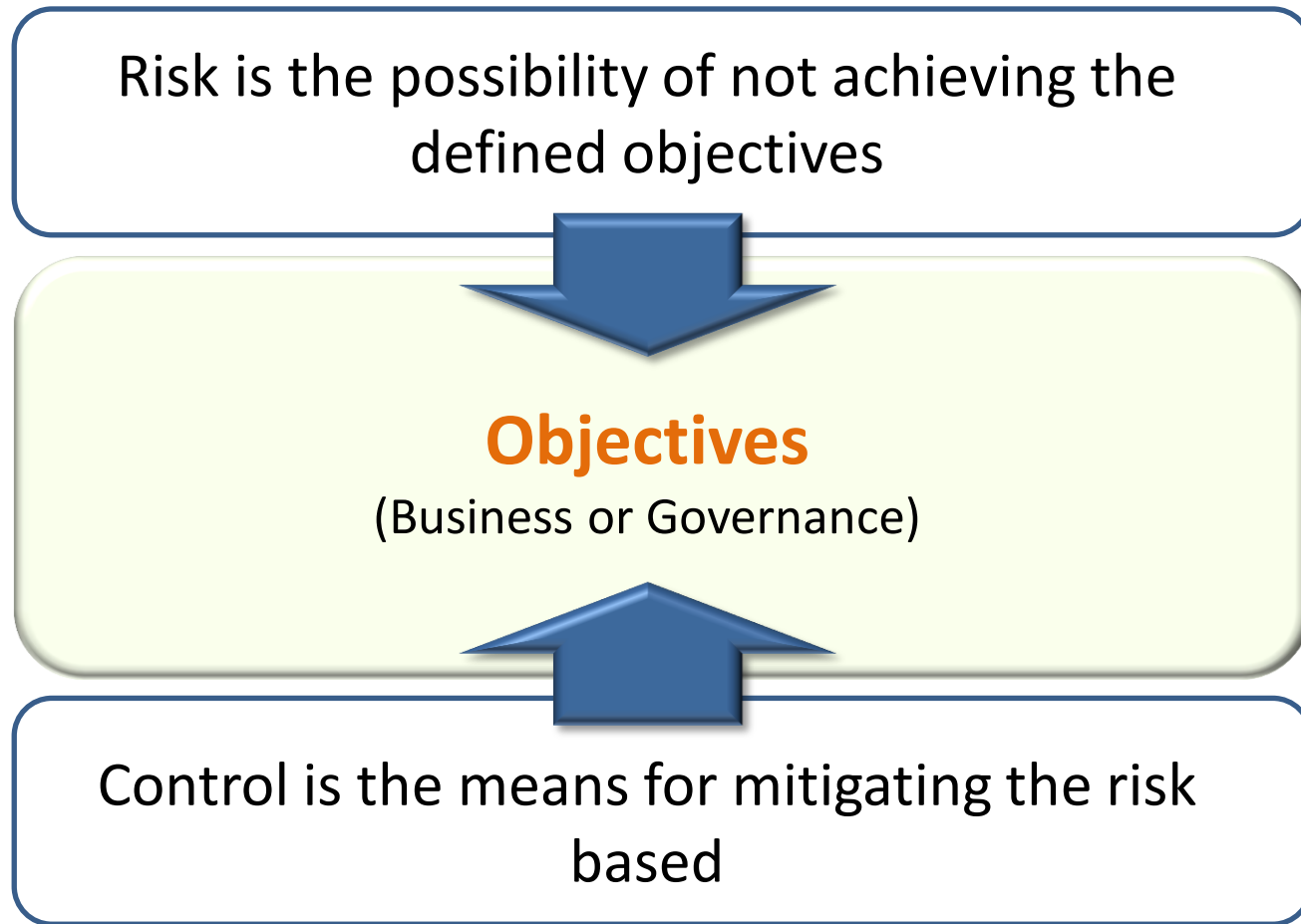


# Risk Management and Strategic Planning

The challenge of an integrated & harmonized process

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# Back to Basics



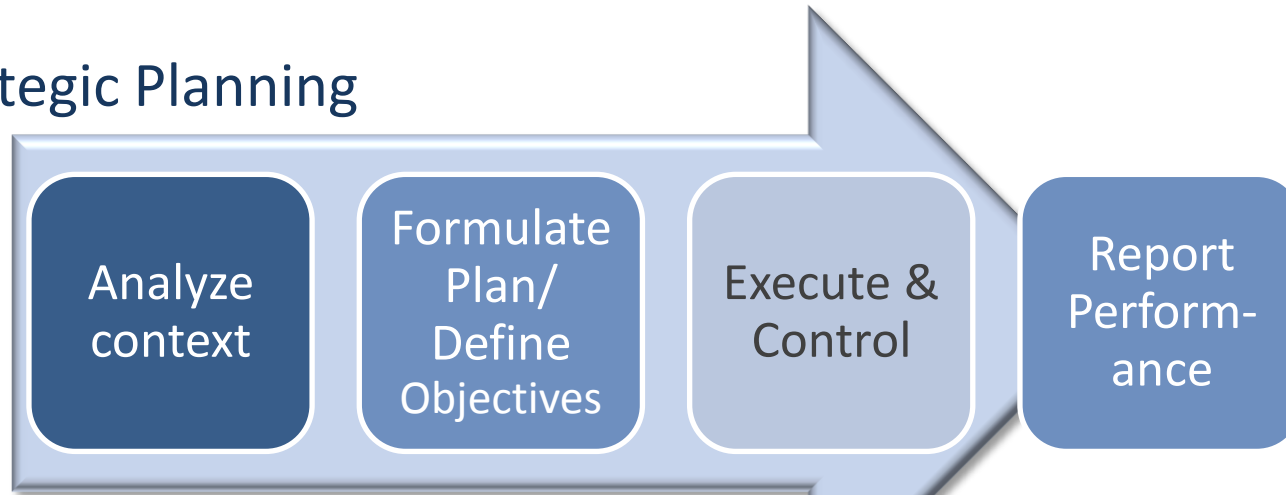
# Strategic Planning vs Risk Management



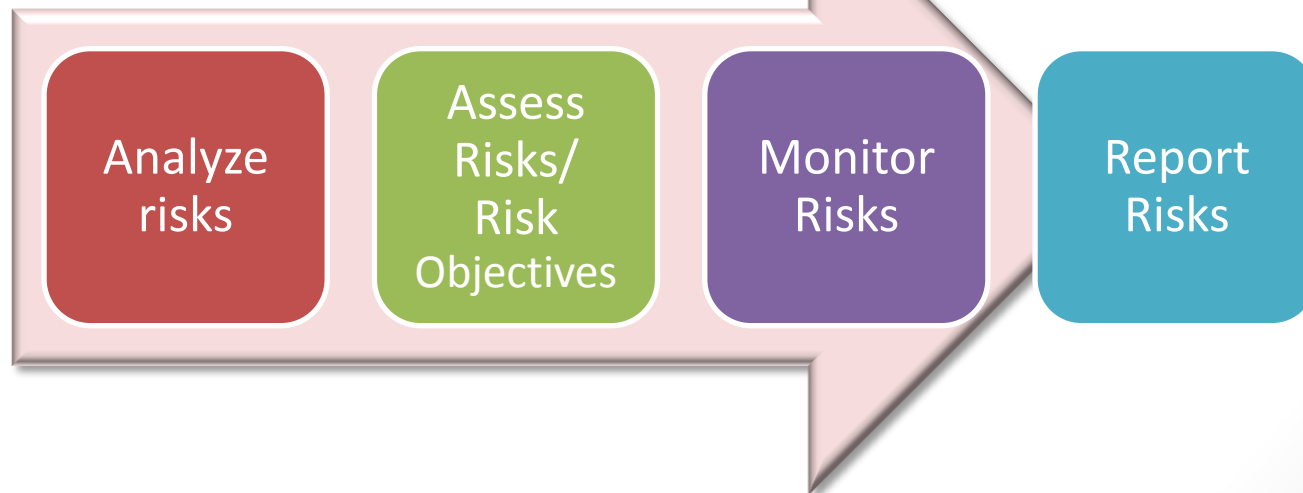
- The Basel Committee wants the financial institutions to ensure a risk governance in balance with strategy

# Parallel or integrated processes?

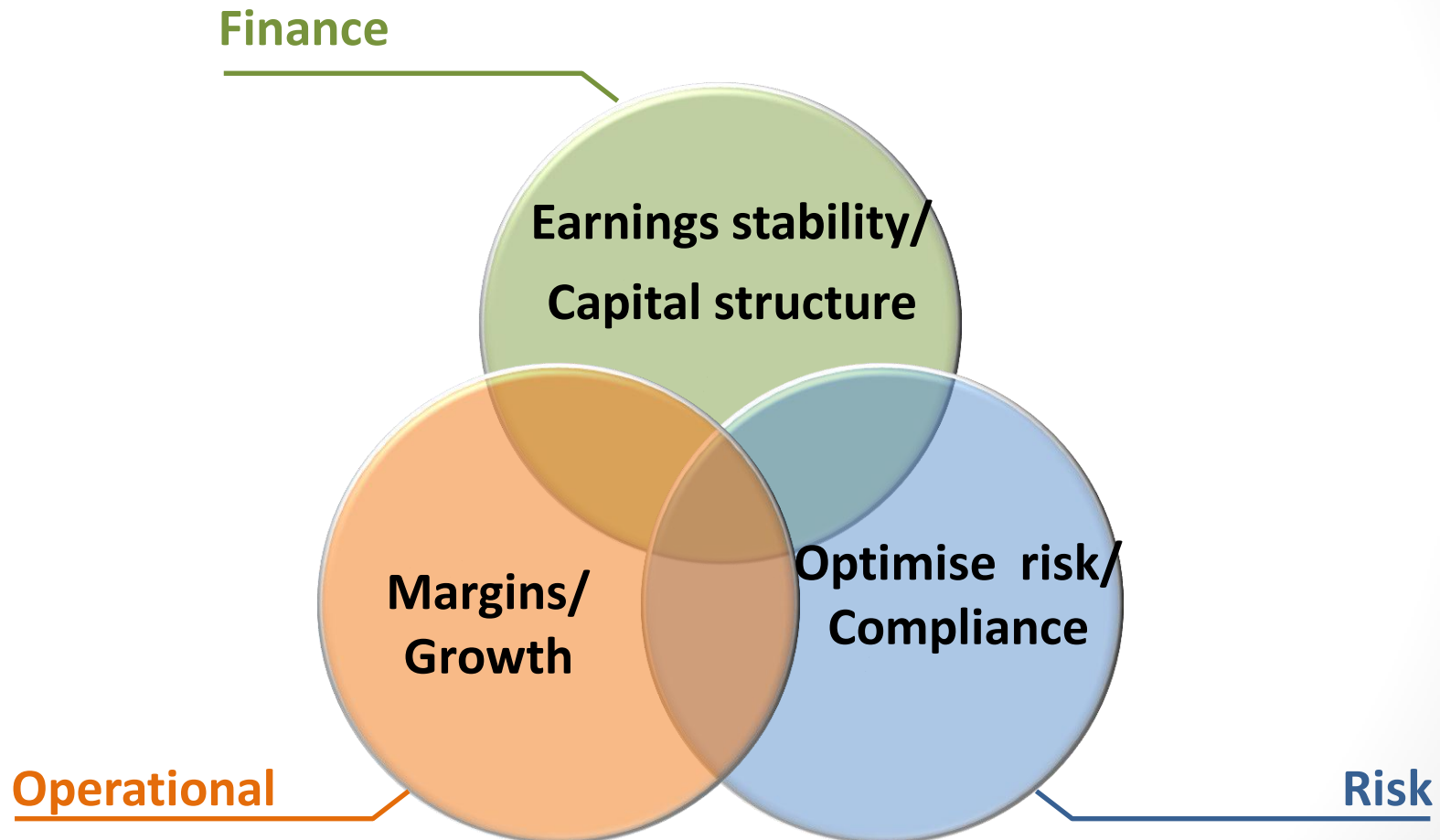
## Strategic Planning



## Risk Management



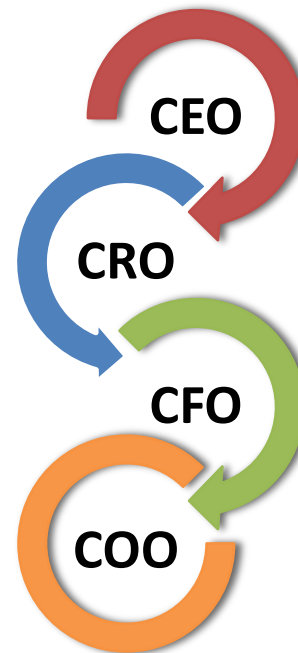
# Strategic plan goals and risk appetite and management must not compete



# Harmonizing - who vs. how

The challenge to bring together an integrated and coherent framework

- **Strategy**
- **Risk Management**
- **Financial strategy**
- **Operational Excellence**



**Audit Committee**

# In conclusion

- Active Board participation
- Explicit objectives
- Internal collaboration
- Coordinated metrics
- Quantitative over qualitative
- Internal audit assurance