



RISK REWARD
GLOBAL BANKING & FINANCIAL SERVICES EXPERTS



Corporate Profile

London, 2012

Key Service Offering

- ✓ Global Banking & Financial Services Experts
- ✓ Advisory Services & Co-Sourcing
- ✓ Executive Education & Training Solution

Independent, Global, Insightful

A single vision became a dedicated team which grew to more than 600 experts among 6 risk, banking, treasury, accounting, internal audit, financial crime and Islamic divisions achieving award winning growth and global sales for a UK SME:

January 2002

Dennis Cox, Director of Risk Management, HSBC Holdings spins Risk Reward out of HSBC Operational Risk Unit



August 2006

Due to substantial growth expansion & Relocation to City of London

Queens Award for International Trade Nominee 300% Growth in Turnover 2003 -2005



July 2009

Massive growth demands expansion & relocation to Moorgate & London Wall offices

London Exporter of the Year Award Finalists for

Multimillion pound turnover



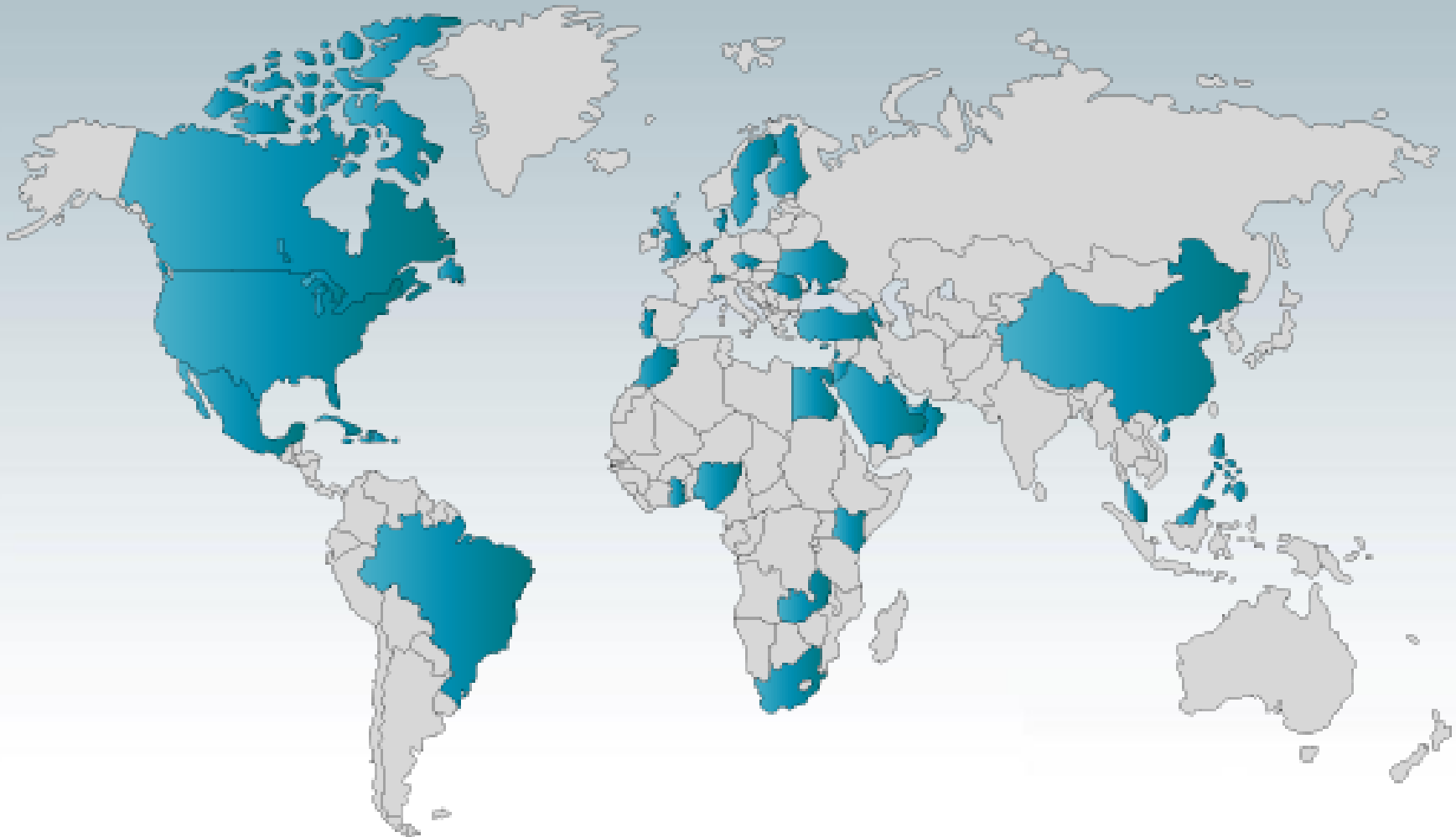
Key Statistics

- Company 10 years old (Jan 2012)
- Multimillion £ Annual Turnover
- Doing business in 25 financial centres worldwide
- 600 Expert Consultants and Trainers
- 25-30 years average technical experience
- 6 Subject Matter Focus Business Units
- 12 Full-time employees in London
- 6 Annual International Student Internships
- 40 Accounts across 4 continents
- 300 + banks and financial institutions
- Training to 50 UK & USA professional qualifications
- 15,000+ Banking and finance professionals have attended a RR training event

Principle Areas of Expertise

- ✓ Risk Management
- ✓ Basel II & III, Solvency II
- ✓ Internal Audit
- ✓ Islamic Banking & Finance
- ✓ Financial Crime & Expert Witness
- ✓ Banking & Treasury
- ✓ Capital Markets
- ✓ Finance, Accounting & Business

Serving Our Clients Globally



Selected Global Clients

Bank of America	Bank Mandiri Ltd (Cyprus)	Al Rajhi Bank (Saudi Arabia)
Central Bank of Brazil	Bank of Bermuda (Luxembourg)	Al-Ahli Bank (Kuwait)
Central Bank of Mexico	Bank of China	Al-Mashreq Bank (Dubai)
Citizen's Bank	Bank of England (UK)	Al-Mujaz (Saudi Arabia)
First Citizen's Bank	Bank of Ireland	Arab National Bank (Saudi Arabia)
First Niagara Bank	Bank of Montreal	Bahrain Institute of Banking and Finance
Cavmont Capital Bank (Zambia)	Bank Saderat plc	Bank Audi
Central Bank of Nigeria	Bank Sepah International plc	Banque Saudi Fransi (Saudi Arabia)
Commercial International Bank (Egypt)	Barclays Bank plc	Fransabank (Lebanon)
Finance Bank (Zambia)	Clariden Bank (Switzerland)	Global Investment Bank (Kuwait)
First Atlantic Merchant Bank (Ghana)	Dexia Bank Belgium London Branch	Islamic Development Bank (Jeddah)
First Bank (Nigeria)	Fortis Bank (Netherlands)	National Bank of Abu Dhabi
First Rand Bank (South Africa)	Habib Allied International Bank	National Bank of Kuwait
Intercontinental Bank Plc (Nigeria)	Habib Bank (Switzerland)	National Commercial Bank (Kuwait)
Investment Banking & Trust	HSBC (UK)	Bank TuranAlem (Kazakhstan)
Investrust Bank (Zambia)	HSBC Bank Plc	Banking institute of Armenia
National Bank (Malawi)	HVB Bank (Czech Republic)	Central Bank of Armenia
National Commercial Bank (Saudi Arabia)	ICICI Bank (India)	HSBC (Armenia)
National Investment Bank (Ghana)	International Moscow Bank (UK)	Banco Nacional Ultramarino (China)
Standard Corp. & Merchant Bank	Investec Private Bank (UK)	Bank Negara (Malaysia)
Trust Bank (Ghana)	Lloyds Banking Group	Bank of Baroda
Union Bank (Cameroon)	MKB Bank (Hungary)	Bank of China
Zenith Bank (Nigeria)	National Australia Bank Ltd	Bank Negara Indonesia (Persevo)
UBA (London)	Nomura Bank International Plc	Bank TuranAlem (Kazakhstan)
UBA (Nigeria)	Royal Bank of Scotland (UK)	Standard Chartered Bank (UK)
Association of Cyprus Commercial Banks	Russian Commercial Bank (Cyprus)	The Royal Bank of Scotland Plc
Banco Internacional Do Funchal S.A.	Santander Bank	Total Solutions (Netherlands, Dubai)
Banco Santander Totta	Dutch Bangla Bank (Bangladesh)	Barclays Private Banking (Hong Kong)
Bank Julius Baer & Co	Overseas Chinese Banking	Canara Bank
Dhaka Bank Ltd (Bangladesh)		

Advisory Services (1)

Risk Management

Taking the holistic approach



Treasury and Capital Markets

Market and Liquidity Risk



Internal Audit

Three major drivers



Financial Crime

Don't be scared, be prepared



Banking

Balancing Regulation and Business



Islamic Banking and Finance

Interpretation & Implementation



Advisory Services (2)



- Risk Reward Recruitment Interims, Contracts, Co-sourcing, Employment, Expert Witness



RED CHAIR™

a discreet service for people that just need to know ... **NOW!**

- Red Chair™
When You Need to Know Now



- Accademia Programme™
Complete Training Academy “in box” yet tailored to fit your organisation

Accredited Training Services (1)



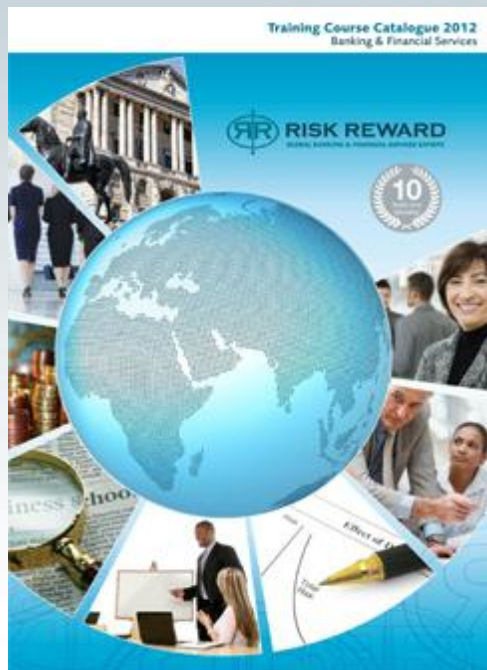
PARTNER IN
LEARNING



Training Course Catalogue 2012 (2)

Banking & Financial Services

Investing in human capital and resource development, 1:1, seminars, workshops, classroom or complete training academy outsourcing.



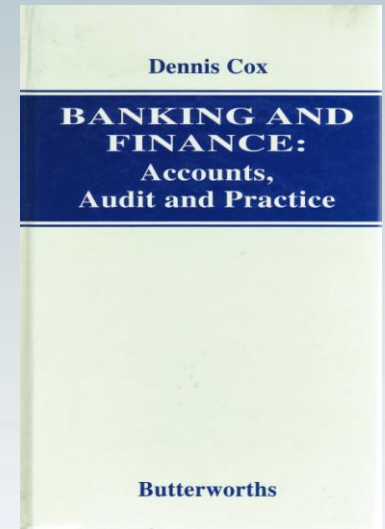
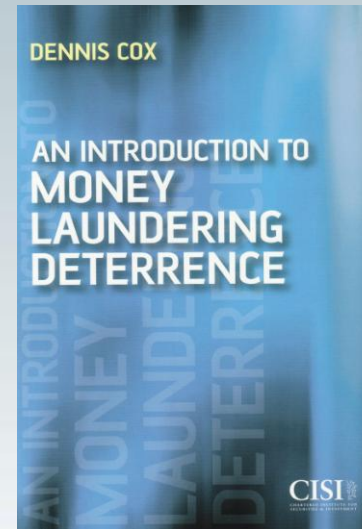
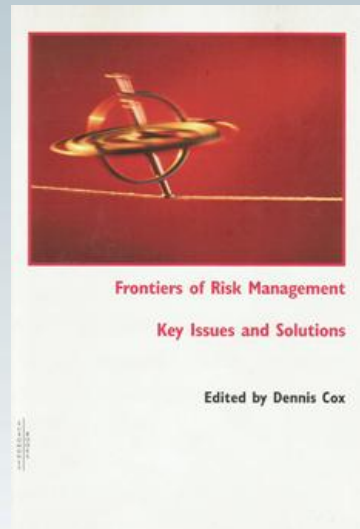
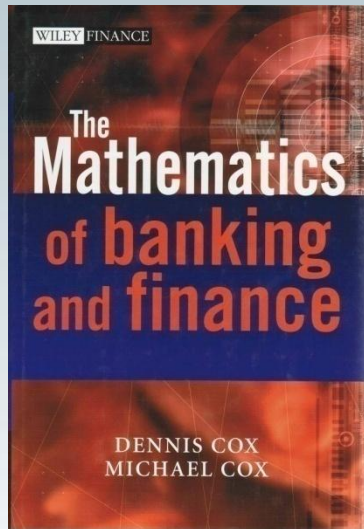
Internal Audit					
0001	Fundamentals of Internal Auditing	0076	Auditing the ICAAP Application	0051	Risk Based Internal Audit for Banks
0006	Auditing Governance, Risk and Compliance	0020	Auditing the Implementation of Credit Risk Systems	0077	Risk Based Internal Audit for Insurers
0008	Internal Audit Quality Assurance	0021	Auditing the IT Engagement Department	0078	Writing Effective Audit Reports
0010	Auditing for Insurer's Compliance	0022	Auditing the Risk Function	0079	Capital Management and Retail for Auditors
0011	Auditing Insurance Companies	0023	Auditing the Treasury Function	0080	Value for Money & Performance Auditing
0012	Auditing Model Risk	0024	Auditing Value at Risk Models	0081	Auditing the CRR and COREP for Investors
0013	Auditing Investment Banks	0025	Bank Internal Audit School	0082	Auditing Solvency II
0014	Auditing Islamic Banking and Finance	0026	Compliance Auditing	0083	Auditing Basel III and Risk Management for Banks and FIs
0016	Auditing Market Risk	0027	Auditing Credit Scoring	0084	Auditing Contingency Risk
0017	Auditing Mergers, Acquisitions and Due Diligence	0028	Effective Audit Committees	0085	Auditing Project Finance
0018	Auditing Operational Risk	0029	Managing the Internal Audit Department	0086	Auditing Consumer Finance
0019	Auditing the Credit Expansion	0030	Addressing Risk and Capital Management	0087	Auditing Corporate Banking
0020	Auditing the ICAAP Application	0031	Risk Based Internal Audit for Banks	0088	Auditing Trade Finance

Investment Banking					
0090	Advanced Corporate Actions	0094	Fundamental Banking	0097	Leveraged Buy-Out (LBO) Structures and Execution
0091	Qualitative Investment Certificate in Investment Management (CIMA Accredited)	0095	Operational Concepts	0098	Mergers and Acquisitions
0092	Cultural Management	0096	Fundamentals of Corporate Actions	0099	Private Equity
0093	Operatives (CMA Accredited)	0097	Introduction to Structured Products	0100	Risk and Controls in Securities Operations
0094	Due Diligence - Risk, Procedures and Software	0098	Investment Banking	0101	Securities (CMA Accredited)
0095	Global Trade Management	0099	Investment Banking Regulation	0102	Securities Lending and Borrowing
0096	Foreign Exchange	0100	Investment Fund Administration	0103	Securitization for Structured Securities Trade Life Cycle

Islamic Banking & Finance					
0000	Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) Shariah Principles	0008	Islamic Credit Loan Structuring	0017	Islamic Stress Testing and Scenario Modelling
0001	Advanced Islamic Banking & Finance (Product)	0009	Islamic Finance Qualification (CMA Accredited)	0018	Liquidity Risk in Islamic Finance
0002	Auditing Islamic Finance - Good Relationship Management in Islamic Finance	0010	Islamic Finance Services Report (IFSR)	0019	Market Risk in Islamic Finance
0003	Credit Risk in Islamic Finance	0011	Islamic Insurance (Takaful)	0020	Mico Finance and Business for Islamic Banks
0004	Introduction to Islamic Finance	0012	Islamic International Trade Finance	0021	Risk Management of Islamic Finance
0005	Islamic Corporate Banking	0013	Islamic Private Banking, Wealth and Portfolio Management	0022	Treasury Management for Islamic Banks
0006	Islamic Retail Banking	0014	Islamic Retail Banking	0023	Islamic Bond Issuance
0007	Islamic Stress Testing and Reverse Stress Testing	0015	Islamic Stress Testing and Reverse Stress Testing		

The world's largest number of Banking & Financial Institution courses available with more than 435 titles.

Publications (1)



Our Expert/Trainers are noted authors and their books are available at discounts as appropriate for reference.

Trade Journal (2)



Original articles written by industry Experts. Available for co-branding and language licensing globally.

Global Community



LONDON CHAMBER
of
COMMERCE AND INDUSTRY

- LONDON CHAMBER OF COMMERCE & INDUSTRY
Young Chamber 'Who Wants to Be a Millionaire' Games for Inner City Schools



- SAVE THE CHILDREN International
Risk Awareness Video Series for 75 Country Managers



- W3BF | Worldwide Women in Banking & Finance
Not-for-Profit B2B enabling connectivity among women in the developed and emerging markets and Professional Skills Improvement



Moody's Analytics said:

“Risk Reward is most valued for (1) its unique concentration of multidisciplinary expertise, (2) customer service excellence and (3) emerging markets channels and experience”

Dennis Cox, Chief Executive Officer

Tel: +44 (0) 20 7638 5558

e-mail: DWC@riskrewardlimited.com

www.riskrewardlimited.com