

## Christiane Kunisch-Wolff, Member of the Management Board (Chief Risk Officer)



**Date of birth:** 9 December 1966  
**Nationality:** German

**First appointment:** 2016  
**Independence:** Yes

**Expertise:** Management of all key financial and non-financial risks; effectiveness of risk management systems at banks; evaluation of systems for preventing money laundering, terrorist financing and other criminal offences; compliance management systems; organisation and effective design of banks' control departments; development, quality, monitoring and deployment of risk classification procedures; legal and regulatory requirements; evaluation and effectiveness of the governance framework; SPF segment; problem loan processing; lending development and quality; downstream loan processing; loan processing control; intensive care

### **Professional milestones**

Since 2016	Member of the Management Board, Aareal Bank AG, Wiesbaden, Germany
2012 – 2016	Member of the Management Board of Westdeutsche ImmobilienBank AG
2006 – 2012	Member of the Management Board of readybank AG
1993 – 2006	Various positions at WestLB AG

### **Education**

Master of Business Administration (MBA)

Studied Economics at the Hochschule Niederrhein University of Applied Sciences

### **Positions on non-Group supervisory boards or comparable bodies**

None

## ***Additional positions on governing bodies of other organisations***

Frankfurt Institute for Risk Management and Regulation (FIRM), member of the Advisory Council

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Association of German Public Banks (Bundesverband Öffentlicher Banken - "VÖB"), Risk Management and Accounting Committee, member

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Association of German Banks (Bundesverband deutscher Banken - "BdB"), Committee for banks directly supervised by the ECB (SSM1), member

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Association of German Banks (Bundesverband deutscher Banken - "BdB"), Sustainable Finance Project Committee, member

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CredaRate Solutions GmbH, Deputy Chairman of the Advisory Board

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German Property Federation (ZIA), member