



technology

environment

security

Prinsipper og metoder for etablering av gode indikatorer

*og hvordan disse kan utgjøre verdifull
styringsinformasjon – erfaring fra
bank og finans*

COMBITECH



David Häger
Senior rådgiver, CTO
David.hager@combitech.no

Bakgrunn – Operasjonell risiko

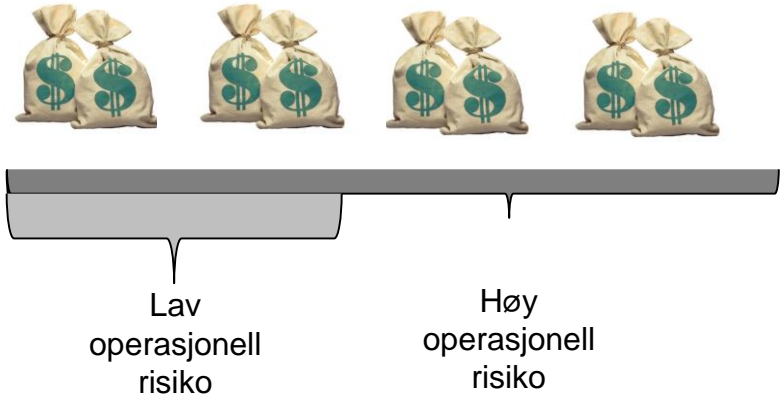
Små,
mellomstore
banker



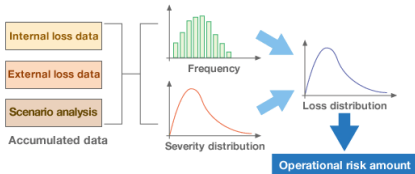
Store banker



Oprisk
rammeverk

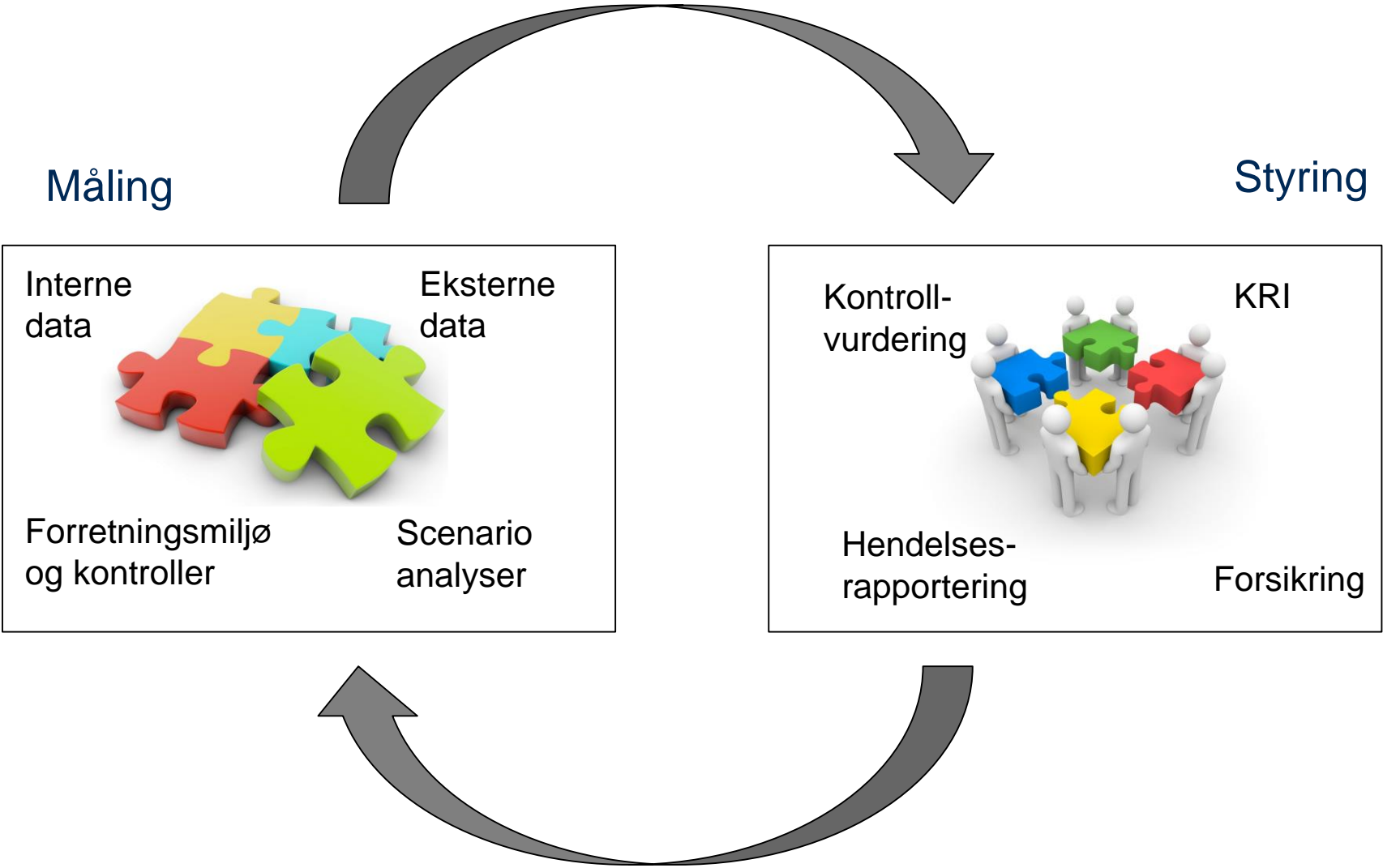


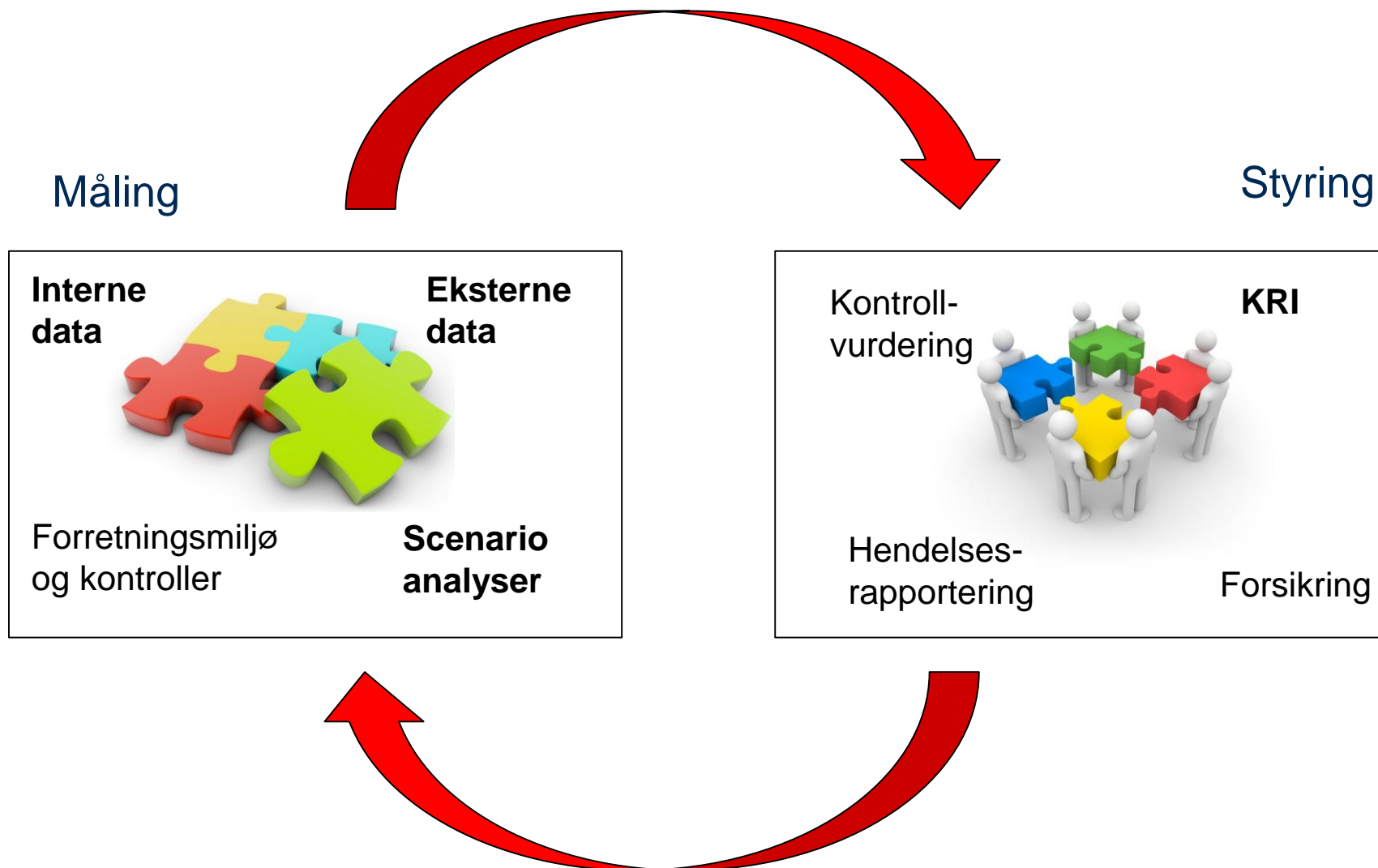
Flow of Operational Risk Measurement



Kapitalkrav









Hvorfor?

Tiltak?

Branch network <ul style="list-style-type: none">• Number of complaints and claims to the Bank• Number of lost clients• Amount of compensation paid to the client• Volume of balances lost / opportunity cost	Loan / Client department <ul style="list-style-type: none">• Average days of getting loan approval• Number of identified fraud cases• Client dissatisfaction evidenced by client surveys• Number of critical errors detected in credit files
Legal department <ul style="list-style-type: none">• Number of legal actions against the Bank / third parties• Volume of legal actions against the Bank / third parties• Number of regulatory enquires / legislation breaches	Finance department <ul style="list-style-type: none">• Volume of penalties, imposed by regulators• Total amount of suspicious transactions• Number of late completion or non-completed transactions
Human resources <ul style="list-style-type: none">• Turnover of experienced staff• Number of temporary/short term staff• Number of employees, attended training courses• Number of employees, failed to pass mandatory evaluation	IT <ul style="list-style-type: none">• Number of failures related to IT system and other equipment• Number of calls to help desk on IT system and other equipment• Average down-time of IT system and other equipment• Increase in transaction load on systems

[Prokopenko Y., Bondarenko D. 2012]

Filialer

- Antall klager og krav mot banken
- Antall tapte kunder
- Størrelse til kompensasjon betalt til kunde
- Totale direkte kostnader / tape muligheter



branch network <ul style="list-style-type: none"> • Number of complaints and claims to the Bank • Number of lost clients • Amount of compensation paid to the client • Volume of balances lost / opportunity cost 	Loan / Client department <ul style="list-style-type: none"> • Average days of getting loan approval • Number of identified fraud cases • Client dissatisfaction evidenced by client surveys • Number of critical errors detected in credit files
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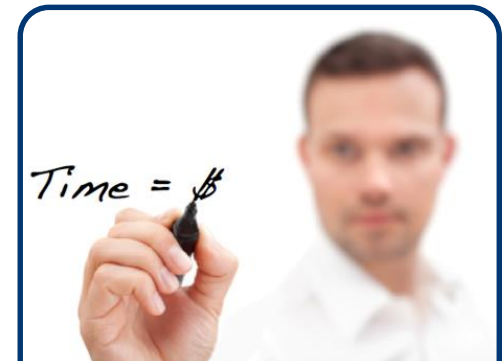
Andre hensyn ved valg av rammeverk **COMBITECH**



Valg av
indikatorer



Antall
indikatorer



Tid til
oppfølging



Systematikk
og metode





«Key» – Spore en hendelse/eksponering spesielt godt,
Spore en kritisk hendelse/eksponering

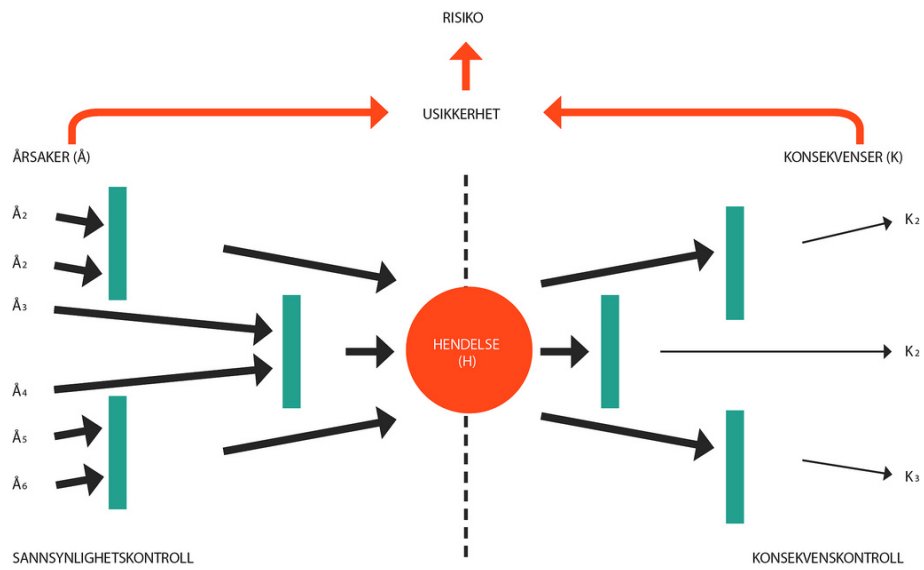
«Leading» -
prediktive



«Lagging» -
diagnostiserende

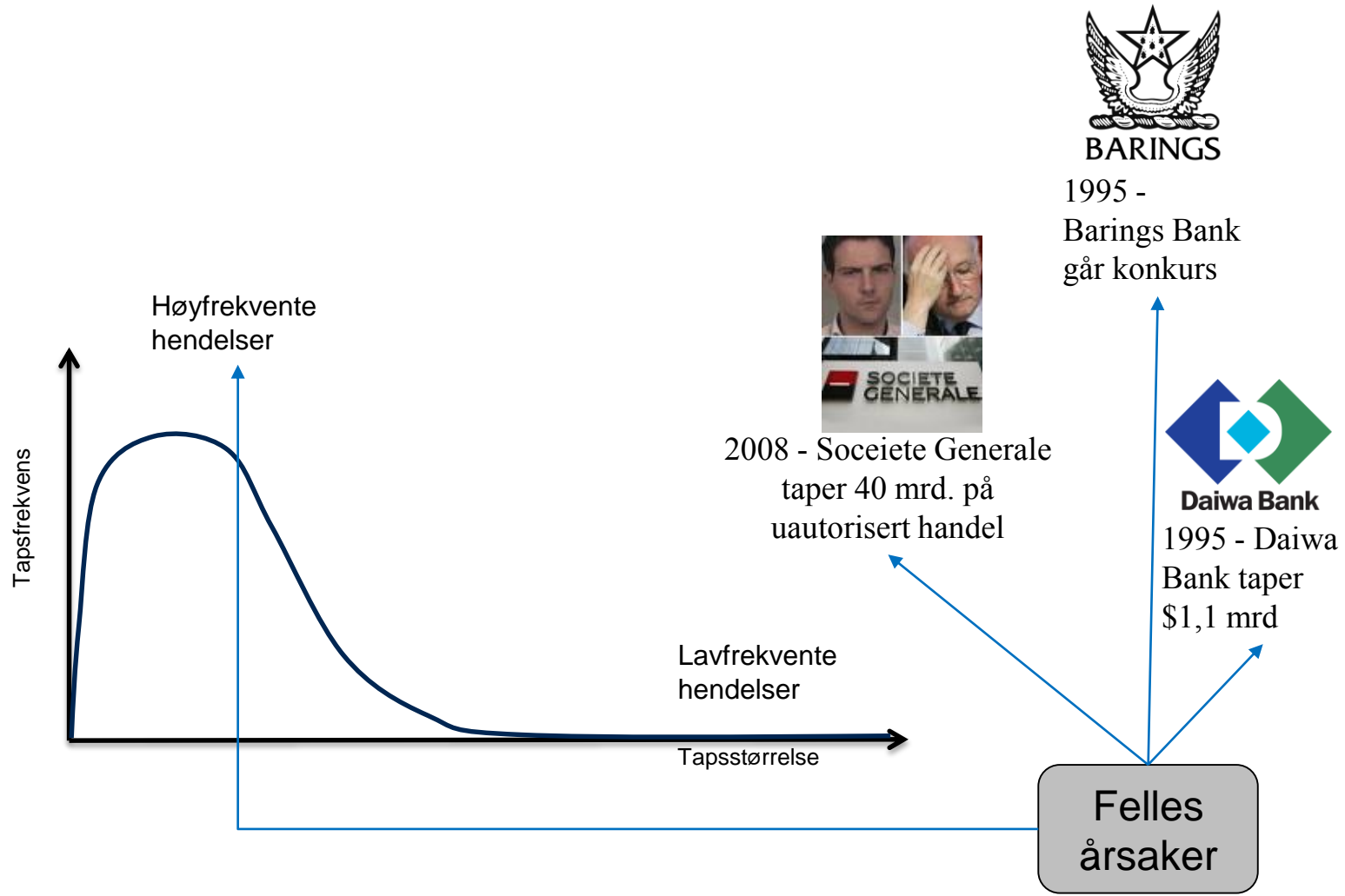


5. Svært sannsynlig Daglig/ukentlig					
4. Sannsynlig Månedlig					
3. Mindre sannsynlig Halvårlig til årlig				A1	
2. Lite sannsynlig 5 - 10 år	A2		A3		
1. Usannsynlig > 10 år					
	1 Ubetydelig < 0,5 MNOK	2 Mindre alvorlig 0,5 - 5 MNOK	3 Betydelig 5 - 50 MNOK	4 Alvorlig 50 - 500 MNOK	5 Svært alvorlig > 500 MNOK

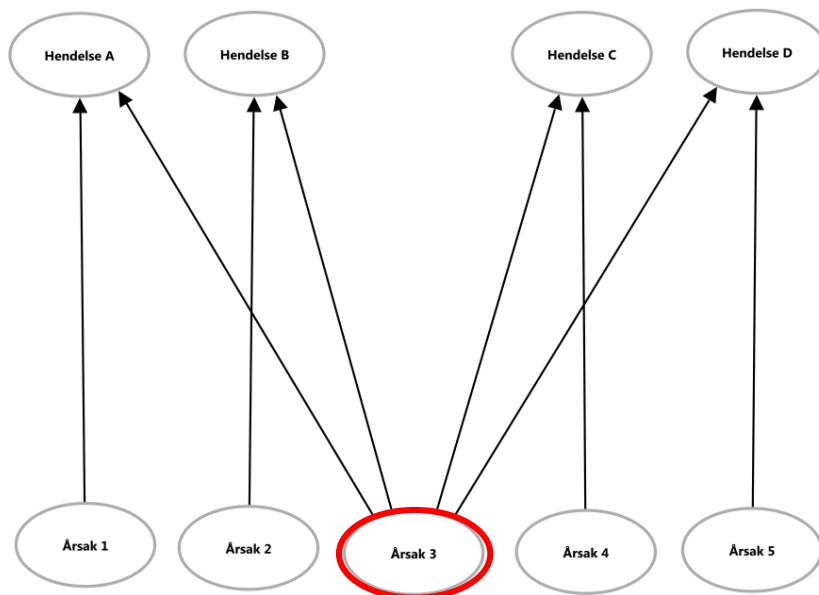


Kunnskap om risiko

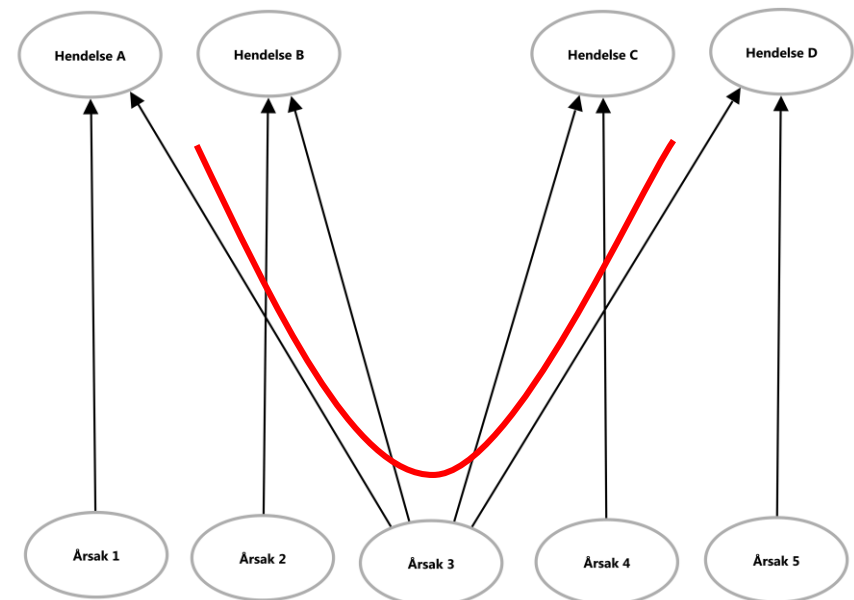
[DSB, 2014]

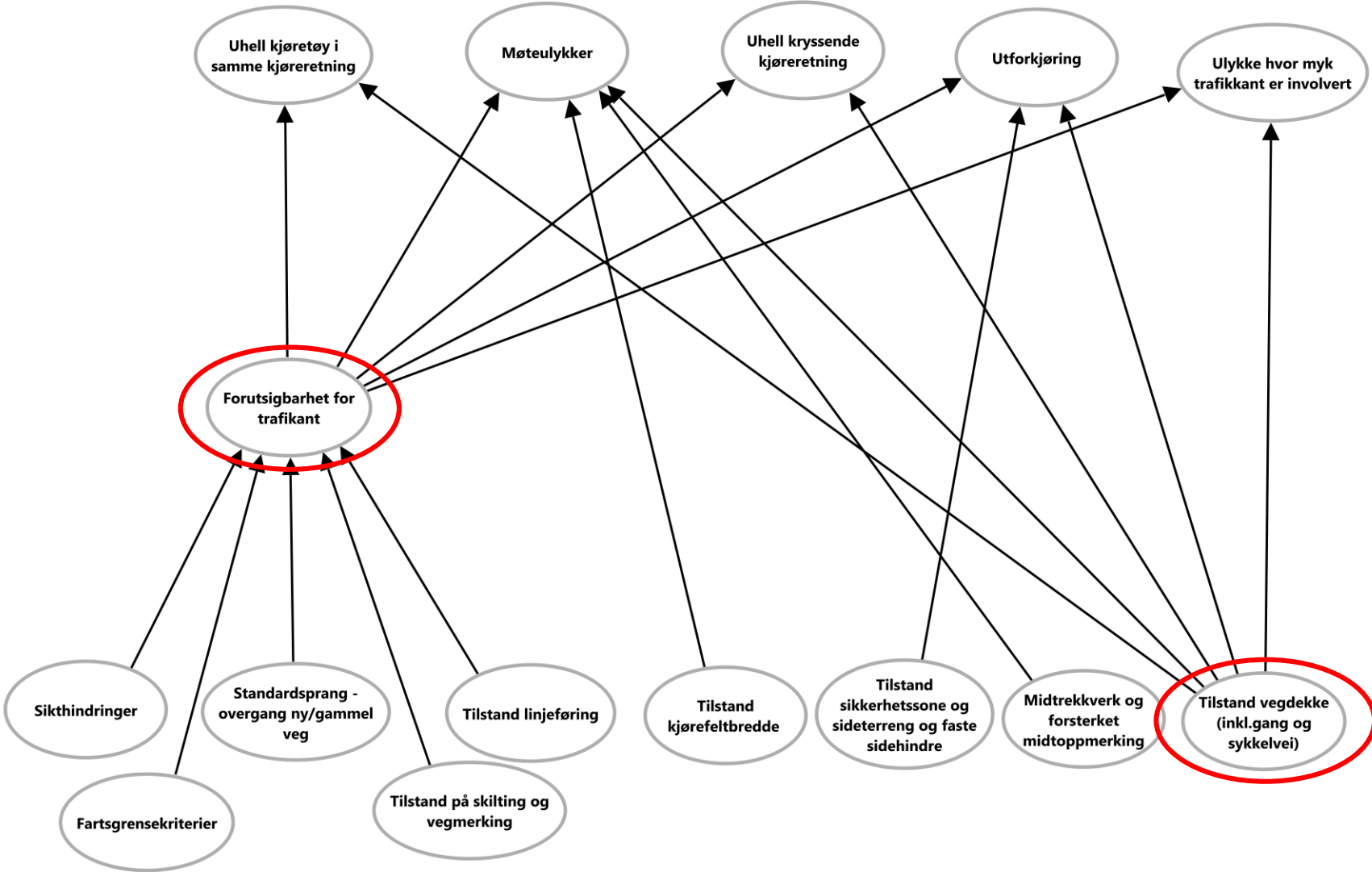


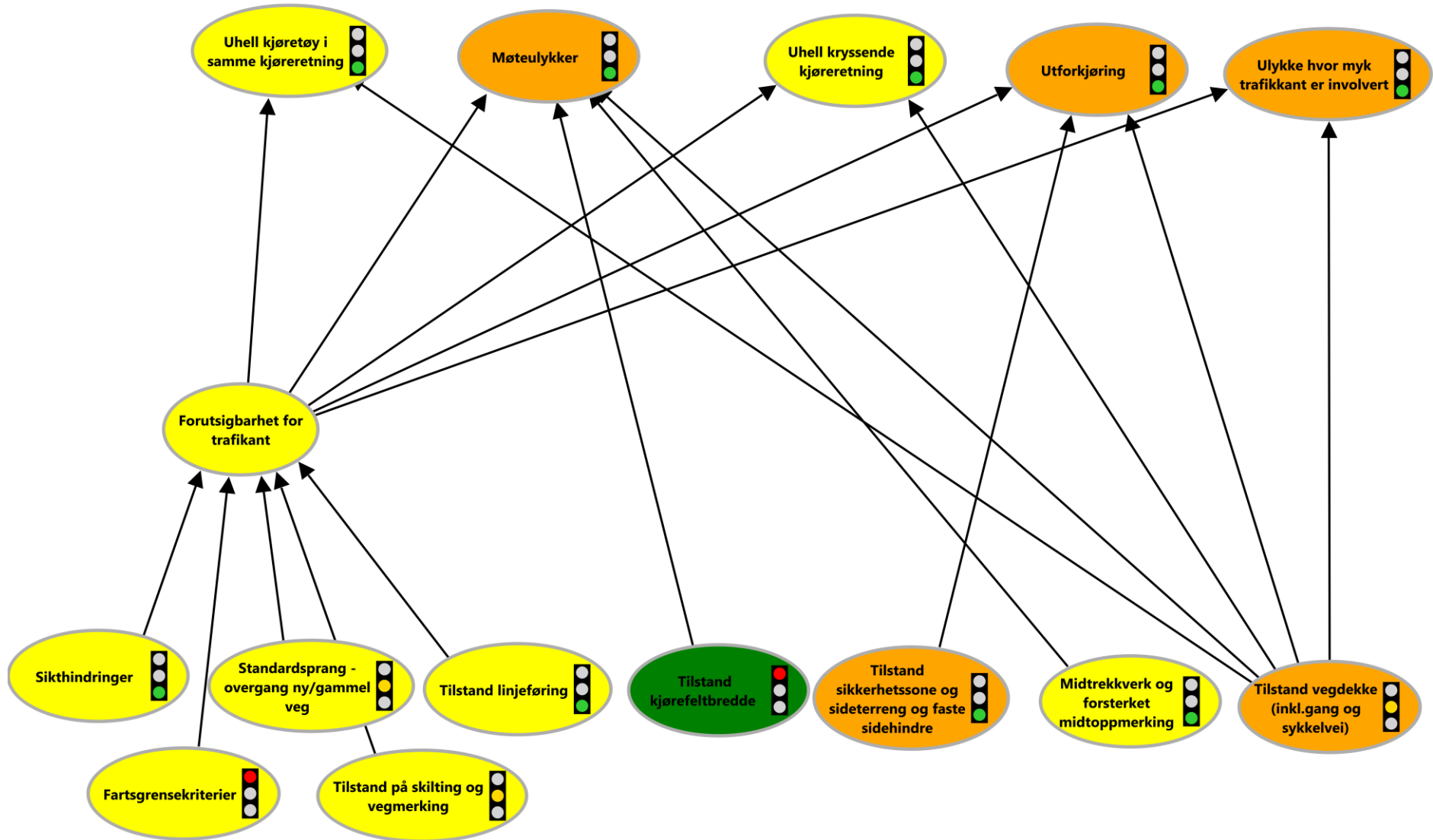
Direkte årsaker

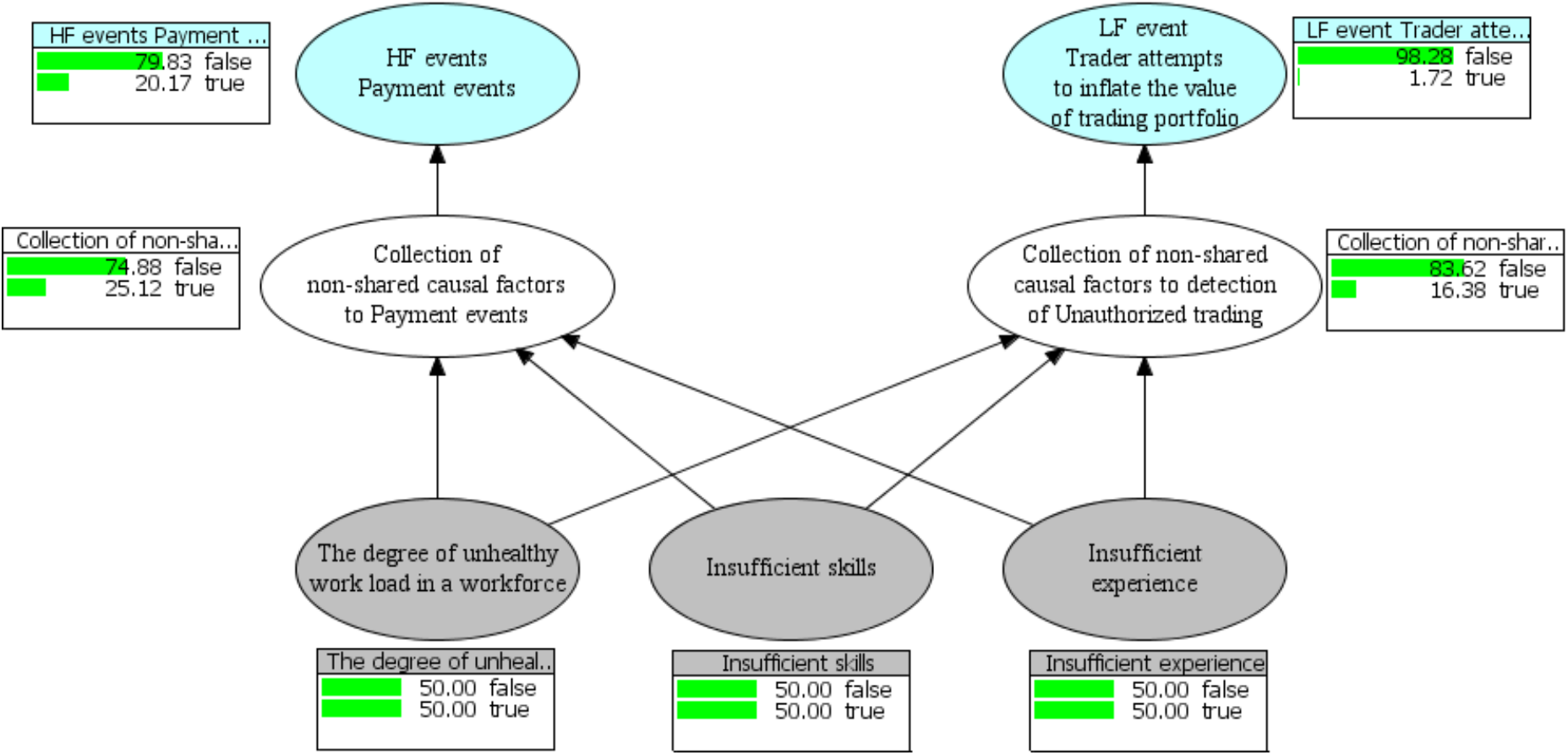


Felles årsaksforhold

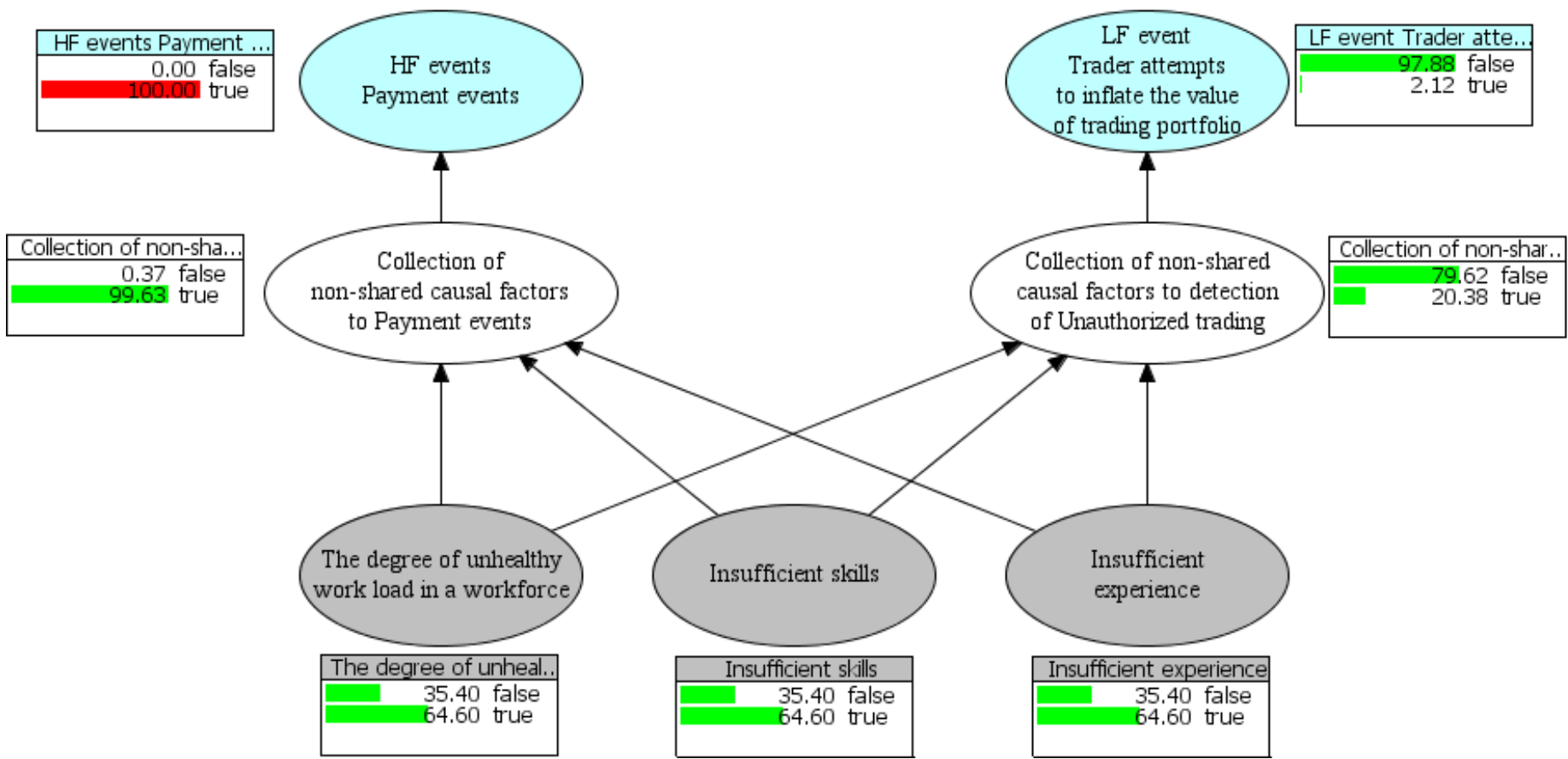









[Andersen et. al 2016]




[Andersen et. al 2016]

Hva er en god KRI? COMBITECH


«Key» – Spore en hendelse/eksponering spesielt godt, Spore en kritisk hendelse/eksponering spesielt godt



«Leading» - prediktive



«Lagging» - diagnostiserende




Målbart	Prediktiv
Egenskaper	
Informativ	Sammenlignbar

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Prinsipper COMBITECH

Årsak




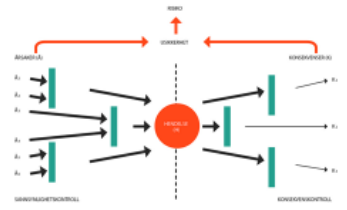
Årsaksforhold



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Risikoforståelse COMBITECH





[DSB, 2014]

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Takk for oppmerksomheten!

David Häger

David.hager@combitech.no

Referanser

Prokopenko Y., Bondarenko D. (2012) Operational risk management. Best practice overview and implementation. Presentation Risk Professional Workshop, International Finance Corporation (IFC)

Andersen L., Häger D., Vormeland H. (2016) Causal analysis of operational risk for deriving effective key risk indicators. Journal of risk management in financial institutions. Submitted for publication.

DSB (2014) *Sydhavna (Sjursøya) - et område med forhøyet risiko.*