significantly **increase** banks' capital and liquidity.



Shifts focus from internal models to standardized approaches for credit risk, primarily impacting banking organizations in the \$100 billion to \$700 billion asset range.





Changes will be phased in over a three-year transition period and will start beginning July 1st, 2025. The regulations will not be fully effective until the second half of 2028.



Given the magnitude of the funding need, we expect banks to accelerate their financing immediately. This will expand the opportunity set within the banking landscape dramatically.



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