

- ▶ CREDIT RISK
- ▶ MARKET RISK
- ▶ OP RISK
- ▶ ERM

RISIKO MANAGER

Price list no. 5

Valid from 1 January 2010

Media data 2010

Magazine
and
Online Portal

Magazine

Contact	3
Brief profile	4
Prices and formats	5
Cut-off dates and issues	6
Technical information	7
Publication details	15
General terms and conditions	16



Online Portal

Contact	3
Brief profile	8
Prices, formats and positioning	9
Yellow Pages / outline profile	12
Yellow Pages / entries and prices	13
Technical information	14
Publication details	15
General terms and conditions	18



Advertising sales

Katrin Hartmann
 Telephone: 0221/54 90-169
 Fax: 0221/54 90-315
 katrin.hartmann@bank-verlag-medien.de

Advertising processing

Christel Corfield
 Telephone: 0221/54 90-128
 Fax: 0221/54 90-315
 christel.corfield@bank-verlag-medien.de

Magazine unit manager

Dr. Stefan Hirschmann
 Telephone: 0221/54 90-221
 Fax: 0221/54 90-315
 stefan.hirschmann@bank-verlag-medien.de

Publisher

Bank-Verlag Medien GmbH
 Wendelinstraße 1
 50933 Cologne
 Telephone: 0221/54 90-0
 Fax: 0221/54 90-315
 info@bank-verlag-medien.de

Repro

bontype media AG
 Heilsbachstraße 20
 53123 Bonn
 Telephone: 0228/540 05-0
 Fax: 0228/540 05-48
 www.bontypemedia.de
 ISDN: Leonardo
 0228/540 05-68
 E-Mail: RisikoManager@bontypemedia.de

Printing

ICS Internationale Kommunikations-Service GmbH
 Voiswinkeler Straße 11d
 51467 Bergisch Gladbach

The magazine for financial experts

RISIKO MANAGER is the leading magazine for all Financial Risk Management professionals in banks, savings banks and insurance companies. **RISIKO MANAGER** appeals to a growing community of banking professionals whose influence on decision-making is continuously increasing. These people are

- Chief Risk Officers
- Operational Risk Managers
- Credit Risk Managers
- Market Risk Officers
- Rating Analysts
- Credit Analysts
- Controllers, Risk Controllers

as well as

- Management Consultants
- Auditors and
- Officers of DAX 100 companies

RISIKO MANAGER provides its readers with the information that is vitally important to their jobs.

RISIKO MANAGER is written by risk managers, for risk managers.

RISIKO MANAGER is uniquely authoritative and provides for one of the most important target groups of the present and future.



Advertising prices

1/1 page	€ 2100
1/2 page	€ 1200
Footer	€ 630

Volume discount

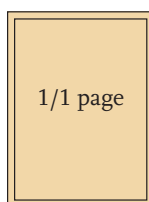
3 pages	10 %
6 pages	15 %
12 pages	20 %

Series discount

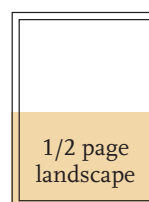
3 adverts	5 %
6 adverts	10 %
12 adverts	15 %

Magazine format: 210 x 297
Type area: 180 x 251 mm

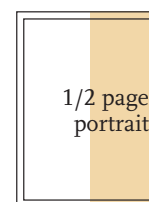
Please note: the 3-mm trimming allowance for bleed advertisements is not included in these measurements.



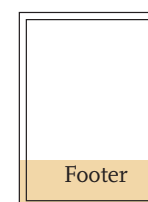
Bleed
210 x 297



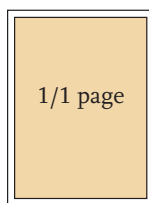
Bleed
210 x 148



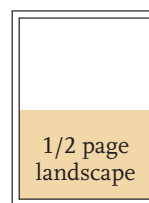
Bleed
101 x 297



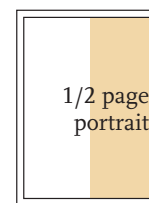
Bleed
210 x 60



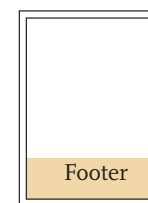
Type area
180 x 251



Type area
180 x 121,5



Type area
86 x 251



Type area
180 x 50

Issue	Publication date
01/2010	07.01.2010
02/2010	21.01.2010
03/2010	04.02.2010
04/2010	18.02.2010
05/2010	04.03.2010
06/2010	18.03.2010
07/2010	01.04.2010
08/2010	15.04.2010
09/2010	29.04.2010
10/2010	13.05.2010
11/2010	27.05.2010
12/2010	10.06.2010
13/2010	24.06.2010
14/2010	08.07.2010
15/2010	22.07.2010
16/2010	05.08.2010
17/2010	19.08.2010
18/2010	02.09.2010
19/2010	16.09.2010
20/2010	30.09.2010
21/2010	14.10.2010
22/2010	28.10.2010
23/2010	11.11.2010
24/2010	25.11.2010
25-26/2010	09.12.2010

RISIKO MANAGER is published every 14 days.

Advertising cut-off: 14 days prior to publication date

Data submission cut-off: 7 days prior to publication date

Circulation

Print run	1200
Actual distribution (tvA)	849
Copies sold	656
Subscriptions	639
Online sales	17
Gratis subscriptions	198
Unsold, reference and archive copies	346

inserts/loose inserts/samples on application.

Other formats and advertising types on application.

Please discuss this with us.

No discounts on special issues, publisher's supplements, inserts/loose inserts/samples

All prices net of VAT.

Digital documents

EPS files/PDF files must be COMPOSITE. All elements used, such as typefaces (Adobe type 1 Post-Script), pictures, graphics, typefaces contained in graphics, images (high resolution image files) must be embedded. The document must be created in black/grey shades or in CMYK colour mode. Other colours are possible only by special arrangement.

Images

The scanner resolution for a 1:1 size implementation of a master image is at least 300 dpi for a colour image, and 1200 dpi for a line drawing. Please provide a meaningful file name entry.

Data transfer

Via ISDN or e-mail (please provide advance fax notification), by CD-ROM. Please enclose a 1:1 control print-out of your last version with each supply of data.

Printing process

Sheet-fed offset

Base typeface: Scala Sans

Repro

bontype media AG

Heilsbachstraße 20

53123 Bonn

Telephone: 0228/540 05-0

Fax: 0228/540 05-48

www.bontypemedia.de

ISDN: Leonardo

+0228/540 05-68

E-Mail: RisikoManager@bontypemedia.de

Daily news for professional risk managers

Risiko-Manager.com is the online portal of RISIKO MANAGER which is the magazine for professionals in banks, savings banks and insurance companies. Readers include

- Chief Risk Officers
- Operational Risk Managers
- Credit Risk Managers
- Market Risk Officers
- Rating Analysts
- Credit Analysts
- Controllers, Risk Controllers

as well as

- Management Consultants
- Auditors and
- Officers of DAX 100 companies

risiko-manager.com provides its readers with up-to-the minute information on their industry.

risiko-manager.com is written by risk managers, for risk managers.

risiko-manager.com provides for one of the most important target groups of the present and future.

(Page Impressions and Visitors available on request)



Online prices: advertising forms for one month

1 Leaderboard	780 x 90 pixels	€ 890
2 Skyscraper	120 x 600 pixels	€ 890
3 Full size banner	468 x 60 pixels	€ 690
4 Half size banner	234 x 60 pixels	€ 650
5 Button	130 x 80 pixels	€ 650

Wallpaper

= Leaderboard + Skyscraper € 1500

Volume discount 1-5

3 banners	10 %
6 banners	15 %
12 banners	20 %

Wallpaper discount

2 months	5 %
3 months	10 %
6 months	15 %
12 months	30 %

Formats

Two flash objects showing minimum requirements for the plug-in (e.g. Version 9+). Alternative advertisements for browsers without plug-in: JPG or GIF (can be animated) with link + alternate text.

Special formats and advertisements with sound can be booked on application.

Cut-off for advertisements is one week before the start of each month.

All prices net of VAT.

Online prices:

Advertising types for one month

Keyword ad € 690

Volume discount

2 months	5 %
3 months	10 %
6 months	15 %
12 months	30 %

This ad type includes all the booked words in the relevant newsletter area (including archive) on www.risiko-manager.com.

Link

The ad text is fully equipped with a hyperlink to the desired website, which opens in a new browser window.

Job ads

Positioned in the Job Market section.
For one month € 450

Other ways of co-operating with our recruitment section on application.

Cut-off for advertisements is one week before the start of each month.

All prices net of VAT.



Search term
(two terms inc. synonyms per month)

Short advertising message in text
format (max. 80 characters)

Newsletter

Online prices:

Ad types for one month (at least two newsletters)

Leaderboard	780 x 90 pixels	€ 650
Skyscraper	120 x 600 pixels	€ 520
Full size banner	468 x 60 pixels	€ 350
Button	130 x 80 pixels	€ 240

Staffel

3 banners	5 %
6 banners	10 %
12 banners	15 %

Frequency

At least two issues per month

Subscribers

4.209

Format

HTML

Cut-off for advertisements is one week before the start of each month.

Two-in-one prices for a banner ad on Risiko-Manager.com + an ad in the newsletter on application.

All prices net of VAT.



Full size banner

Button

Yellow Pages

Yellow Pages is a service provider marketplace hosted jointly by the professional magazine **RISIKO MANAGER** and the skills portal RiskNET. By putting yourself on our list you will be joining the leaders in this industry. The Yellow Pages show all the important information about products, services and solutions in the risk management and compliance industry – at a glance. From here you can look up any address in the business or sort them thematically or alphabetically. Service providers who want to stand out from the crowd can

- enter a wide range of information about their firm and products,
- link to their firm’s website,
- add a logo,
- put the entry in additional categories,
- include references, inc. screenshots,
- offer files for download.

With a standard or premium entry you will be prominently listed in the market overview. This guarantees additional contacts.

Contact

Katrin Hartmann
 Bank-Verlag Medien GmbH
 Wendelinstraße 1
 Telephone: 0221/54 90-169
 Fax: 0221/54 90-315
 katrin.hartmann@bank-verlag-medien.de

Yellow Pages

	Basic entry	Standard entry	Premium entry
For product and service providers			
Entry in list	✓	✓	✓
Detailed company profile	–	✓	✓
Entry inc. cut-off dates	–	✓	✓
Entry inc. references	–	✓	✓
Logo	–	1	1
Files for download	–	3	8
Screenshots	–	2	6
Product/service provider links	–	–	✓
Categories in service provider list	1	3	5
Product list	–	1	5
Detailed product descriptions	–	✓	✓
Direct link to product website	–	–	✓
Price	free	€ 29	€ 39

Prices per month

Basic entry	free
Standard entry	€ 29
Premium entry	€ 39

All prices net of VAT.

Flash objects

SWFs must include a link to the target page.

The ad server will modify this when inserting the ad in the Flash file to enable tracking. It is therefore not necessary to match the link to the ad server tracking.

To ensure that the links in the Flash file are correctly recognised, they should not be masked by program engineers (e.g. by dynamic link generation). Keep them as a simple string in the Flash file.

The Flash file may also include a range of different links. The ad server will normally recognise any hard-coded links in the Flash file and will convert them. To ensure the links recognised by the ad server are the desired ones, they should also be sent by e-mail.

However, only one link can be provided for a back-up GIF (image maps are not supported), so please include a dedicated link for any back-up GIF.

If you have questions please contact our IT management.

Internet addresses (URLs)

www.risiko-manager.com

Formats

GIF or JPG formats. Maximum file size: 30 kb. For Flash objects please specify minimum requirements for the plug-in (e.g. Version 9+). Alternative ads for browsers without plug-in: JPG or GIF (can be animated) with links and alternate text.

Data transmission

By e-mail (please provide advance fax notification) at least one week before switch-in to info@bvm-koeln.de.

Contact: IT management

Sascha Dierkes
Bank-Verlag Medien GmbH
Wendelinstraße 1
Telephone: 0221/54 90-148
Fax: 0221/54 90-315
sascha.dierkes@bank-verlag-medien.de

Publisher

Bank-Verlag Medien GmbH
Wendelinstraße 1
50933 Cologne
Telephone: 0221/54 90-0
Fax: 0221/54 90-315
info@bank-verlag-medien.de
www.bank-verlag-medien.de

Directors

Wilhelm Niehoff, Sebastian Stahl
No. 58667 in the Companies Register at
Cologne District Court
VAT registration number DE250922269

Bank details

National-Bank AG,
Bank code 360 200 30
Account no. 1102 982

Payment terms

payable net on receipt of invoice

Editors in chief

Frank Romeike
Dr. Roland Franz Erben

Publications manager

Dr. Stefan Hirschmann

Annual subscription

€ 348 + postage and VAT

Frequency

Fortnightly

General Terms and Conditions for Advertisements and Enclosures

1. In the following General Terms and Conditions, 'Advertisement Order' means a contract for the publication in print of one or more advertisements on behalf of advertisers seeking to widen their distribution.
2. In case of doubt, advertisements shall be published within one calendar year of the signing of the contract. If the agreement includes the right to commission separate advertisements, the order shall be fulfilled within one year of the appearance of the first advertisement, so long as the first advertisement was commissioned and published within the period stipulated in para. 1 above.
3. The Customer may, by agreement, commission further advertisements within the period agreed and specified in para. 2 above, over and above the quantity specified in the order.
4. If an order cannot be fulfilled owing to circumstances beyond the Publisher's control, the Customer shall, without prejudice to any other legal rights, repay the difference between the agreed and actual quantities purchased. This shall not apply if the non-fulfilment was due to force majeure within the Publisher's area of risk.
5. When calculating purchased quantities, text millimetre lines shall be converted to advertising millimetre lines for pricing purposes.
6. Orders for advertisements and enclosures that are, by express agreement, to be published exclusively in particular numbers, particular issues or particular places in the publication must reach the Publisher long enough in advance for the Customer to be informed, before the closing date for advertisements, if the order cannot be fulfilled in the stipulated way. Classified advertisements will be printed under the usual heading without a need for express agreement.
7. Text-area advertisements are advertisements bordered on at least three sides by text and not by other advertisements. If it is not apparent from the wording of an advertisement that it is in fact an advertisement, the Publisher shall endorse it clearly with the word 'Advertisement'.
8. The Publisher reserves the right to refuse orders for advertisements – including individual advertisements within the framework of an agreement – and

negligence on the part of its vicarious agents; in other cases, the extent of its liability vis-à-vis traders for gross negligence shall be restricted to foreseeable damage up to the price of the relevant advertisement. Complaints, other than for concealed defects, must be made within four weeks of receipt of the invoice and supporting documents.

11. Proofs will be supplied only if expressly requested. The Customer is responsible for the correctness of the returned proofs. The Publisher will correct all errors that are reported to it by the date that is stipulated upon sending of the proof.
12. If no particular instructions are received as to size, the price shall be based on the normal print size for the kind of advertisement involved and its actual size.
13. The invoice shall be sent immediately, or no later than 14 days after publication of the advertisement. Invoices are payable immediately and without deductions.
14. In case of late payment or requests for an extension, interest and collection charges shall be payable. The Publisher may halt any further fulfilment of current orders until payment has been made and may require advance payment for the remaining advertisements. If there is good reason to doubt the Customer's ability to pay, the Publisher shall be entitled, even during the lifetime of an advertising agreement, and irrespective of any previously agreed upon payment date, to make the appearance of any further advertisements conditional on advance payment and settlement of any amounts currently owing.
15. On request, the Publisher will supply a copy of the advertisement along with the invoice. Depending on the nature and scope of the advertisement ordered, extracts from the advertisement, pages from the enclosure or complete enclosures will be supplied. If it is no longer possible to procure a document, the Publisher will instead supply a legally binding attestation of the publication and dissemination of the advertisement.
16. The costs of preparing printed materials to order, and of substantial alterations to the version originally agreed upon that requested by the Customer or attributable to it, shall be borne by the Customer.
17. If the circulation falls but a series of advertisements has been agreed upon, the Customer may be given a price reduction if the average for the insertion

enclosures on the basis of content, origin or technical form in accordance with the Publisher's own consistent, objectively justified principles, if the content breaches laws or official regulations or if the Publisher finds its publication unacceptable. This also applies to orders placed by agencies, receiving offices or representatives. Orders for enclosures are binding on the Publisher only after a proof has been submitted and approved. Enclosures whose format or layout give the reader the impression that they are an integral part of the newspaper or magazine, or which contain other advertisements, will not be accepted. The Customer will be informed immediately if an order is refused.

9. The Customer is responsible for prompt delivery of the text of the advertisement and error-free printed materials or enclosures. If the printed materials are obviously unsuitable or damaged the Publisher shall immediately ask for a replacement. The Publisher shall guarantee that the caption supplied is of normal print quality as far as the printed materials allow. Accurate colour reproduction of collared advertisements depends on the Customer providing accurate details of the colours. If more than one colour is to be used the Customer must supply a proof. The Customer shall not be charged if an advertising order is cancelled before the closing date. If the Customer cancels the order after the closing date, the Publisher shall charge 50% of the price of a black-and-white advertisement. Cancellation is not possible after the closing date for printed materials.
10. If the reproduced advertisement is wholly or partly illegible, incorrect or incomplete, the Customer shall be entitled to a price reduction or a corrected replacement advertisement, but only insofar as the purpose of the advertisement was affected. If the Publisher fails to replace the advertisement by a reasonable deadline, or if the replacement advertisement is also defective, the Customer shall be entitled to a price reduction or may cancel the order. Claims for damages for breach of obligation, faults in the signing of the contract and illicit conduct are excluded, also in case of telephone orders; actions for damages by reason of impossibility of performance or delay shall be restricted to compensation for foreseeable damage and to the price payable for the advertisement or enclosure concerned. This shall not apply to intentional conduct or gross negligence on the part of the Publisher, its statutory representative and its vicarious agents. This shall not affect the Publisher's liability for damage arising from the absence of warranted characteristics. Furthermore, in commercial dealings the Publisher will accept no liability for gross

year beginning with the first advertisement falls below the average circulation mentioned in the price list or in some other form or – if no circulation was mentioned – the average sales (or, for professional journals, if applicable, the average actual distribution) are below those of the previous year. Reduced circulation shall constitute a defect leading to an entitlement to a price reduction only in the event that the reduction is as much as 20% for a circulation of up to 50,000 copies, 15% for a circulation of up to 100,000 copies, 10% for a circulation of up to 500,000 copies or 5% for a circulation of over 500,000 copies. Furthermore, no price reductions shall be granted for agreements whereby the Publisher brought the declining circulation to the Customer's attention promptly enough to enable it to withdraw from the agreement before the advertisement appeared.

18. For ID-number coded advertisements, the Publisher shall exercise the care of a responsible trader to ensure the safekeeping and prompt forwarding of offers. Registered letters and express letters in answer to number-coded advertisements will be forwarded only through ordinary mail. Access to number-coded advertising will be maintained for four weeks. Any correspondence that is not collected during this period will be destroyed. The Publisher will return valuable documents, but is under no obligation to do so. In the interests of the Customer and for its protection, the Publisher reserves the right to open some incoming offers to eliminate misuse. The Publisher is under no obligation to forward junk mail or offers from brokers.
19. Printed materials will not be returned to the Customer unless expressly requested. The duty to retain such materials ends three months after the expiry of the order.
20. The place of performance shall be the Publisher's registered office. With regard to commercial dealings with traders, legal persons under public law or fund assets governed by public law, jurisdiction over any legal claims shall lie with the courts of the place where the Publisher's registered office is located. Insofar as claims by the Publisher do not take the form of collection proceedings, jurisdiction with regard to persons other than traders shall rest with the courts of the place where their domicile is located. If the address or normal place of residence of a Customer, also in the case of non-traders, is unknown when the claim is filed, or the Customer has changed its normal place of residence to a place outside the jurisdiction of the law, jurisdiction shall be agreed to rest with the courts of the place where the Publisher's registered office is located.

General Terms and Conditions for Advertisements and Enclosures

1. In the following General Terms and Conditions, 'Advertisement Order' means a contract for the online publication of one or more advertisements or publicity formats on behalf of advertisers seeking to widen their distribution.
2. In case of doubt, advertisements shall be published within one calendar year of concluding the contract. If the agreement includes the right to commission separate advertisements, the order shall be fulfilled within one year of the appearance of the first advertisement, so long as the first advertisement was commissioned and published within the period stipulated in para. 1 above.
3. The Customer may, by agreement, commission further advertisements within the period agreed and specified in para. 2 above, over and above the quantity specified in the order.
4. If an order cannot be completely fulfilled owing to circumstances beyond the Publisher's control, the Customer shall, without prejudice to any other legal rights, repay the difference between the agreed and actual quantities purchased. This shall not apply if the non-fulfilment was due to force majeure within the Publisher's area of risk.
5. If it is not apparent from the wording of an advertisement that it is in fact an advertisement, the Publisher shall endorse it clearly with the word 'Advertisement'.
6. The Publisher reserves the right to refuse orders for advertisements – including individual advertisements within the framework of an agreement – on the basis of content, origin or technical form in accordance with the Publisher's own consistent, objectively justified principles, if the content breaches laws or official regulations or if the Publisher finds its publication unacceptable. This also applies to orders placed by agencies, receiving offices or representatives. The Customer will be informed immediately if an order is refused.
7. The Customer is responsible for prompt delivery of the advertisements and the publicity formats. If the draft is obviously unsuitable or damaged the Publisher will immediately ask for a replacement. The Customer will not be charged if an advertising order is cancelled before the closing date. If the Customer cancels the order after the closing date, the Publisher will charge 50% of the cost.
8. If the reproduced advertisement is wholly or partly illegible, incorrect or incomplete, the Customer shall be entitled to a price reduction or a corrected replacement advertisement, but only insofar as the purpose of the advertisement was affected. If the Publisher fails to replace the advertisement by a reasonable deadline, or if the replacement advertisement is also defective, the Customer shall be entitled to a price reduction or may cancel the order. Claims for damages for breach of obligation, faults in the signing of the contract and illicit conduct are excluded, also in case of telephone orders; actions for damages arising from impossibility of performance or delay shall be restricted to compensation for foreseeable damage and to the price payable for the advertisement concerned. This shall not apply to intentional conduct or gross negligence on the part of the Publisher, its statutory representative and its vicarious agents. This shall not affect the Publisher's liability for damage arising from the absence of warranted characteristics. Furthermore, in commercial dealings the Publisher will accept no liability for gross negligence on the part of its vicarious agents; in other cases, the extent of its liability vis-à-vis traders for gross negligence shall be restricted to foreseeable damage up to the price of the relevant advertisement. Complaints, other than for concealed defects, must be made within four weeks of receipt of the invoice and supporting documents.
9. The invoice will be sent immediately, or no later than 14 days after publication of the advertisement. Invoices are payable immediately and without deductions.
10. In case of late payment or requests for an extension, interest and collection charges will be payable. The Publisher may halt any further fulfilment of current orders until payment has been made and may require advance payment for the remaining advertisements. If there is good reason to doubt the Customer's ability to pay, the Publisher shall be entitled, even during the lifetime of an advertising agreement, and irrespective of any previously agreed payment date, to make the appearance of any further advertisements conditional on advance payment and settlement of any amounts currently owing.
11. Upon request, the Publisher will supply a copy of the advertisement along with the invoice. This may be a printout or a URL depending on the nature and scope of the order. If it is no longer possible to procure a copy, the Publisher will supply instead a legally binding attestation of the publication and dissemination of the advertisement.
12. The costs of preparing publicity formats to order, and of substantial alterations to the version originally agreed upon, requested by the Customer or attributable to it, shall be borne by the Customer.
13. The duty to retain advertisements and/or promotional formats shall end three months after the completion of the order.
14. The place of performance shall be the Publisher's registered office. With regard to commercial dealings with traders, legal persons under public law, or fund assets governed by public law, jurisdiction over any legal claims shall lie with the courts of the place where the Publisher's registered office is located. Insofar as claims by the Publisher do not take the form of collection proceedings, jurisdiction with regard to persons other than traders shall rest with the courts of the place where their domicile is located. If the address or normal place of residence of a Customer, also in the case of non-traders, is unknown when the claim is filed, or the Customer has changed its normal place of residence to a place that is beyond the jurisdiction of the law, jurisdiction shall be agreed to rest with the courts of the place where the Publisher's registered office is located.

Advertising sales

Katrin Hartmann

Telephone: 0221/54 90-169

Fax: 0221/54 90-315

katrin.hartmann@bank-verlag-medien.de

Advertising processing

Christel Corfield

Telephone: 0221/54 90-128

Fax: 0221/54 90-315

christel.corfield@bank-verlag-medien.de

RISIKO MANAGER

Bank-Verlag Medien GmbH

Wendelinstraße 1

50933 Cologne

P.O. Box 45 02 09

50877 Cologne

Telephone: 0221/54 90-0

Fax: 0221/54 90-315

info@bank-verlag-medien.de

www.bank-verlag-medien.de