

GOVERNANCE & COMPLIANCE | COURSE BROCHURE

Risk Appetite and Risk Culture

5 days | Classroom training | English

SMART HORIZON

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Course content

Why attend

Risk appetite defines how much risk an organisation is willing to take, and risk culture determines whether people act accordingly. This course covers designing risk appetite statements and metrics, cascading appetite to business units, monitoring breaches, assessing risk culture and leadership's role.

Without a clear appetite, risk-taking is inconsistent. This course helps boards and managers define and embed appetite and a healthy risk culture.

Professional Problems This Course Is Designed to Solve

• Difficulty translating subject knowledge into practical workplace decisions.
• Inconsistent approaches to the activities covered in the course outline.
• Lack of a structured plan for applying and reviewing new skills.

Course methodology

The course uses case studies, appetite statement workshops, culture assessment exercises and board scenario discussions.

Course objectives

By the end of this course, participants will be able to:
• Explain the purpose of risk appetite frameworks
• Draft risk appetite statements and tolerances
• Develop key risk indicators and limits
• Cascade appetite into decisions
• Assess and improve risk culture
• Report appetite and culture to the board

Target audience

This course is suitable for:
• Chief risk officers and risk managers
• Board members
• Senior executives
• Internal auditors
• Compliance professionals



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Target competencies

Participants will develop competencies in:

- Risk appetite design
- Risk metrics
- Limit frameworks
- Risk culture assessment
- Board reporting
- Risk leadership

Course outline

Day 1: Risk Appetite Foundations

09:00–09:54	Appetite, tolerance and capacity
09:54–10:48	Regulatory expectations
10:48–11:00	Benefits
11:00–11:30	**Coffee break**
11:30–12:12	Benefits (continued)
12:12–13:06	Common pitfalls
13:06–14:00	Exercise: Appetite review

Day 2: Designing Statements

09:00–09:54	Qualitative and quantitative statements
09:54–10:48	Risk categories
10:48–11:00	Board involvement
11:00–11:30	**Coffee break**
11:30–12:12	Board involvement (continued)
12:12–13:06	Linking to strategy
13:06–14:00	Workshop: Drafting statements



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Day 3: Metrics and Cascading

09:00–09:54	Key risk indicators
09:54–10:48	Limits
10:48–11:00	Business unit cascading
11:00–11:30	**Coffee break**
11:30–12:12	Business unit cascading (continued)
12:12–13:06	Breach management
13:06–14:00	Exercise: KRI design

Day 4: Risk Culture

09:00–09:54	Defining risk culture
09:54–10:48	Assessment methods
10:48–11:00	Behaviours and incentives
11:00–11:30	**Coffee break**
11:30–12:12	Behaviours and incentives (continued)
12:12–13:06	Leadership role
13:06–14:00	Case study: Culture failure

Day 5: Embedding and Reporting

09:00–09:54	Decision integration
09:54–10:48	Board reporting
10:48–11:00	Review cycles
11:00–11:30	**Coffee break**
11:30–12:12	Review cycles (continued)
12:12–13:06	Continuous improvement
13:06–14:00	Capstone: Risk appetite framework

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the



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sessions. They are indicative only and do not constitute a binding commitment.

Dates, venues and fees

Current published course plans. Fees are per participant in EUR, excluding unconfirmed taxes.

Venue	Start date	End date	Fee (EUR)
Istanbul Confirmed dates	9 Nov 2026	13 Nov 2026	**€2,650.-**
Online Confirmed dates	9 Nov 2026	13 Nov 2026	**€1,250.-**
Amsterdam Confirmed dates	23 Nov 2026	27 Nov 2026	**€2,540.-**
Online Confirmed dates	23 Nov 2026	27 Nov 2026	**€1,250.-**
Cape Town Confirmed dates	30 Nov 2026	4 Dec 2026	**€1,890.-**
Online Confirmed dates	30 Nov 2026	4 Dec 2026	**€1,250.-**
Singapore Confirmed dates	7 Dec 2026	11 Dec 2026	**€2,820.-**
Online Confirmed dates	7 Dec 2026	11 Dec 2026	**€1,250.-**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
London Confirmed dates	14 Dec 2026	18 Dec 2026	**€2,450.–**
Online Confirmed dates	14 Dec 2026	18 Dec 2026	**€1,250.–**
Dubai Confirmed dates	11 Jan 2027	15 Jan 2027	**€3,150.–**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,250.–**
Frankfurt Confirmed dates	25 Jan 2027	29 Jan 2027	**€2,650.–**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	8 Feb 2027	12 Feb 2027	**€1,450.–**
Online Confirmed dates	8 Feb 2027	12 Feb 2027	**€1,250.–**
Cape Town Confirmed dates	15 Feb 2027	19 Feb 2027	**€1,890.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	15 Feb 2027	19 Feb 2027	**€1,250.-**
Paris Confirmed dates	22 Feb 2027	26 Feb 2027	**€2,860.-**
Online Confirmed dates	22 Feb 2027	26 Feb 2027	**€1,250.-**
Istanbul Confirmed dates	8 Mar 2027	12 Mar 2027	**€2,650.-**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,250.-**
Amsterdam Confirmed dates	22 Mar 2027	26 Mar 2027	**€2,540.-**
Online Confirmed dates	22 Mar 2027	26 Mar 2027	**€1,250.-**
Singapore Confirmed dates	12 Apr 2027	16 Apr 2027	**€2,820.-**
Online Confirmed dates	12 Apr 2027	16 Apr 2027	**€1,250.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Barcelona Confirmed dates	19 Apr 2027	23 Apr 2027	**€2,840.-**
Online Confirmed dates	19 Apr 2027	23 Apr 2027	**€1,250.-**
London Confirmed dates	26 Apr 2027	30 Apr 2027	**€2,450.-**
Online Confirmed dates	26 Apr 2027	30 Apr 2027	**€1,250.-**
Dubai Confirmed dates	10 May 2027	14 May 2027	**€3,150.-**
Online Confirmed dates	10 May 2027	14 May 2027	**€1,250.-**
Frankfurt Confirmed dates	24 May 2027	28 May 2027	**€2,650.-**
Online Confirmed dates	24 May 2027	28 May 2027	**€1,250.-**
Kuala Lumpur Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,450.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,250.–**
Paris Confirmed dates	21 Jun 2027	25 Jun 2027	**€2,860.–**
Online Confirmed dates	21 Jun 2027	25 Jun 2027	**€1,250.–**
Rome Confirmed dates	28 Jun 2027	2 Jul 2027	**€2,450.–**
Online Confirmed dates	28 Jun 2027	2 Jul 2027	**€1,250.–**
Istanbul Confirmed dates	12 Jul 2027	16 Jul 2027	**€2,650.–**
Online Confirmed dates	12 Jul 2027	16 Jul 2027	**€1,250.–**
Amsterdam Confirmed dates	26 Jul 2027	30 Jul 2027	**€2,540.–**
Online Confirmed dates	26 Jul 2027	30 Jul 2027	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Singapore Confirmed dates	9 Aug 2027	13 Aug 2027	**€2,820.-**
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,250.-**
Rome Confirmed dates	16 Aug 2027	20 Aug 2027	**€2,450.-**
Online Confirmed dates	16 Aug 2027	20 Aug 2027	**€1,250.-**
London Confirmed dates	23 Aug 2027	27 Aug 2027	**€2,450.-**
Online Confirmed dates	23 Aug 2027	27 Aug 2027	**€1,250.-**
Dubai Confirmed dates	13 Sept 2027	17 Sept 2027	**€3,150.-**
Online Confirmed dates	13 Sept 2027	17 Sept 2027	**€1,250.-**
Frankfurt Confirmed dates	20 Sept 2027	24 Sept 2027	**€2,650.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,450.–**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,250.–**
Vienna Confirmed dates	18 Oct 2027	22 Oct 2027	**€2,940.–**
Online Confirmed dates	18 Oct 2027	22 Oct 2027	**€1,250.–**
Paris Confirmed dates	25 Oct 2027	29 Oct 2027	**€2,860.–**
Online Confirmed dates	25 Oct 2027	29 Oct 2027	**€1,250.–**
Istanbul Confirmed dates	8 Nov 2027	12 Nov 2027	**€2,650.–**
Online Confirmed dates	8 Nov 2027	12 Nov 2027	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Amsterdam Confirmed dates	22 Nov 2027	26 Nov 2027	**€2,540.–**
Online Confirmed dates	22 Nov 2027	26 Nov 2027	**€1,250.–**
Singapore Confirmed dates	6 Dec 2027	10 Dec 2027	**€2,820.–**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**€1,250.–**
London Confirmed dates	13 Dec 2027	17 Dec 2027	**€2,450.–**
Online Confirmed dates	13 Dec 2027	17 Dec 2027	**€1,250.–**



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Plan your next step

Dates, availability, exact venue, taxes, inclusions and payment terms require written confirmation. This brochure is not a quotation, registration, booking confirmation or visa invitation. Participants receive a Smart Horizon certificate of attendance; programmes are not externally accredited and do not award a professional qualification or designation. Confirm arrangements before booking travel.

For group or in-house training, contact our learning team to discuss your objectives and delivery arrangements.

Contact Smart Horizon

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