

Luxembourg, 10 June 2025

MULTINATIONAL SEMINAR
CERTIFICATION PROGRAMME: RISK MANAGEMENT IN BANKING
ONLINE & IN LUXEMBOURG BETWEEN 17 NOVEMBER AND 12 DECEMBER 2025

Dear Madam, Sir,

Effective risk management is a critical priority across the entire financial industry. In the past, the ATTF has already provided a certification programme jointly developed by the **Luxembourg Bankers' Association (ABBL) and the House of Training**. This programme offers a recognised professional qualification tailored not only for banking professionals but also for managers and specialists from other areas of financial services who seek to build a strong foundation in risk management.

After a pause of several years, we are happy to announce that this certification programme is now back on our agenda and that the House of Training/ATTF, with the financial support of the Luxembourg Government, will offer **10 scholarships** to the [Certification Programme: Risk Management in Banking](#), which will be held in November and December this year.

This two-week certification seminar in risk management offers a comprehensive overview of key risk management areas that are essential to the stability and performance of modern financial institutions. Designed for professionals seeking to strengthen both technical and interpersonal skills, the programme covers a wide range of topics: from core principles to specific risk categories such as operational risk, market risk, credit risk, and liquidity risk, all tailored to the banking sector. The curriculum also includes specialised modules on ESG risks, information security, data protection, and the impact of artificial intelligence on risk management. Particular emphasis is placed on the development of soft skills, which are critical for effective and ethical risk oversight within organisations.

Developed in collaboration with the ABBL, this seminar reflects the industry's best practices and emerging regulatory expectations. Combining theory, practical case studies, and a final assessment in the form of multiple-choice questions, it equips participants with the tools needed to anticipate, assess, and manage risks in an ever-evolving environment.

The 10 selected professionals will join Luxembourg-based peers in this intensive 11-day training course, which will be organised in a hybrid format and consist of an introductory e-learning module, online sessions covering the fundamentals of risk management, two weeks of face-to-face courses on location in Luxembourg, and an online exam.

More information about the content of this programme can be found behind the following link:

Financial conditions

The costs of the course will be covered by the Luxembourg Government; the selected participants won't need to pay any contribution fees.

However, all costs related to the participants' trip to Luxembourg and their stay will have to be covered by the participants. They will also be responsible for booking their flights and their accommodation in Luxembourg.

For more details, please refer to the Financial Conditions which you will find attached.

Who can apply?

Professionals who

- ✓ are citizens and/or residents of ATTF partner countries;
- ✓ fit the target audience;
- ✓ are motivated to deepen their knowledge about risk management and who are committed to take the online exam within seven days from the end of the course.

Target audience

The certification programme is tailored to meet the needs of three distinct audiences:

- Individuals seeking to acquire a solid foundation in Risk Management;
- Professionals who already possess a good understanding of the fundamentals and who wish to deepen their practical knowledge across various types of risk;
- Experts with an advanced level of risk management knowledge who are looking to enhance their expertise.

The training course and the exam will be conducted in English without any translation. An excellent knowledge of English is therefore essential to ensure that all participants maximise their benefit from the course and enhance the chances to pass the exam.

Hybrid course

The Certification Programme Risk Management in Banking consists of the following elements:

1. A preparatory **e-learning module** "Fundamentals of Risk Management", which lasts about 2 hours and which must be completed in the participant's own time before the first session of the course on 17 November.
2. **Two online sessions** of 4 hours each covering the Fundamentals of Risk Management on 17 and 18 November.
3. **Nine face-to-face sessions** covering more specific topics of risk management, which will take place in Luxembourg from Monday 24 November to Thursday 27 November, and from Monday 1 December to Friday 5 December:
 - 24 November: Governance and Risk Framework
 - 25 November: Market Risk
 - 26 November: Credit Risk (part 1)
 - 27 November: Credit Risk (part 2)
 - 28 November: *free revision day*
 - 1 December: Liquidity Risk
 - 2 December: Operational and Conduct Risk (part 1)
 - 3 December: Operational and Conduct Risk (part 2)
 - 4 December: ESG Risk
 - 5 December: Information Security, Data Protection, and Artificial Intelligence; Soft Skills
4. A **3-hour online exam** that must be taken by **12 December** at the latest. The exam consists of multiple-choice questions, and the passing rate is 50%. The link to the exam will be sent to the participants at the end of the last session of the training course on 5 December. The participants will have **7 days** to log in and take the exam, after which the exam will no longer be available. It is therefore imperative that this deadline is respected!

Participants who pass the exam and have respected the other conditions for participation listed above, will receive the certificate of achievement, co-signed by the Luxembourg Bankers' Association (ABBL).

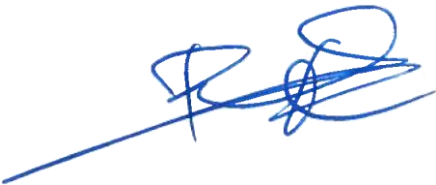
How to apply?

Interested candidates are invited to apply for this programme by filling in the attached application form and send it to the local ATTF partner in their country (<https://www.attf.lu/partners>) by **Friday 15 August** at the latest. Only complete applications will be considered. Candidates with the most relevant profiles in reference to the target group and with pertinent motivations are most likely to be selected.

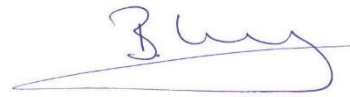
We look forward to receiving your application to this training programme that will most certainly from an important contribution to your career.

We remain at your disposal should you require any further information about this programme.

Yours sincerely,



Bernard VAN DULMEN KRUMPELMAN
Senior Training Officer ATTF



Ben LYON
Head of ATTF

Appendices:

- ✓ Financial conditions
- ✓ Application form

The programme description can be found [here](#).