



# Main risks overview 2022 pragmatic approach.

(Sofia International Money Expo 2022“)

04 October 2022



# Content / topics

- 1 „Against the Gods“ – Remarkable Story of Risk.
- 2 Allianz Risk Barometer 2022.
- 3 Cost of risk and Profitability – EBA Risk Dashboard.

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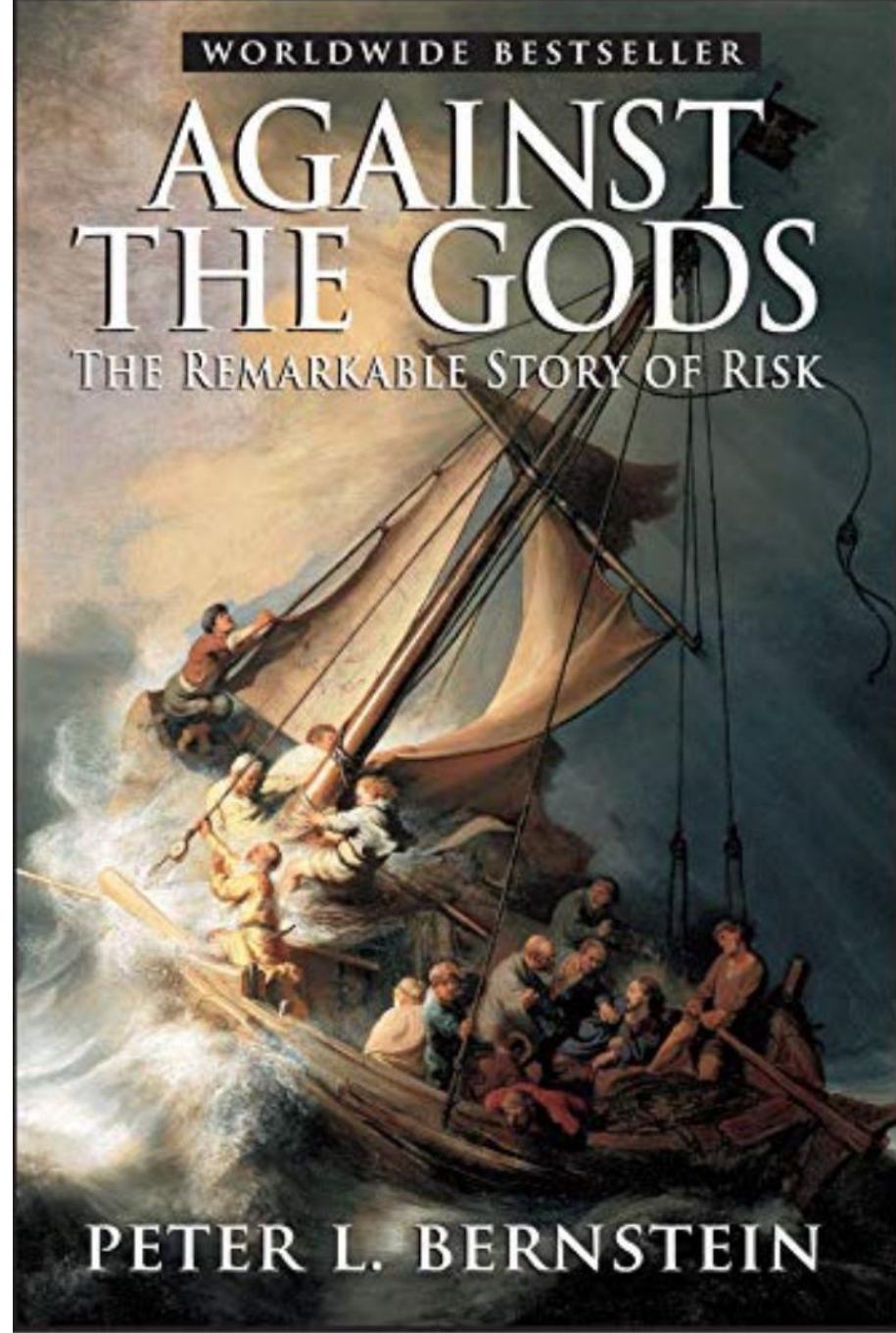
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Where is **the risk?**

„Скоро открих, както се опасявах, че РИСКЪТ не започва и не свършва на пода на Нюйоркската фондова борса!“

Рискът е процес, не проблем.  
Въпросът към бизнеса е само  
дали сте подготвени за този  
процес или не.



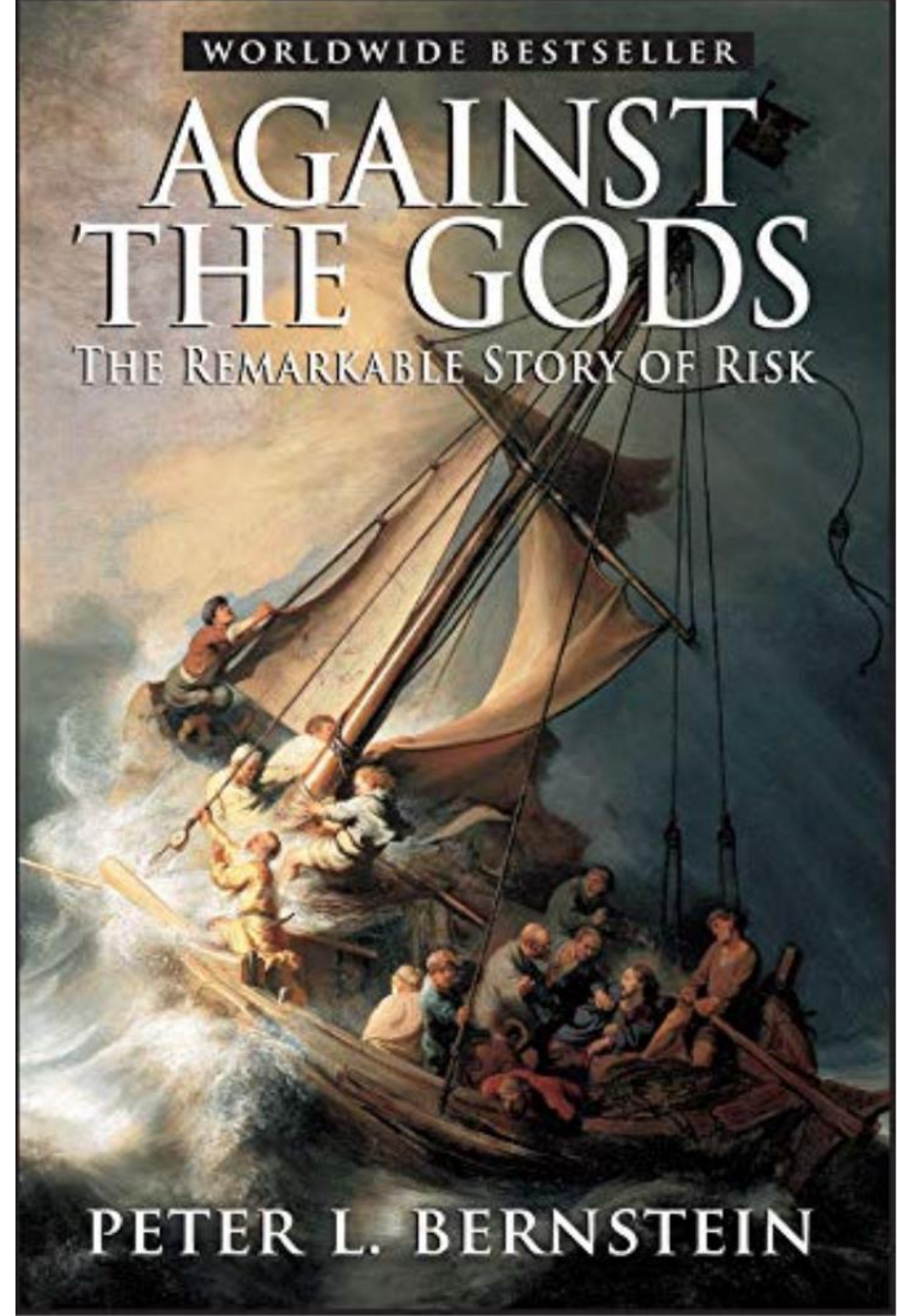




## Broad risk definition

“Думата „риск“ произлиза от ранното италианско „risicare“, което означава „да се осмеляваш“.

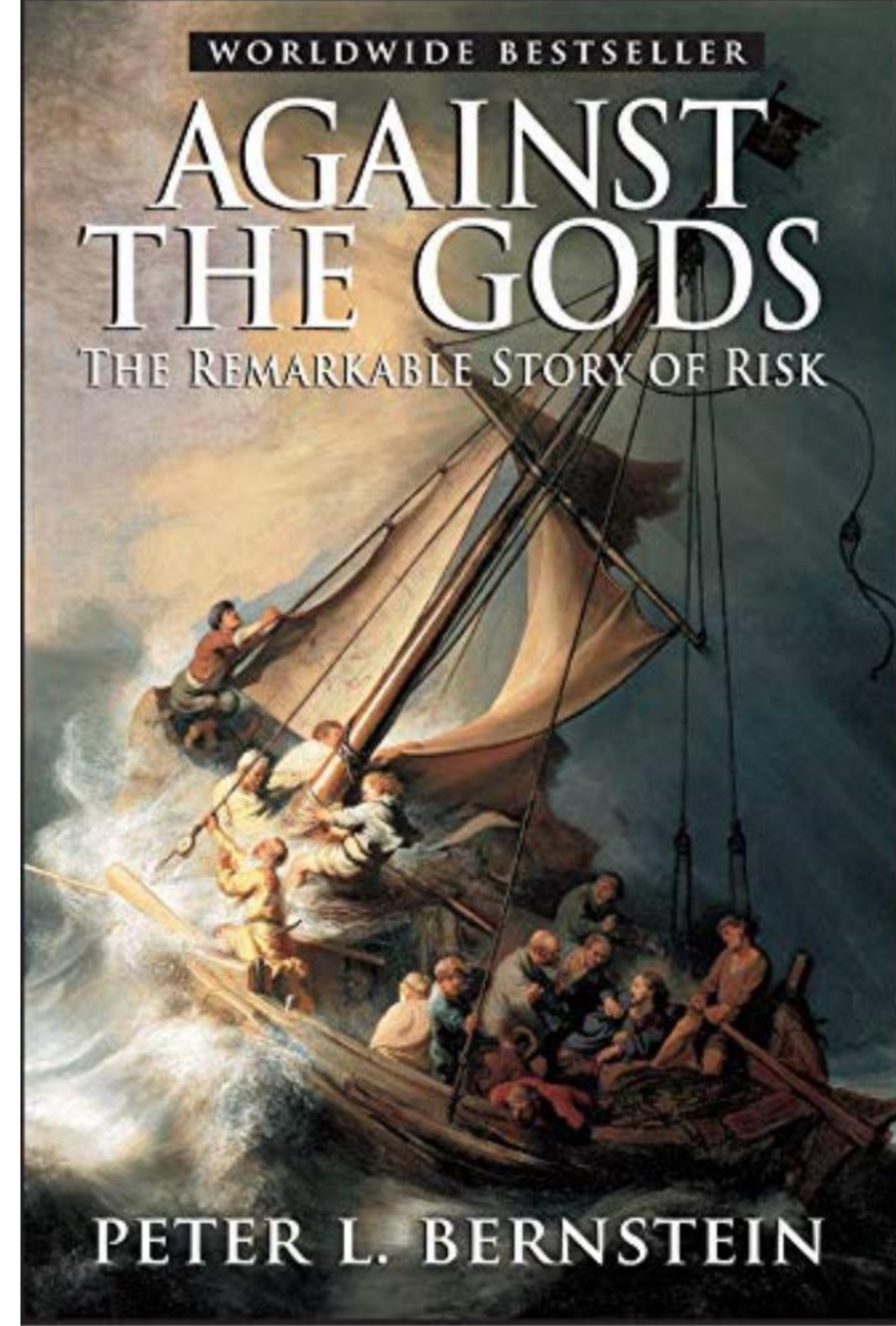
В този смисъл рискът е по-скоро избор. Действията, които се осмеляваме да предприемем, които зависят от това колко свободни сме да правим избор, са това, за което е историята на риска.”





## Essense of Risk

“Същността на управлението на риска се състои в максимизиране на областите, в които ИМАМЕ ИЗВЕСТЕН контрол върху резултата и минимизиране на областите, в които НЯМАМЕ АБСОЛЮТНО НИКАКЪВ КОНТРОЛ върху резултата и връзката между резултата/ефекта и причината е скрита/неразбираема от нас.”



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# Allianz Risk Barometer 2022



The most important business risks for the next 12 months and beyond, based on the insight of 2,650 risk management experts from 89 countries and territories.



# The most important global business risks for 2022



1

↑ 44%

2021: 3 (40%)

## Cyber incidents

(e.g. cyber crime, IT failure/  
outage, data breaches, fines  
and penalties)



2

↓ 42%

2021: 1 (41%)

## Business interruption

(incl. supply chain disruption)

# The most important **global** business risks for 2022



3

↑ 25%

2021: 6 (17%)

## Natural catastrophes

(e.g. storm, flood, earthquake, wildfire, weather events)



4

↓ 22%

2021: 2 (40%)

## Pandemic outbreak

(e.g. health and workforce issues, restrictions on movement)

# The most important **global business risks** for 2022



5

→ 19%

2021: 5 (19%)

## Changes in legislation and regulation

(e.g. trade wars and tariffs, economic sanctions, protectionism, Brexit, Euro-zone disintegration)



6

↑ 17%

2021: 9 (13%)

## Climate change<sup>1</sup>

(e.g. physical, operational, financial and reputational risks as a result of global warming)



# The most important **global** business risks for 2022



7

→ 17%

2021: 7 (16%)

**Fire, explosion**



8

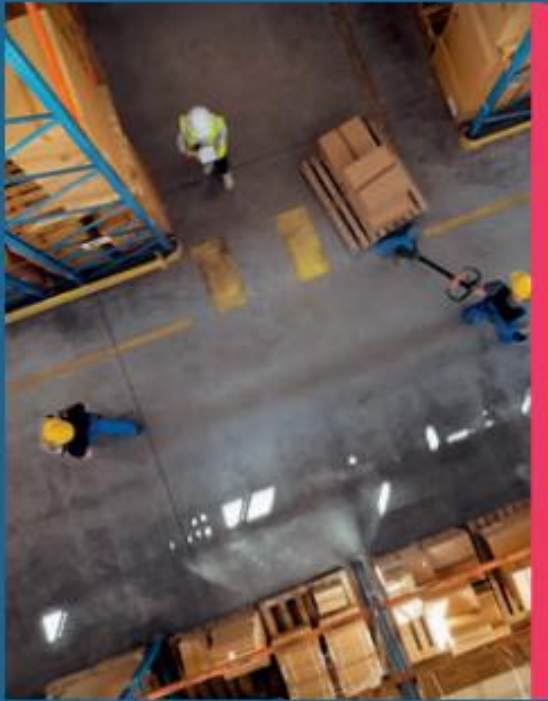
↓ 15%

2021: 4 (19%)

**Market developments**

(e.g. volatility, intensified competition/new entrants, M&A, market stagnation, market fluctuation)

# The most important **global** business risks for 2022



9

↑ 13%  
2021: 13 (8%)

**Shortage  
of skilled  
workforce**



10

↓ 11%  
2021: 8 (13%)

**Macroeconomic  
developments**

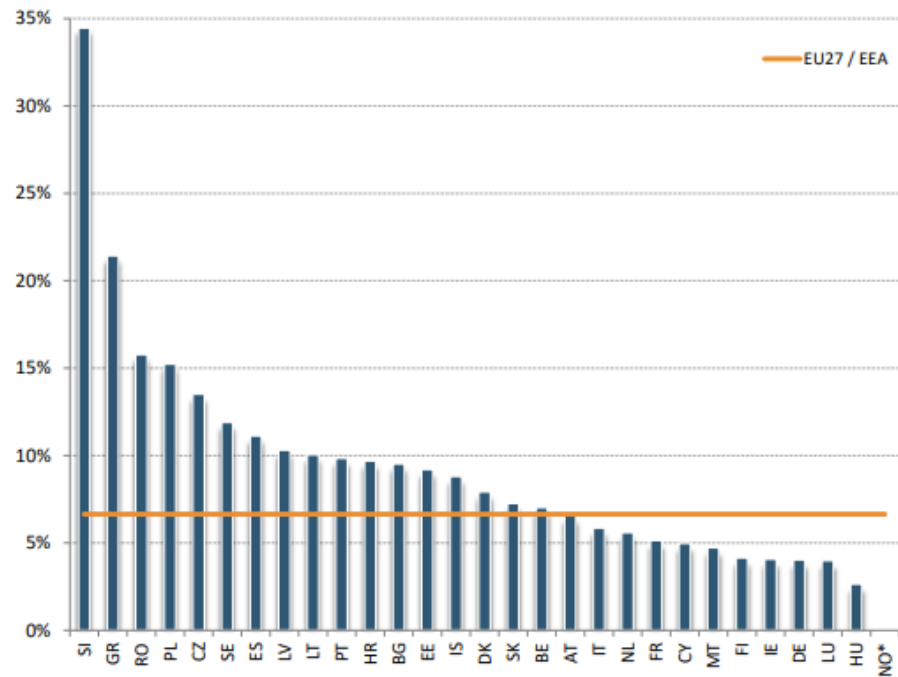
*(e.g. monetary policies,  
austerity programs,  
commodity price increase,  
deflation, inflation)*

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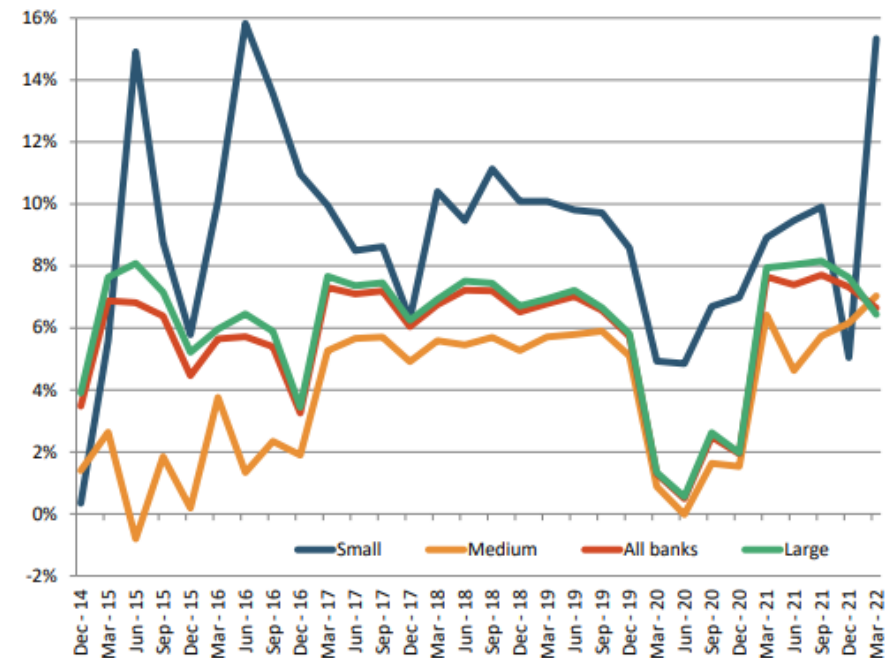
## Country dispersion (as of Mar. 2022)



Weighted Averages by country.

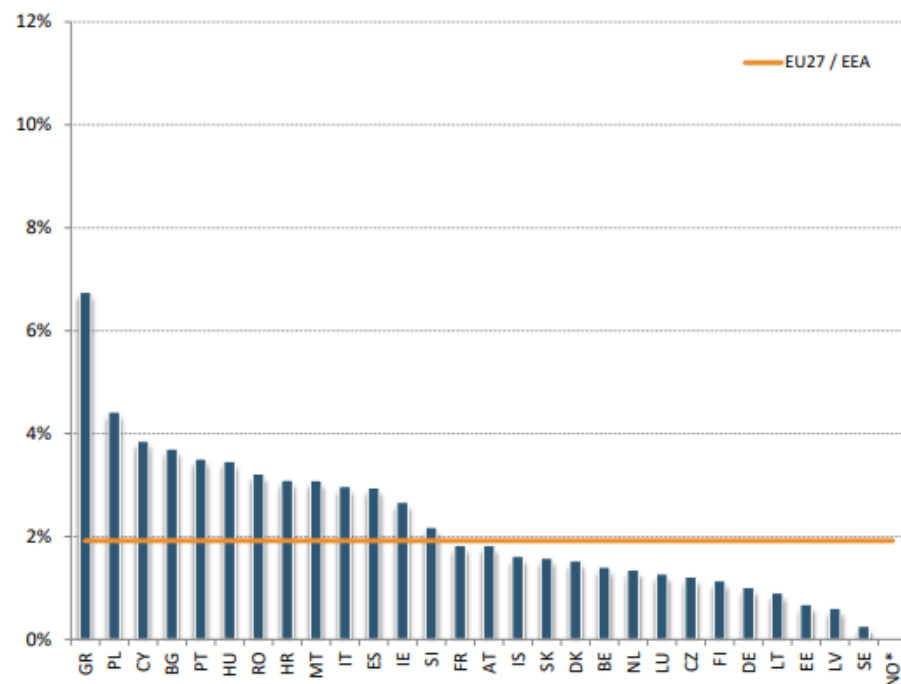
\* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

## RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2022.

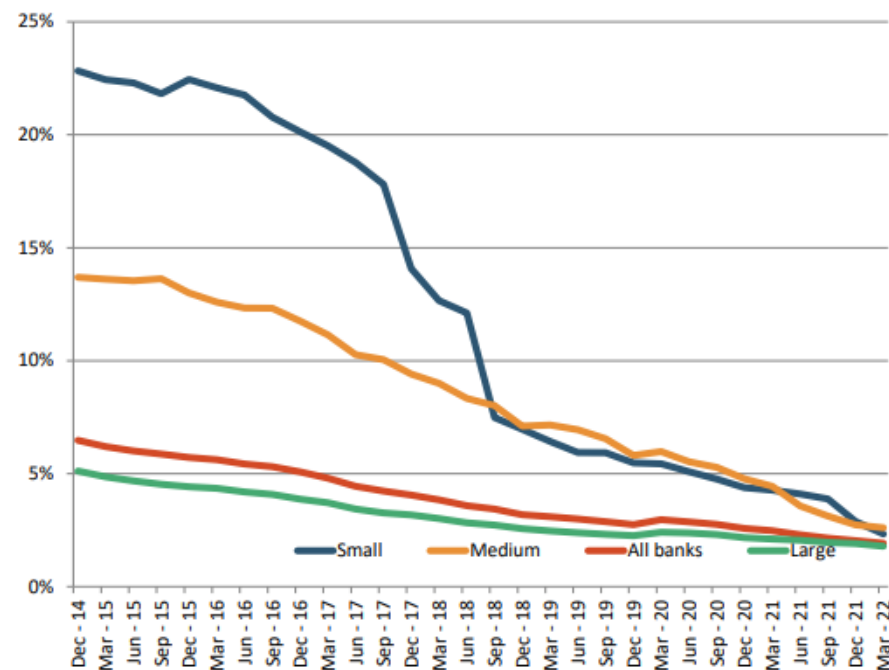
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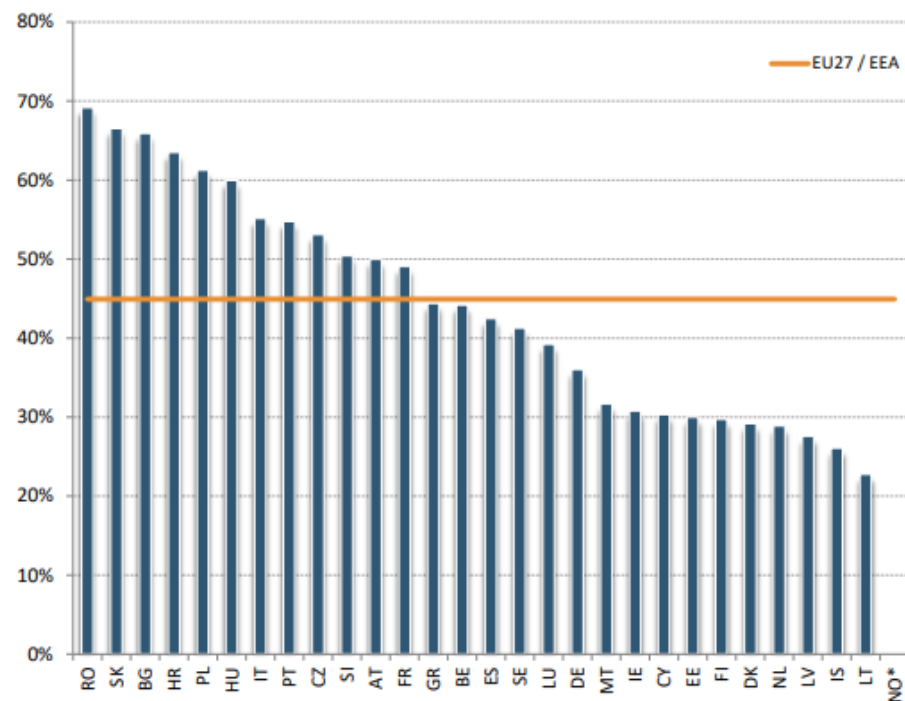
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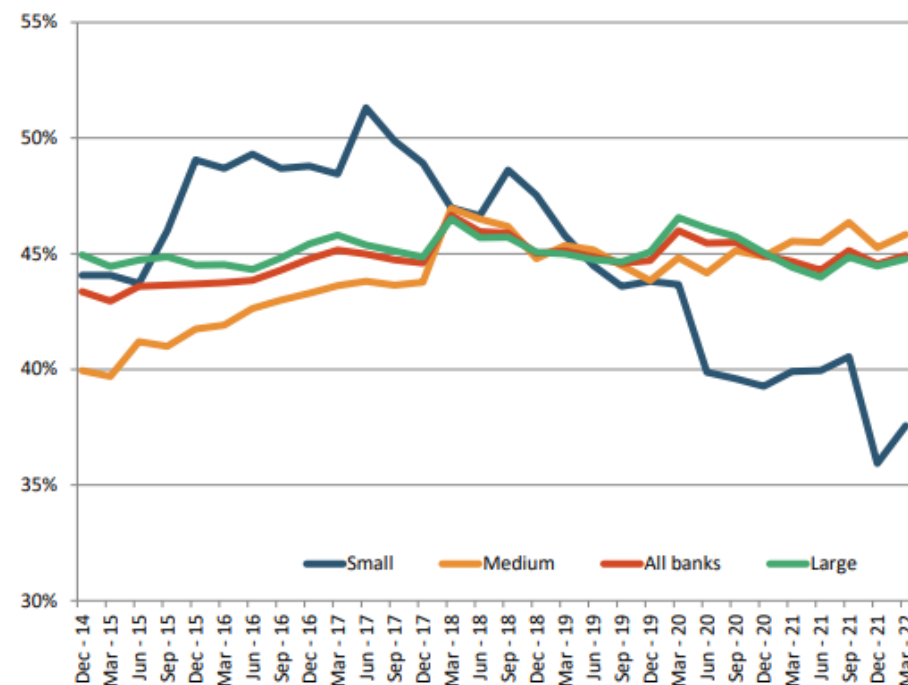
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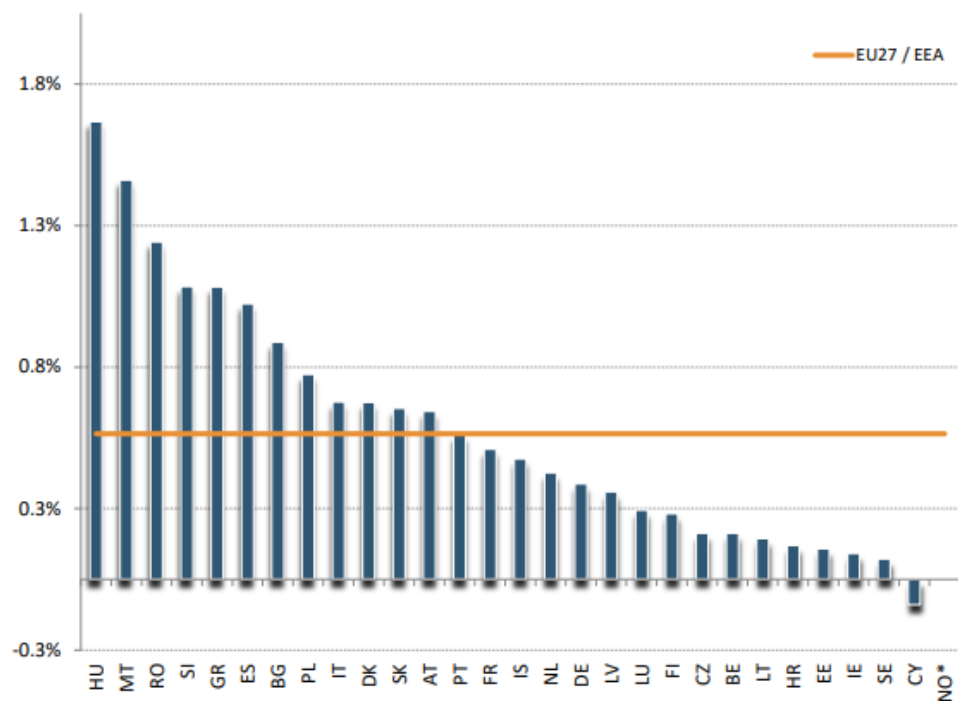
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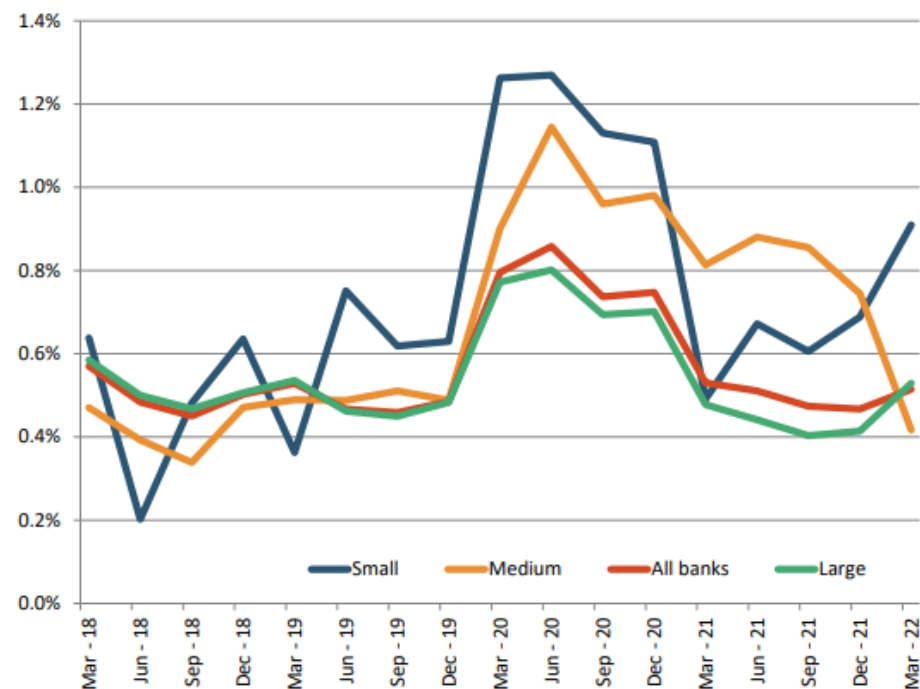
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## 4 основни препоръки от нас:

1. Застраховайте.
2. При възможност започнете да ползвате факторинг, акредитиви и други инструменти на търговското финансиране.
3. Планирайте повече средства за финансови разходи по ползвани кредити.
4. Променете структурата на ползваното финансиране от банките, за да съответства на текущите рискове на компанията.





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