

## Suggested seminar agenda

# The German minimum requirements for Risk Management in financial institutions (MaRisk)

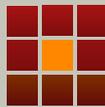
as of: April 2014

The German MaRisk document, combined with the corresponding commentary provided by the German regulator, constitute a comprehensive and detailed overview of organisational and procedural requirements to be complied with by banks operating in Germany. Besides the need of institutions to fully understand all details of said documents, it is also required to disseminate this know-how appropriately among bank employees.

This seminar will ensure two objectives are met: that your employees can set up and develop processes and systems in line with applicable German regulatory requirements and that the institution can demonstrate that relevant staff have been trained accordingly.

The following seminar structure is an outline of topics presented and discussed. Further customisation of this content is required and will be offered to match the specific business needs of your institution. Typically, the seminar is provided during 2 days, including discussion of practical examples and client-focused case studies. Group work and small tests are included to ensure a productive and entertaining work atmosphere.

- 1. Introduction and Seminar Objectives**
- 2. Introduction: Why MaRisk at your institution?**
- 3. MaRisk structure and principles**
- 4. Organisational Requirements for institutions**
  - 4.1. Strategy
  - 4.2. Segregation of duties
  - 4.3. Processes and guidelines
  - 4.4. Staff
  - 4.5. Technology
  - 4.6. Outsourcing
  - 4.7. Management Responsibility
- 5. Lending and Credit Risk Management**
  - 5.1. General Aspects
  - 5.2. Assessment
  - 5.3. Risk Classification and Rating
  - 5.4. Decision
  - 5.5. Management of Normal Loans
  - 5.6. Early Warning System
  - 5.7. Intensified Management and Problem Loans
  - 5.8. Restructuring and wind down
  - 5.9. Provisioning, Risk Quantification and Reporting



- 6. Special requirements for Trading**
  - 6.1. The Trading process
  - 6.2. Trade settlement and control – trade confirmation
  - 6.3. Check for market conformity of prices
  - 6.4. Risk Control, Accounting and Reconciliation
- 7. Risk Management as per MaRisk**
  - 7.1. Fundamentals
  - 7.2. The Risk Management Process
  - 7.3. Types of Risk and related requirements
  - 7.4. Risk Bearing Capacity and Limits
  - 7.5. Stress Tests
- 8. Requirements for Internal Audit**
- 9. Regulatory Audits**
- 10. Seminar Summary**

At the end of this seminar, participants will have a thorough understanding of relevant regulations for Risk Management in financial institutions in Germany and will feel confident about transforming this know-how into their projects and day-to-day work environment.

Background information on Basel recommendations, EU passporting and related German laws will round up the picture and make your employees truly understand what MaRisk is about.

This seminar is can also be held in German or Italian language.

#### **Contact us for more information**

If you are interested in setting up a MaRisk seminar or training program for your institution, please contact us to discuss further details. We are looking forward to hearing from you via e-mail at [info@nomorisk.com](mailto:info@nomorisk.com) or over the telephone on +49 (0)69 17554020-0.

For further information on other training programs and services please visit our website: [www.nomorisk.com](http://www.nomorisk.com)

