ARIANE CHAPELLE PhD

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PROFILE

Ariane Chapelle is a senior academic and executive trainer with particularly deep expertise in operational risk management for financial institutions. She has a long experience of risk management and bank regulation gained internationally during her multiple responsibilities held in internal audit, credit risk management and operational risk management functions in ING Group and Lloyds Banking Group, together with extensive teaching experience spanning over twenty years.

Her business experience is broadened by years of consulting and training for leading financial institutions around the world. Her risk expertise is reinforced by her academic research and teaching in Finance, Corporate Governance and Risk Management. She is lecturing as Honorary Reader in Operational Risk at University College London. She is an honorary member of the Institute of Risk Management and of PRMIA and a fellow of the Institute of Operational Risk. She is columnist for Operational Risk and Regulation magazine.

CAREER SUMMARY

Honorary Reader, University College London — **May 2013 – present**
Course: "Operational Risk Measurement for Financial Institutions",
Master of Financial Risk Management, Department of Computer Science.

Training and Advisory practice in Risk Management (UK) — **Oct 2006 to present**
Founder and Director
(previously: TARV Consulting in HKG and ARV Consulting in the UK)

Ariane Chapelle Consulting Ltd	Academic teaching, Executive education and corporate training in Finance and Risk Management. Advisory services in operational risk and enterprise risk management.
Clients include	Aviva, Chicago Mercantile Exchange, Capital One, ABN Amro, BNP Paribas, Ethias, Irish Life, PRMIA, Institute of Risk Management, Solvay Brussels School of Economics, First Finance, Euromoney, Incisive Media, Fleming, Dexia, ING, Solicitors Regulation Authority, National Health Services (NHS).

Previous International Activities include

2011 (Hong Kong)	Training services in Operational Risk Management and Finance for large financial institutions in Hong Kong and Tokyo. Focus on operational risk and fraud in financial markets activities (2011)
2006 – 2010 (Europe)	Training and consulting services in Risk Management and Finance. Clients located in the UK, US, France, Belgium, Italy and Abu Dhabi. Training and advisory topics include: operational risk, fraud risk, scenario analysis, risk appetite, risk culture, macroeconomics, asset management, private banking, private equity, corporate finance, credit risk and economic capital.

LLOYDS BANKING GROUP (UK) — **Dec 2009 to July 2010**

Head of Insight and Framework	Deputy to the Framework and Insight Director within Group Operational Risk. Functional responsibilities for the framework development team and direct responsibility for the Insight team charged with maintaining the data quality of the operational loss database, providing insightful, prospective risk research based on quantitative and qualitative data analysis.

LONDON BUSINESS SCHOOL (UK) — **Jan 2007 to June 2010**

Class tutor	Masters in Finance and Corporate Finance Evening Programmes. Teacher for the practice sessions of courses such as Corporate

Financing and Risk Management, Corporate Finance and Valuation.

SOLVAY BUSINESS SCHOOL (BELGIUM)		**Jan 2003 to Jan 2007**
Academic Director	Executive Master in Finance Graduating Programme. Founder and Academic director of the programme for 4 years.	
Chairman of the Jury	Master Degree in Management Sciences. Decision maker for all jury related and student related issues: examinations, selection of elective courses, exceptions and personal circumstances for about 600 students. Coordinator of a major Programme reform .	
Full Time Professor	Chair of International Finance. Courses taught: Microeconomics (Bachelor), Investments (Master), International Finance (Master), Risk Management (Executive Education), Research Seminar in Management Sciences (PhD Programme).	
ING GROUP (BELGIUM)		**Aug 1999 to Jan 2003**
Head of Operational Risk	Responsible for establishing the operational risk management team, framework, database and methodology for ING Belgium, France, Spain, Luxemburg and Switzerland. Direct report to the General Director of Risk Management.	
Credit Risk Manager / RAROC	Responsible for RAROC and economic capital calculations and for its quarterly presentation to the Executive Board. Direct report to the Director of Credit Risk Management.	
Internal Audit Coordinator	Assigning, organising and supervising the audit calendar. Auditing every activity of the credit risk management department, asset management department and the financial markets. Direct report to the General Auditor.	
UNIVERSITY OF BRUSSELS (BELGIUM)		**Nov 1994 to July 1999**
Teaching Assistant	For the course of Microeconomics, Bachelor programme.	
PhD student	State sponsored PhD research in Economics leading to the dissertation: “Essays on the Economics of Banking and Corporate Governance”, Magna Cum Maxima Laude.	
ANDERSEN CONSULTING (BELGIUM)		**Aug 1993 to Nov 1994**
Staff Consultant, Financial Institutions		

PUBLICATIONS (Selection – Operational Risk Management)

- “Op Risk takes forward steps at the OpRisk Europe conference 2014”, OR&R, June 2014.
- “Building an Invisible Framework for Risk Management”, jointly with M. Sicsic, OR&R, June 2014.
- “Unlocking KRIs”, *Risk Professional*, Institute of Risk Management, August 2013.
- “The Importance of Preventive KRIs”, *Operational Risk & Regulation* Magazine, April 2013.
- “How to Manage Incentives”, *The Risk Universe* Magazine, September 2012.
- “The path to rogue trading”, *Operational Risk & Regulation* Magazine, March 2012.
- “Rogue trading, no training: the connections”, Risk*Business* International Ltd, December 2011.
- “Practical Methods for Measuring and Managing Operational Risk in the Financial Sector: A Clinical Study” jointly with Y. Crama, G. Hübner and J.-P. Peters, ***Journal of Banking and Finance***, vol. 32, issue 6, 2008.
- *Le risque opérationnel : Implications de l’Accord de Bâle pour le secteur financier (Operational Risk: Implications of the Basel Accord for the financial sector),* jointly with G. Hübner and J.P. Peters, Editions Larcier, coll. Cahiers Financiers, 2005, 155 p.

EDUCATION

Université Libre de Bruxelles	PhD in Economics (Highest honors)	1999
	Master in Econometrics (Highest honors)	1996
	Master in Management Science (High honors)	1993
Institute of Internal Auditors	Certified Internal Auditor	2001

PERSONAL INFORMATION

Marital Status: Married, three children **DOB:** 10 April 1971 **Nationality:** Belgian
Languages: French (native), English (fluent) **Places lived**: Brussels, London, Hong Kong