

PROJECT PRESENTATION

MGCF N° 2016- PPA_06

AXE 3 : Risk management Frameworks



PROJECT 1

RISK GOVERNANCE AND CONTROL WITHIN FINANCIAL COOPERATIVES GROUPS, CURRENT PRACTICES AND STAKES IN THE PRUDENTIAL FRAMEWORK (SREP)

S. Albert, Researcher , IAE de Paris

G. Chappotteau, Associate Professor, IAE de Paris

F. Gautier, Professor, IAE de Paris

Key themes:

- ⇒ Definition of risk appetite and strategy.
- ⇒ Risk data and reporting.
- ⇒ Daily risk intake.
- ⇒ Control functions.
- ⇒ Management oversight and risk committees.
- ⇒ Capital and liquidity management (ICAAP et ILAAP), institutional protection schemes

Objectives :

- Study risk management settings implemented by the financial cooperative groups, as well as recent trends, with regard to the European and Basle prudential regulation.
- Comprehend responsibilities at local and central levels as well as advantages of (de)centralization.
- In which extent(s) does the centralization or the decentralization cope with an integrated (shared) vision of the risk management?
- Identify strengths and issues shared by the financial cooperatives groups in terms of risk management.

Methodology :

Field study in cooperation with various financial cooperative groups, relying on questionnaires and interviews.