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COURSE BROCHURE

Financial Institution Integrated Risk Profile Training Course

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Munich

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Financial Institution Integrated Risk Profile Training Course

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Financial Institution Integrated Risk Profile is a 1-week training course for risk officers and managers in banks, insurers and investment firms who must combine credit, market, operational and conduct exposures into one board risk profile pack. Boards and supervisors now expect a single, consistent picture of how much risk the institution carries against its capital and liquidity. This course is delivered by Jupiter Prime Training.

Why Financial Institution Integrated Risk Profile Matters Now

Three forces shape this subject today. Supervisors ask institutions to show how risk appetite, capital and liquidity connect, rather than reporting each risk type in a separate silo. Boards want fewer, sharper indicators they can challenge. An institution that joins its risks into one view spots concentrations early and allocates capital with confidence; one that does not discovers correlated losses only after they arrive. The course rests on widely used international risk management guidelines and the principle of three lines of responsibility.

Who Gains Most from Financial Institution Integrated Risk Profile

- Officers who own the risk appetite statement and translate it into limits for business lines
- Analysts who measure credit and counterparty exposure across lending and treasury books
- Specialists responsible for market and liquidity measurement, buffers and contingency funding
- Operational and conduct risk owners who record loss events, incidents and customer harm
- Staff who compile committee papers and board packs

A second-line risk function that sends its credit, market and non-financial specialists together gains most.

Financial Institution Integrated Risk Profile Capabilities

Participants turn separate risk measures into one profile a board can challenge.

- Design a risk taxonomy that maps every material exposure to an owner — for the chief risk officer
- Calibrate appetite metrics and tolerance thresholds for each risk type — for the board risk committee
- Aggregate exposures with correlation and concentration adjustments — for capital planning decisions
- Link the risk profile to capital adequacy and liquidity buffers — for treasury and finance
- Build an integrated stress scenario across credit, market and funding — for recovery planning

- Communicate profile movements through a concise dashboard — for directors and senior executives

Key Financial Institution Integrated Risk Profile Terms

- Risk profile — the full set of exposures an institution holds at a point in time, measured against its capacity to absorb loss.
- Risk appetite — the amount and type of risk an institution is willing to accept.
- Risk capacity — the maximum loss an institution can absorb before breaching capital, liquidity or solvency constraints.
- Risk aggregation — combining exposures from different risk types and portfolios into one consistent measure.
- Reverse stress test — a scenario built backwards from failure to reveal which combined events would break the business model.
- Key risk indicator — a measurable signal that warns when an exposure is moving towards its appetite limit.

Financial Institution Integrated Risk Profile Day by Day

Day 1: The Institution's Risk Landscape

- Enterprise Risk Taxonomy — Which Exposures Count As Material For The Institution
- Three Lines Of Responsibility — Who Owns, Oversees And Assures Each Risk
- Business Model Analysis — Where Earnings And Losses Really Originate
- Supervisory Expectations For Integrated Risk — What Examiners Test First
- Current Profile Baseline — Gaps Between Reported And Actual Exposure

Day 2: Appetite, Capacity and Limits

- Risk Appetite Statement Drafting — Strategy Choices Expressed As Measurable Bounds
- Capacity Versus Appetite Calibration — Headroom Left For Unexpected Loss
- Limit Cascading To Business Lines — Allocating Appetite To Desks And Portfolios
- Tolerance Breach Escalation — When Managers Act And Directors Decide
- Key Risk Indicator Selection — Signals That Predict Rather Than Report

Day 3: Aggregating Credit, Market, Operational and Conduct Risk

- Credit Concentration Measurement — Single Name, Sector And Collateral Clusters
- Market And Interest Rate Exposure Mapping — Trading And Banking Book Overlap
- Operational Loss And Scenario Data — Quantifying Events With Thin History
- Conduct Risk Indicators — Customer Harm Signals In A Financial Profile
- Correlation And Diversification Assumptions — How Much Offset Is Defensible

Day 4: Capital, Liquidity and Stress

- Economic Capital Allocation — Charging Business Lines For The Risk They Add
- Liquidity Buffer And Funding Concentration — Survival Horizon Under Pressure
- Integrated Stress Scenario Design — Combined Credit, Market And Funding Shocks
- Reverse Stress Testing — Events That Would Break The Business Model
- Management Actions Catalogue — Credible Responses And Their Timing

Day 5: Practising the Board Risk Profile Pack

- Applying The Taxonomy And Limits — Populating A Profile For A Sample Bank
- Applying Aggregation And Capital Links — Reconciling Profile With Capital Plan
- Applying Stress Results — Showing Board Where Appetite Would Be Breached
- Risk Dashboard Design — Fewer Indicators That Directors Can Challenge
- Board Risk Profile Pack — Final Report Presented For Committee Approval

Applying Financial Institution Integrated Risk Profile After the Course

- Map each risk owner's exposures to the taxonomy and flag those missing from reports.
- Rebuild the next committee paper around one aggregated profile showing appetite usage, capital headroom and stress results.

Financial Institution Integrated Risk Profile Questions FAQ

What is a financial institution integrated risk profile and why does it matter now?

It is one consistent view of every material risk a bank, insurer or investment firm carries, measured against capital and liquidity. It matters now because boards and supervisors expect joined-up evidence of correlated losses.

Which roles gain most from financial institution integrated risk profile training?

Second-line risk officers gain most, especially those owning appetite, credit, market, liquidity, operational or conduct measurement, and staff preparing committee papers. Insurer and asset manager teams benefit equally.

How does the financial institution integrated risk profile course differ from a single risk type course?

A course on credit or market risk alone goes deep into one measurement discipline. This one works across risk types: how exposures combine, consume capital and liquidity, and reach directors.

What do you bring back from financial institution integrated risk profile training?

You bring back a draft board risk profile pack built on a sample institution, with limits, aggregation logic, a stress scenario and a dashboard to adapt.

Financial Institution Integrated Risk Profile: The Way Forward

The board risk profile pack first informs the risk committee's decision on whether current appetite still fits the strategy and capital plan. Chief risk officers, treasurers and directors use it to agree limits and management actions. After its first cycle, revisit the correlation assumptions and indicators that real breaches tested.