

# Operational Risk Management in Financial Institutions: An Overview

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## Abstract

After the 2008 financial crisis, many attributed the crisis due to the inability of financial risks to manage operational risks. The period during and after 2008 was critical in providing insight on how vital operational risk management is essential to financial institutions and how best these risks can be managed. The study begins with an overview of the concept of risk and BASEL I, II and III and how they apply to financial institutions. Further, the paper discusses the growing need for operational risk management in the context of financial institutions taking into considerations various models and approaches used in the management of financial risks. Moreover, several pieces of literature discussed operational risks in the financial institutions. The paper also looks at the various methods of operational risk identification and management before concluding that for better management of operational risks in banks, there is the need to comply with both the national and international regulations and procedures.

**Keywords:** Risk management, Operational risk management, Basel committee, Bank, Financial institutions

# Operational Risk And Financial Institutions

**Hong Institute of Bankers**



## **Operational Risk And Financial Institutions:**

**Operational Risk Management** Hong Kong Institute of Bankers (HKIB),2013-07-29 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

*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 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

**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 Management in Banks* Giuliana Birindelli,Paola Ferretti,2017-07-26 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. 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

*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

*Operational Risk Management* Hong 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      **Operational Risk and Financial Institutions** Arthur Andersen & Co,1998 A ground breaking reference work on the newest and most nebulous risk management frontier      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      **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** 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

*Risk Management and Financial Institutions*  
John C. Hull, 2018-03-13 The most complete up to date guide to risk management in finance Risk Management and Financial Institutions Fifth Edition explains all aspects of financial risk and financial institution regulation helping you better understand the financial markets and their potential dangers Inside you'll learn the different types of risk how and where they appear in different types of institutions and how the regulatory structure of each institution affects risk management practices Comprehensive ancillary materials include software practice questions and all necessary teaching supplements facilitating more complete understanding and providing an ultimate learning resource All financial professionals need to understand and quantify the risks associated with their decisions This book provides a complete guide to risk management with the most up to date information Understand how risk affects different types of financial institutions Learn the different

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**The Risks of Financial Institutions** Mark Carey, René M. Stulz, 2007-11-01 Until about twenty years ago the consensus view on the cause of financial system distress was fairly simple a run on one bank could easily turn to a panic involving runs on all banks destroying some and disrupting the financial system Since then however a series of events such as emerging market debt crises bond market meltdowns and the Long Term Capital Management episode has forced a rethinking of the risks facing financial institutions and the tools available to measure and manage these risks The Risks of Financial Institutions examines the various risks affecting financial institutions and explores a variety of methods to help institutions and regulators more accurately measure and forecast risk The contributors from academic institutions regulatory organizations and banking bring a wide range of perspectives and experience to the issue The result is a volume that points a way forward to greater financial stability and better risk



management of financial institutions      Operational Risk Management Philippa X. Girling, 2013-09-17 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

**Managing Operational Risk** Douglas Robertson, 2016-02-23 Operational risk is the risk of loss from inadequate or failed internal processes people and systems or from external events This book explores the different types of operational risk that threaten financial institutions and focuses on practical due diligence methodologies that can be used to identify these risks before it is too late      *Risk Management* Satyajit Das, 2005-10-14 Risk Management consists of 8 Parts and 18 Chapters covering risk management market risk methodologies including VAR and stress testing credit risk in derivative transactions other derivatives trading risks liquidity risk model risk and operational risk organizational aspects of risk management and operational aspects of derivative trading The volume also covers documentation legal aspects of derivative transactions including ISDA documentary framework accounting treatment including FASB 133 and IAS 39 issues taxation aspects and regulatory aspects of derivative trading affecting banks and securities dealers including the Basel framework for capital to be held against credit and market risk

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