

## Risk management (KonTraG\* / Basel II)

### Added value for customer

- Early-warning system for business risks in strategic and operative areas
- Fulfillment of statutory requirements (KonTraG\*)
- Positive presentation and transparency for credit negotiations (ratings) and internal evaluation of operational risk (reduction of equity capital reserves)

### Objective

Installing a risk management system as a strategic management tool for the company.

### Contents

- The areas with potential risks and risk classes (risk classification) are specifically determined in workshops.
- Then self-assessments and / or special audits with specific evaluation criteria analyse and evaluate risks.
- Need for action with various previously determined priorities follows from the evaluation

### Possible approach

- Training and qualification of people
- Workshop to identify risk areas and risk classification
- Adapt standardised questionnaires to the organisation's needs
- Conduct self-assessment or audits with „risk questions“
- Evaluate these assessments and audits
- Present results
- Workshop for prioritization of actions

\* German law for improved corporate governance