



financial  
bank

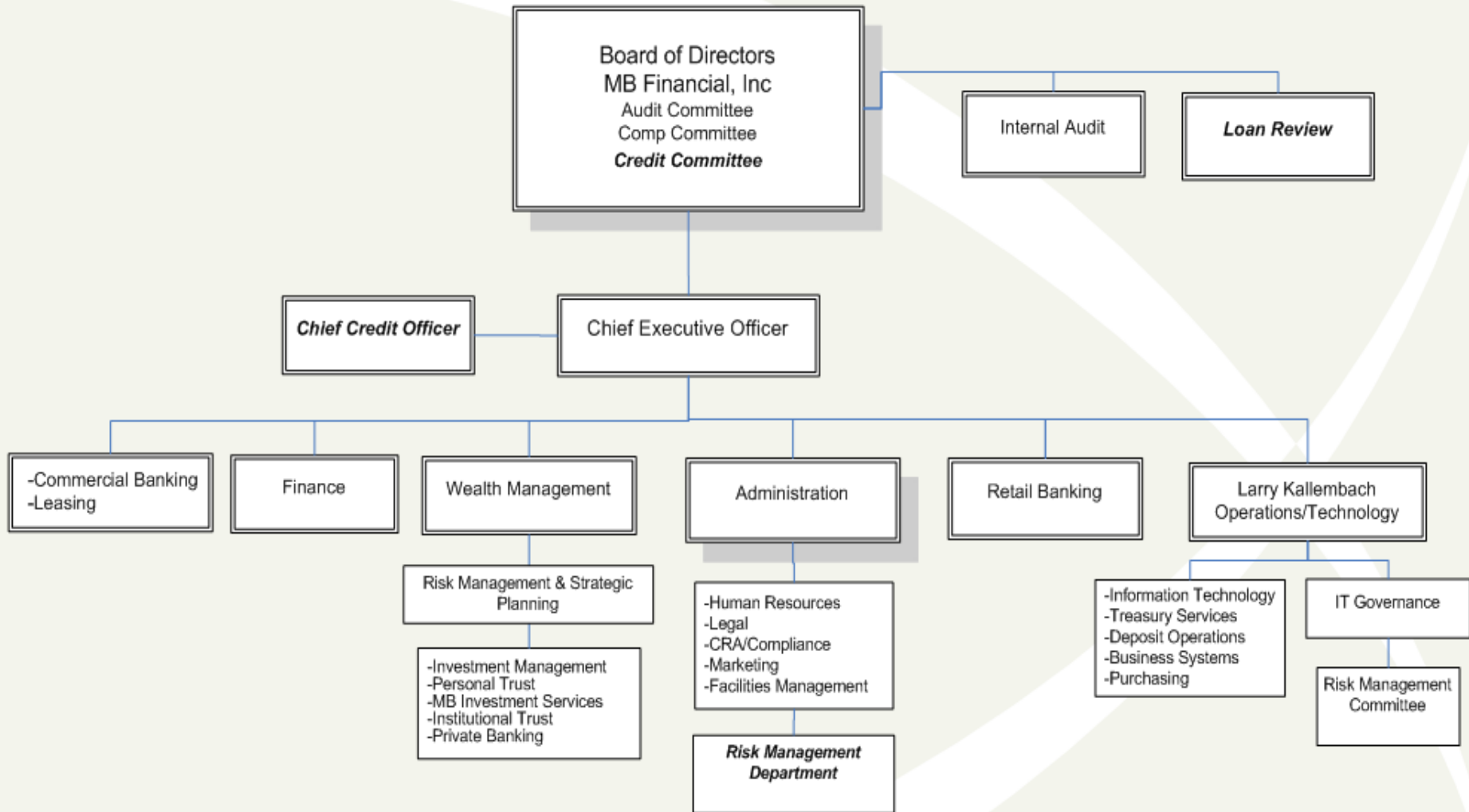
## Comprehensive Risk Management

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Larry J. Kallembach

## About us:

- Larry J Kallembach – EVP and CIO  
Enterprise Risk Officer
- MB Financial Bank
  - Assets: \$11.5 Billion
  - Marketplace: Chicagoland
    - 90 branches
    - 1700 employees
    - 500,000 accounts
    - Commercial - Retail – Wealth Management
    - Treasury Management – Leasing - Investments
  - Strong Competitive marketplace
  - Growth – Organic and acquisition with FDIC transactions in 2009.



# Enterprise Risk Management Framework

A **process** to **manage** institutional risks by **integrating** the function across **all** areas.

Risk Identification  Risk Assessment  Risk Controls

Resulting in a **consolidated picture** of our risk **exposure** across products, services, activities, and business lines. In addition, it helps us develop our **risk appetite** and **prioritize** our risks along with our actions.

 ERM is simple: Just not easy