

THE NEAR-MISS MANAGEMENT OF OPERATIONAL RISK

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ABSTRACT

This article discusses the management process of operational risk in financial institutions. The authors summarize the difficulties associated with the applicability of traditional risk management means to operational risk and introduce the Near-Miss management concept as a potential tool for the banking industry.

INTRODUCTION

Over the last decades, both the banking industry and regulatory bodies have devoted massive resources to the management of market and credit risk. Models have been developed to assess both risk types based on which regulators set out transparent rules on capital requirements, supervisory review process, and market discipline to prevent banking crises. Those principles form the three pillars of "The New Basel Capital Accord" which has been issued by the Basel Committee on Banking Supervision (BCBS) in January 2001.

It is not surprising that the regulation of the banking sector initiated a still ongoing debate about whether it should exist and if so, which risks should be covered under which pillar(s). Particularly the first pillar "minimum capital requirement" evoked a lot of discussion about its appropriate definition. We refer to Danielsson [2000] for a critical review on the properties of different risk measures, primarily of Value-at-Risk (VaR). Irrespective of this debate, the increasing sophistication in quantitative methodologies for market and credit risk measurement allowed banks to reduce their required capital allocation.

The Near Miss Management Of Operational Risk

Julia Schneider



The Near Miss Management Of Operational Risk:

This book delves into The Near Miss Management Of Operational Risk. The Near Miss Management Of Operational Risk is a crucial topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into The Near Miss Management Of Operational Risk, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to The Near Miss Management Of Operational Risk
 - Chapter 2: Essential Elements of The Near Miss Management Of Operational Risk
 - Chapter 3: The Near Miss Management Of Operational Risk in Everyday Life
 - Chapter 4: The Near Miss Management Of Operational Risk in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of The Near Miss Management Of Operational Risk. This chapter will explore what The Near Miss Management Of Operational Risk is, why The Near Miss Management Of Operational Risk is vital, and how to effectively learn about The Near Miss Management Of Operational Risk.
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 4. In chapter 3, this book will examine the practical applications of The Near Miss Management Of Operational Risk in daily life. The third chapter will showcase real-world examples of how The Near Miss Management Of Operational Risk can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of The Near Miss Management Of Operational Risk in specific contexts. This chapter will explore how The Near Miss Management Of Operational Risk is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about The Near Miss Management Of Operational Risk. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of The Near Miss Management Of Operational Risk.

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The Near Miss Management Of Operational Risk Introduction

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