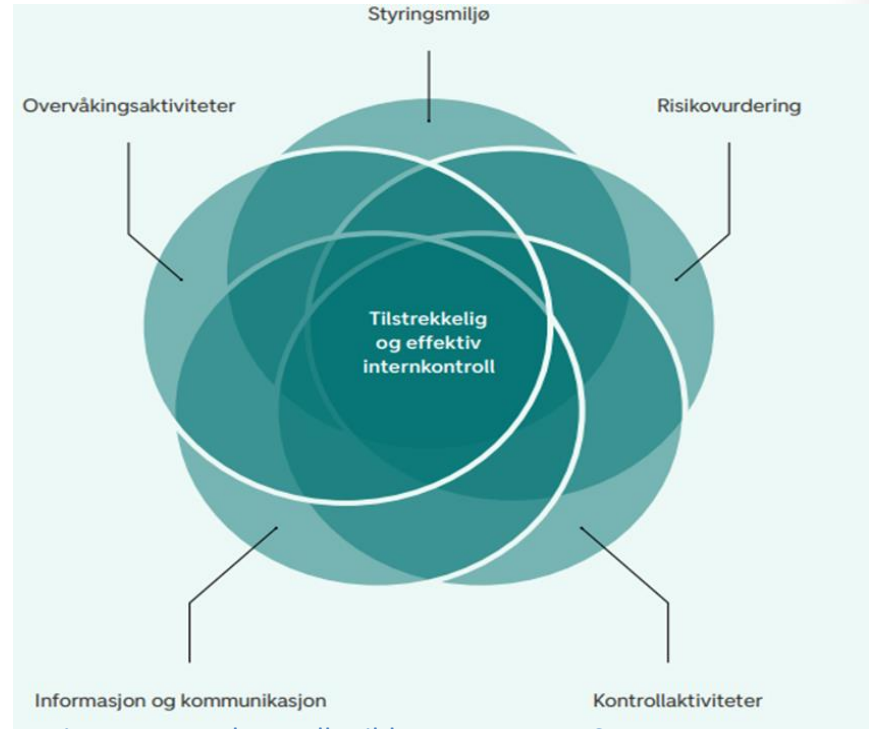


Risikostyring og internkontroll

“Licence to operate”



- Forståelse av Risikoappetitt
- Teoretiske Rammer
- Etablering av Risikoappetitt
- Kommunikasjon av Risikoappetitt
- utfordringer & Hensyn



Figur 1: Internkontroll- Kilde: DNB BANK ASA

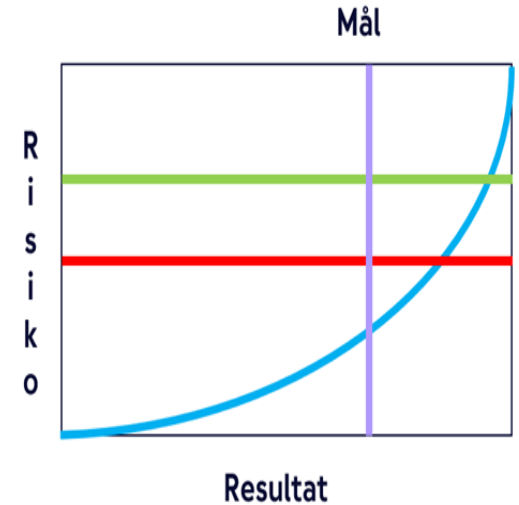
Forståelse av Risikoappetitt

Risk Appetite vs. Risk Tolerance

Risk Appetite: The amount of risk an organization is willing to take on to achieve its goals.

Risk Tolerance: The amount of acceptable deviation from the risk appetite.

Intolerable Risk: The amount of risk an organization is unwilling to accept in any capacity.



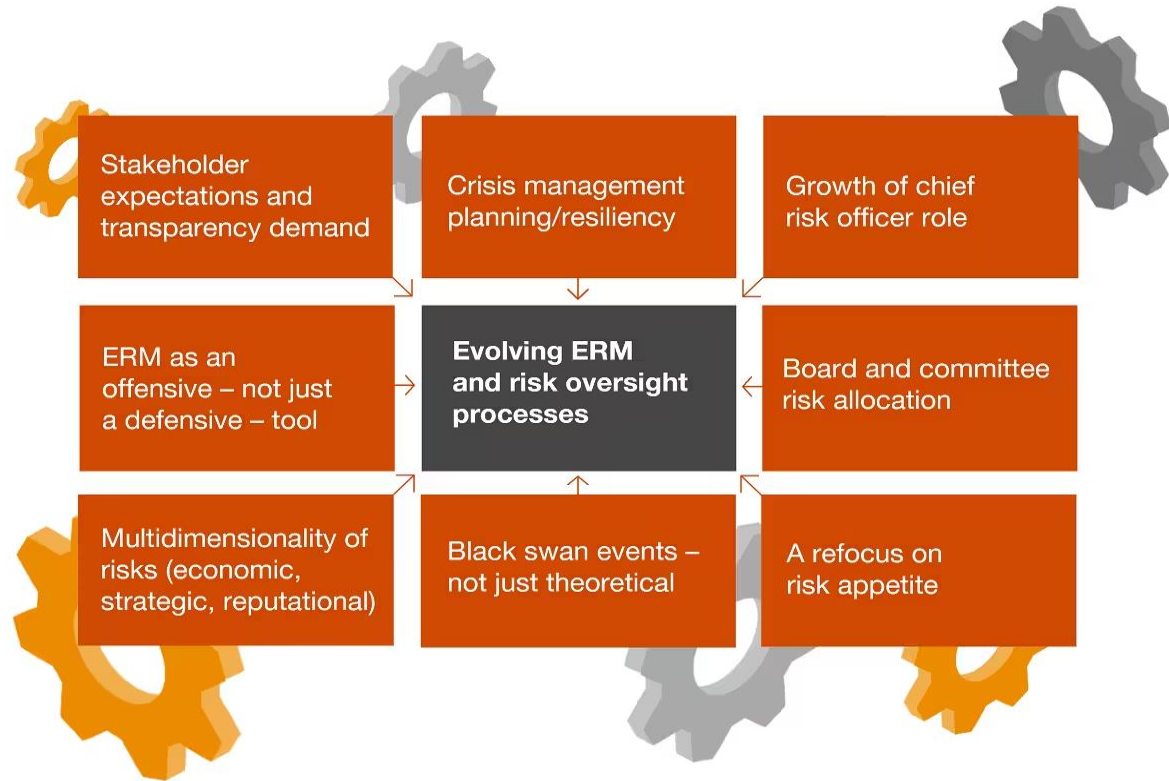
<https://www.unit21.ai/fraud-aml-dictionary/risk-appetite>

Teoretiske Rammer



<https://www.thesharpfintech.com/en/erm-enterprise-risk-management/>


Etablering av Risikoappetitt



Kommunikasjon av Risikoappetitt

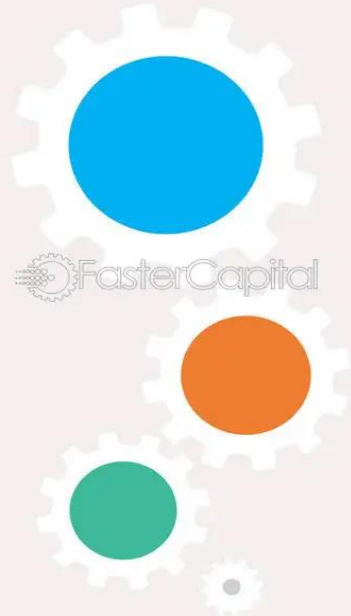
Assessing and Communicating Risk Appetite

1
 Involve all stakeholders

2
 Consider the organization's objectives

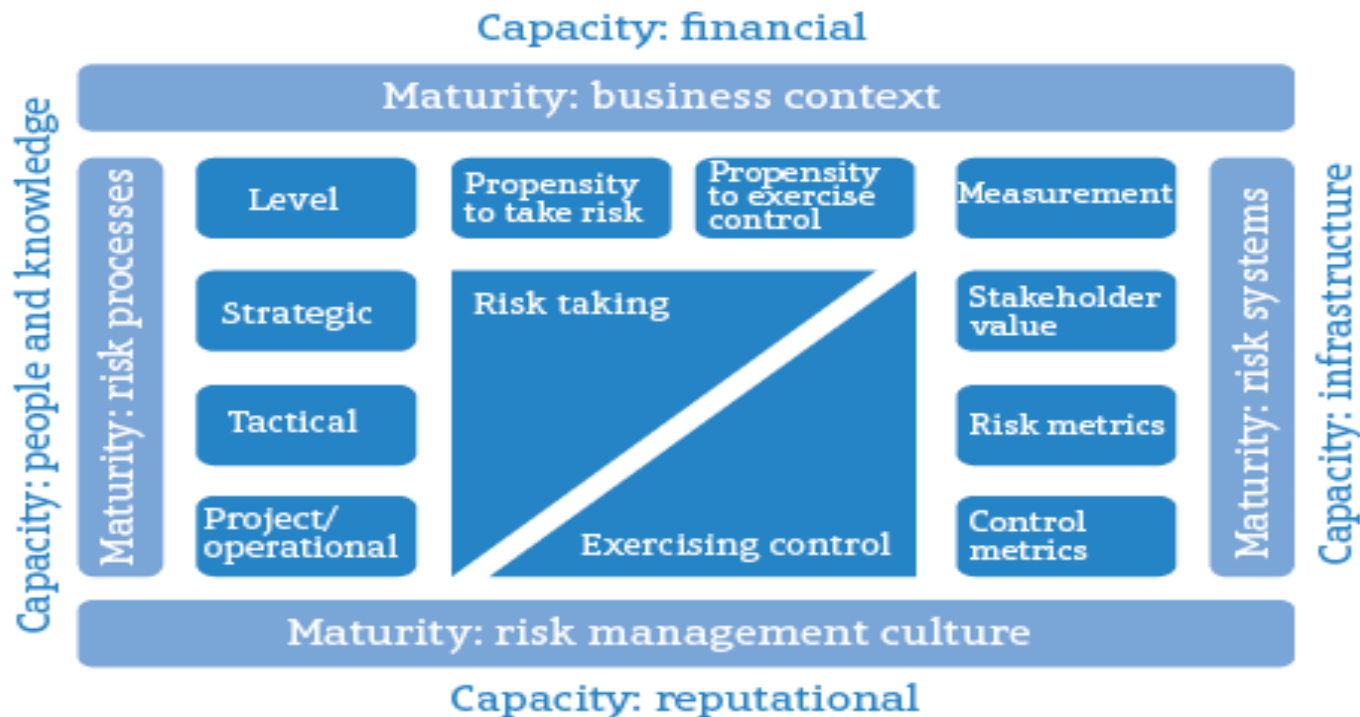
3
 Use risk appetite statements

4
 Monitor risk appetite regularly



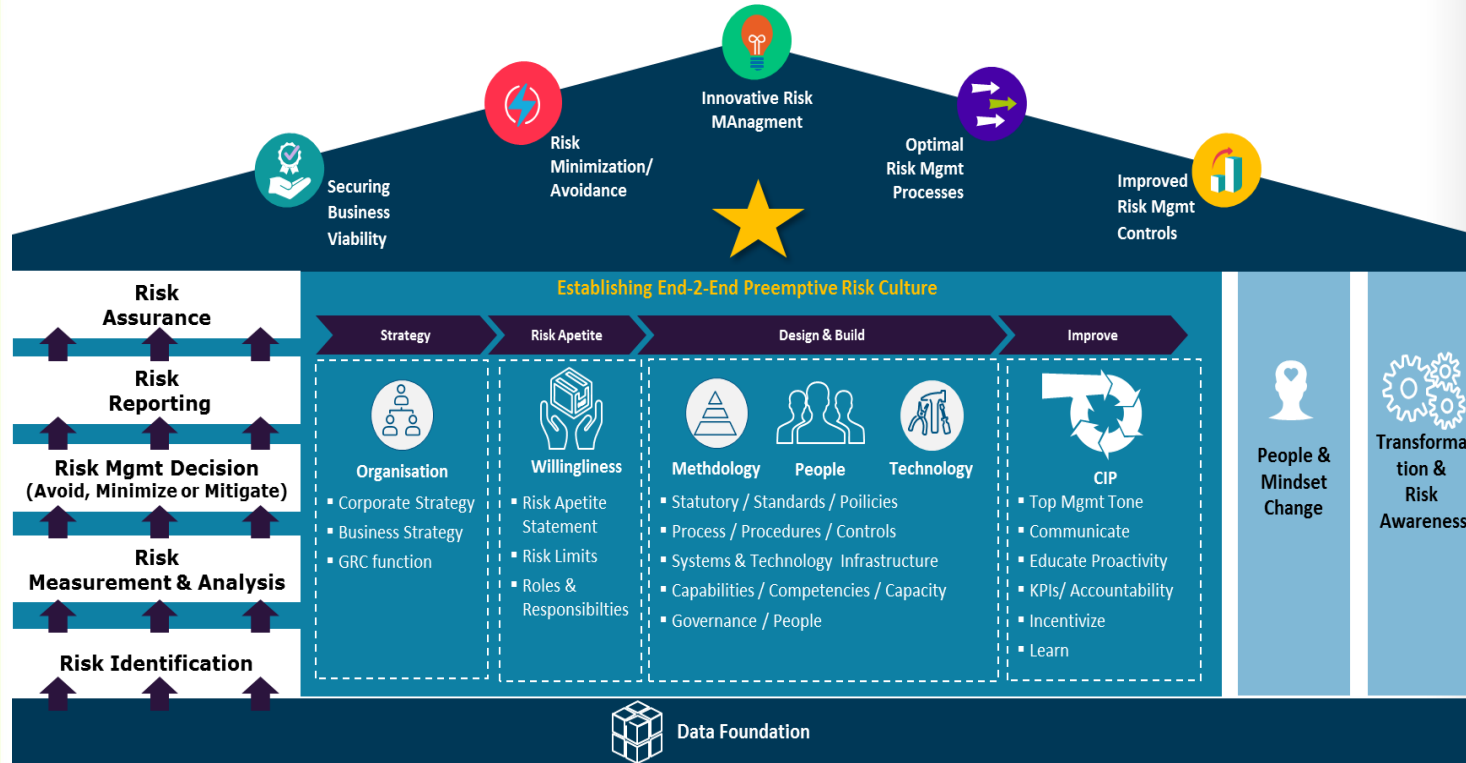
<https://fastercapital.com/content/Risk-Appetite--Risk-Reversal-and-the-Role-of-Risk-Appetite.html>

Overvåking & Justering av Risikoappetitt



<https://www.strategic-risk-global.com/esg-risks/understanding-and-measuring-risk-appetite/1393490.article>

Utfordringer & Hensyn



<https://www.businessprocessincubator.com/content/risk-culture-from-reactive-to-preemptive/>