

# Financial Risk Management



# Operational Risk Management In Financial Services

**Hong Kong Institute of Bankers (HKIB)**



## **Operational Risk Management In Financial Services:**

Operational Risk Management Ariane Chapelle, 2018-12-10 OpRisk Awards 2020 Book of the Year Winner The Authoritative Guide to the Best Practices in Operational Risk Management Operational Risk Management offers a comprehensive guide that contains a review of the most up to date and effective operational risk management practices in the financial services industry The book provides an essential overview of the current methods and best practices applied in financial companies and also contains advanced tools and techniques developed by the most mature firms in the field The author explores the range of operational risks such as information security fraud or reputation damage and details how to put in place an effective program based on the four main risk management activities risk identification risk assessment risk mitigation and risk monitoring The book also examines some specific types of operational risks that rank high on many firms risk registers Drawing on the author's extensive experience working with and advising financial companies Operational Risk Management is written both for those new to the discipline and for experienced operational risk managers who want to strengthen and consolidate their knowledge

**Operational Risk Assessment** Brendon Young, Rodney Coleman, 2010-12-03 Operational risk assessment The Commercial Imperative of a More Forensic and Transparent Approach Brendon Young and Rodney Coleman Brendon Young and Rodney Coleman's book is extremely timely There has never been a greater need for the financial industry to reassess the way it looks at risk They are right to draw attention to the current widespread practices of risk management which have allowed risk to become underpriced across the entire industry Rt Hon John McFall MP Chairman House of Commons Treasury Committee Failure of the financial services sector to properly understand risk was clearly demonstrated by the recent credit crunch In its 2008 Global Stability Report the IMF sharply criticised banks and other financial institutions for the failure of risk management systems resulting in excessive risk taking Financial sector supervision and regulation was also criticised for lagging behind shifts in business models and rapid innovation This book provides investors with a sound understanding of the approaches used to assess the standing of firms and determine their true potential identifying probable losers and potential longer term winners It advocates a more forensic approach towards operational risk management and promotes transparency which is seen as a facilitator of competition and efficiency as well as being a barrier to fraud corruption and financial crime Risk assessment is an integral part of informed decision making influencing strategic positioning and direction It is fundamental to a company's performance and a key differentiator between competing management teams Increasing complexity is resulting in the need for more dynamic responsive approaches to the assessment and management of risk Not all risks can be quantified however it remains incumbent upon management to determine the impact of possible risk events on financial statements and to indicate the level of variation in projected figures To begin the book looks at traditional methods of risk assessment and shows how these have developed into the approaches currently being used It then goes on to consider the more advanced forensic techniques being

developed which will undoubtedly increase understanding The authors identify best practice and address issues such as the importance of corporate governance culture and ethics Insurance as a mitigant for operational risk is also considered Quantitative and qualitative risk assessment methodologies covered include Loss data analysis extreme value theory causal analysis including Bayesian Belief Networks control risk self assessment and key indicators scenario analysis and dynamic financial analysis Views of industry insiders from organisations such as Standard Poors Fitch Hermes USS UN PRI Deutsche Bank and Alchemy Partners are presented together with those from experts at the FSA the International Accounting Standards Board IASB and the Financial Reporting Council In addition to investors this book will be of interest to actuaries rating agencies regulators and legislators as well as to the directors and risk managers of financial institutions in both the private and public sectors Students requiring a comprehensive knowledge of operational risk management will also find the book of considerable value

Operational Risk Modeling in Financial Services Patrick Naim,Laurent Condamin,2019-03-28 Transform your approach to oprisk modelling with a proven non statistical methodology Operational Risk Modeling in Financial Services provides risk professionals with a forward looking approach to risk modelling based on structured management judgement over obsolete statistical methods Proven over a decade s use in significant banks and financial services firms in Europe and the US the Exposure Occurrence Impact XOI method of operational risk modelling played an instrumental role in reshaping their oprisk modelling approaches in this book the expert team that developed this methodology offers practical in depth guidance on XOI use and applications for a variety of major risks The Basel Committee has dismissed statistical approaches to risk modelling leaving regulators and practitioners searching for the next generation of oprisk quantification The XOI method is ideally suited to fulfil this need as a calculated coordinated consistent approach designed to bridge the gap between risk quantification and risk management This book details the XOI framework and provides essential guidance for practitioners looking to change the oprisk modelling paradigm Survey the range of current practices in operational risk analysis and modelling Track recent regulatory trends including capital modelling stress testing and more Understand the XOI oprisk modelling method and transition away from statistical approaches Apply XOI to major operational risks such as disasters fraud conduct legal and cyber risk The financial services industry is in dire need of a new standard a proven transformational approach to operational risk that eliminates or mitigates the common issues with traditional approaches Operational Risk Modeling in Financial Services provides practical real world guidance toward a more reliable methodology shifting the conversation toward the future with a new kind of oprisk modelling

Operational Risk Management Hong Kong Institute of Bankers (HKIB),2013-05-13 A practical guide to identifying analyzing and tackling operational risk in banks and financial institutions Created for banking and finance professionals with a desire to expand their management skill set this book focuses on operational risk and operational risk events as distinct from other types of functional risks It was written by the experts at the world renowned Hong Kong Institute of Bankers an organization

dedicated to providing the international banking community with education and training Schools you in techniques for analyzing the operational risk exposure of banking institutions and assessing how operational risk impacts on other types of risk Provides expert guidance on how to design plan and implement systems for operational risk management and quality control Describes a comprehensive approach to operational risk management that includes data collection modeling and an overall risk management structure Shows you how to develop operational risk management solutions to help your company minimize losses without negatively impacting its ability to generate gains Offers expert guidance on various regulatory frameworks and how the latest Basel II and Basel III requirements impact a bank s operational risk management strategy and framework

*Operational Risk Management in Financial Services* Elena Pykhova, 2024-09-03 Technology failures data loss issues with providers of outsourced services misconduct and mis selling are just some of the top risks that the financial industry faces Operational risk management is simply a commercial necessity The management of operational risk has developed considerably since its early years Continued regulatory focus and catastrophic industry events have led to operational risk becoming a crucial topic on any senior management team s agenda This book is a practical guide for practitioners which focuses on how to establish effective solutions avoid common pitfalls and apply best practice to their organizations Filled with frameworks examples and diagrams this book offers clear advice on key practices including conducting risk assessments assessing change initiatives and designing key risk indicators This new edition of *Operational Risk Management in Financial Services* also features two new chapters reflecting on the future of operational risk management from cyber risk to GenAI and guides practitioners in incorporating ESG into their day to day strategies This is the essential guide for professionals looking to derive value out of operational risk management rather than applying a compliance tick box approach

Operational Risk Management Ron S. Kenett, Yossi Raanan, 2011-06-20 Models and methods for operational risks assessment and mitigation are gaining importance in financial institutions healthcare organizations industry businesses and organisations in general This book introduces modern Operational Risk Management and describes how various data sources of different types both numeric and semantic sources such as text can be integrated and analyzed The book also demonstrates how Operational Risk Management is synergetic to other risk management activities such as Financial Risk Management and Safety Management Operational Risk Management a practical approach to intelligent data analysis provides practical and tested methodologies for combining structured and unstructured semantic based data and numeric data in Operational Risk Management OpR data analysis Key Features The book is presented in four parts 1 Introduction to OpR Management 2 Data for OpR Management 3 OpR Analytics and 4 OpR Applications and its Integration with other Disciplines Explores integration of semantic unstructured textual data in Operational Risk Management Provides novel techniques for combining qualitative and quantitative information to assess risks and design mitigation strategies Presents a comprehensive treatment of near misses data and incidents in Operational Risk Management

Looks at case studies in the financial and industrial sector Discusses application of ontology engineering to model knowledge used in Operational Risk Management Many real life examples are presented mostly based on the MUSING project co funded by the EU FP6 Information Society Technology Programme It provides a unique multidisciplinary perspective on the important and evolving topic of Operational Risk Management The book will be useful to operational risk practitioners risk managers in banks hospitals and industry looking for modern approaches to risk management that combine an analysis of structured and unstructured data The book will also benefit academics interested in research in this field looking for techniques developed in response to real world problems *Managing Operational Risk* Douglas G. Hoffman, 2002-01-25 Published in association with the Global Association of Risk Professionals As e commerce and globalization continue to expand so does the level of operational risk increasing the need for guidance on how to measure and manage it This is the definitive guide to managing operational risk in financial institutions Written in a concise no nonsense style and containing numerous real life case studies it covers all the bases from the basics of what operational risk is to how to design and implement sophisticated operational risk management systems Readers will appreciate the up to the minute coverage of the latest techniques and practices to manage operational risk They will learn how to enhance their positions in the face of anticipated new regulatory standards and capital requirements Douglas G Hoffman Fairfield CT is an independent consultant in operational risk management His firm Operational Risk Advisors provides executive training and assists financial institutions and corporate clients worldwide in operational risk analysis and mitigation

**Operational Risk Management in Banks** Giuliana Birindelli, Paola Ferretti, 2017-08-09 This book focuses on several topical issues related to the operational risk management in bank regulation organisation and strategy It analyses the connections between the different key players involved in the operational risk process and the most relevant implications both operational and strategic arising from the implementation of the prudential framework *Operational Risk Management* Hong Kong Institute of Bankers (HKIB), 2013-05-13 A practical guide to identifying analyzing and tackling operational risk in banks and financial institutions Created for banking and finance professionals with a desire to expand their management skill set this book focuses on operational risk and operational risk events as distinct from other types of functional risks It was written by the experts at the world renowned Hong Kong Institute of Bankers an organization dedicated to providing the international banking community with education and training Schools you in techniques for analyzing the operational risk exposure of banking institutions and assessing how operational risk impacts on other types of risk Provides expert guidance on how to design plan and implement systems for operational risk management and quality control Describes a comprehensive approach to operational risk management that includes data collection modeling and an overall risk management structure Shows you how to develop operational risk management solutions to help your company minimize losses without negatively impacting its ability to generate gains Offers expert guidance on various regulatory frameworks and how the latest Basel II and Basel III

requirements impact a bank's operational risk management strategy and framework

**Managing Operational Risk in Financial Markets** Amanat Hussain, 2000-06-05 Risk management is one of the biggest issues facing the financial markets today. This volume outlines the major issues for risk management and focuses on operational risk as a key activity in managing risk on an enterprise-wide basis.

*The Operational Risk Handbook for Financial Companies* Brian Barnier, 2011-07-25 In this groundbreaking new book, operational risk expert Barnier introduces a range of sophisticated, dependable, and crucially approachable tools for risk evaluation, risk response, and risk governance.

**Operational Risk Management** Hong Kong Institute of Bankers, 2013 A practical guide to identifying, analyzing, and tackling operational risk in banks and financial institutions. Created for banking and finance professionals with a desire to expand their management skill set, this book focuses on operational risk and operational risk events as distinct from other types of functional risks. It was written by the experts at the world-renowned Hong Kong Institute of Bankers, an organization dedicated to providing the international banking community with education and training. Schools you in techniques for analyzing the operational risk exposure of banking institutions and assessing how operational risk impacts on other types of risk. Provides expert guidance on how to design, plan, and implement systems for operational risk management and quality control. Describes a comprehensive approach to operational risk management that includes data collection, modeling, and an overall risk management structure. Shows you how to develop operational risk management solutions to help your company minimize losses without negatively impacting its ability to generate gains. Offers expert guidance on various regulatory frameworks and how the latest Basel II and Basel III requirements impact a bank's operational risk management strategy and framework.

Risk Management in Finance Anthony Tarantino, Deborah Cernauskas, 2009-04-15 Implement next-generation techniques before disaster strikes and improve operation risk management. The recent global economic crisis has brought home the need for realistic operational risk management as an important element of an organization's survival strategy in turbulent times. In *Risk Management in Finance*, Dr. Tarantino and his coauthors provide an operational risk framework for the twenty-first-century organization by culling the state-of-the-arts knowledge on next-generation techniques in financial risk management to forestall major risk management failures. This book represents a landmark contribution in attempting to create a corporate world that is able to cope with major crisis. The book should be on the must-read list for all those interested in reforming corporate governance. Dr. Anwar Shah, Lead Economist and Program Leader, Governance, World Bank Institute. As operational risk management advances, interest in process-centered risk management has grown. This timely book presents a valuable overview of leading-edge theory and practice.

Simon Wills, Executive Director, Operational Riskdata eXchange Association (ORX), the world's largest banking association for sharing operational loss data.

**Operational Risk Management** Philippa X. Girling, 2022-02-23 Identify, assess, and mitigate operational risk with this practical and authoritative guide. In the newly revised second edition of *Operational Risk Management: A Complete Guide for Banking and Fintech*, accomplished risk

executive and expert Philippa Girling delivers an insightful and practical exploration of operational risk in organizations of all sizes She offers risk professionals and executives the tools strategies and best practices they need to mitigate and overcome ever present operational risk challenges that impact business in all industries This latest edition includes Insight into how operational risk can be effectively managed and measured in today s digital banking age Updates on the latest regulatory guidance on operational risk management requirements in all aspects of the operational risk framework Updates on the new Basel II capital modeling methodology for operational risk New explorations of operational risk events in recent years including the impact of the global Covid 19 pandemic Updated case studies including large events at Wells Fargo Credit Suisse and Archegos Capital Management Ideal for executives managers and business leaders Operational Risk Management is also the perfect resource for risk and compliance professionals who wish to refine their abilities to identify assess mitigate and control operational risk

**Operational Risk Management** Philippa X. Girling, 2013-10-14 A best practices guide to all of the elements of an effective operational risk framework While many organizations know how important operational risks are they still continue to struggle with the best ways to identify and manage them Organizations of all sizes and in all industries need best practices for identifying and managing key operational risks if they intend on exceling in today s dynamic environment Operational Risk Management fills this need by providing both the new and experienced operational risk professional with all of the tools and best practices needed to implement a successful operational risk framework It also provides real life examples of successful methods and tools you can use while facing the cultural challenges that are prevalent in this field Contains informative post mortems on some of the most notorious operational risk events of our time Explores the future of operational risk in the current regulatory environment Written by a recognized global expert on operational risk An effective operational risk framework is essential for today s organizations This book will put you in a better position to develop one and use it to identify assess control and mitigate any potential risks of this nature

Advances in Operational Risk , 2003 Building upon the seminal work established in the first best selling edition this fully revised multi contributor title brings you right up to date on all the latest issues and developments in the area of operational risk management and the regulatory environment

*Operational Risk. The Regulatory Requirements and Management Process* Elvira Peters, 2016-06-03 Project Report from the year 2015 in the subject Business economics Business Management Corporate Governance grade 2 0 University of Kassel language English abstract During the last twenty years operational risk has gained in importance in the financial sector Although this type of risk is definitely not new but rather one of the oldest it has remained unconsidered for a relatively long time However operational risks have always existed and do exist in the daily business ever since the foundation of every financial institution Considering the increased complexity and global developments in the financial system as well as the recent extremely large losses caused by operational risk this risk type has finally acquired a greater relevance One of the most popular examples for the tremendous losses caused by operational risk



is the collapse of the Barings Bank in the year 1995 due to an inadequate control system and serious failures in management and supervisory. Unlike other types of risks, operational risks are very heterogeneous and diversified. The term includes a variety of meanings and range from employee errors, systems failures and frauds up to external events such as fire or floods. Therefore, the former definition of operational risk was a negative one which stated what the term is not, e.g. credit market or liquidity risk; it was the other risks basket. Utz, 2006: 52. But this definition has proven to be opaque and less than useful. Carol, 2003: 104 and is now obsolete. Since a consistent definition is absolutely necessary for a general framework for managing and controlling operational risks, the Basel Committee provided a more precise definition. It defines the operational risk as the risk of direct or indirect loss resulting from inadequate or failed internal processes, people and systems or from external events. BCBS, 2001: 2. This definition includes also the legal risk but not the reputation risk and strategic risk. A lot of industry representatives applied this definition; hence it can now be assumed as the standard one. According to this definition, the operational risk can be divided into two main streams of risk: the external and the internal risk. The internal risk arises inside the institution, whereas the external risk arises outside the institution.

**Measuring and Managing Operational Risks in Financial Institutions** Christopher Lee Marshall, 2001-01-12. A comprehensive and innovative look at how to protect financial institutions from operational risks. Operational risk is the risk associated with human error, systems failures and inadequate controls and procedures in information systems or internal controls that will result in an unexpected loss. According to a recent survey, about seventy percent of banks consider operational risk as important as market or credit risks. Nearly a quarter of the same banks admit to operation-related losses of more than 1.6 million; many cases are so embarrassing that banks will not actually admit any error on their part. Firms are just beginning to develop their own operational risk management systems and they need guidance on how to do it. This book will help them identify, measure and manage their operational risks. Christopher Marshall, Singapore, is Associate Director of the Center for Financial Engineering at the National University of Singapore. He has written numerous articles in Risk magazine and Harvard Business School cases.

Operational Resilience Mike Brookbanks, Pierre Pourquery, 2002. Published in association with IBM. Effective and comprehensive solutions. This book describes how to develop a holistic framework for measuring, controlling, detecting and responding to operational risk in all its manifestations. It provides the reader with a viable route to addressing this increasingly important issue in an effective and comprehensive manner.

*Modelling and Measurement Methods of Operational Risk in Banking* Erich R. Utz, 2008.

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