Template 9: Risk Model

Risk Categories

Infrastructure

- · Availability of Assets
- Capability of Assets
- · Access to Capital
- Complexity
- Mergers/Acquisitions

Personnel

- Employee Capability
- Fraudulent Activity
- Health and Safety
- Judgement
- Malfeasance
- Security Practices
- Sales Practices

Business

- Brand/Trademark
- · Competition
- Consumer Behavior
- Counterparty
- Fraud
- Industry Standards
- · Ownership Structure
- Publicity
- Product Relevance

Technology

- Data
 - Acquisition
 - Maintenance
 - Distribution
 - Confidentiality
 - Integrity
- Data and System Availability
- Capacity
- System
 - Selection
 - Development
 - Deployment
 - Reliability

Social

- Demographics
- Corporate Citizenship
- Environmental Stewardship
- Privacy

Technological

- Electronic Commerce
- External Data
- Emerging Technology

Economic

- Capital Availability
- Credit
 - Issuance
 - Default
 - Concentration
- Liquidity
- Market
- Funding
- Cash Flow
- Market
 - Commodity Prices
 - Interest Rate
 - Unemployment
 - Indices
 - Exchange Rate
 - Equity Valuation
 - Real Estate
 - Values

Process

- Capacity
- Design
- Execution
- · Suppliers/Dependencies

Natural Environment

- Biodiversity
- Emissions, Effluent, and Waste
- Energy
- Fire
- Natural Disaster
- Sustainable
 Development
- Transport
- Water

Political

- · Governmental Changes
- Legislation
- Public Policy
- Regulation