

Template 5 : Risk Model

Risk Categories

<p><u>Infrastructure</u></p> <ul style="list-style-type: none"> • Availability of Assets • Capability of Assets • Access to Capital • Complexity • Mergers/Acquisitions 	<p><u>Technology</u></p> <ul style="list-style-type: none"> • Data <ul style="list-style-type: none"> - Acquisition - Maintenance - Distribution - Confidentiality - Integrity • Data and System Availability • Capacity • System <ul style="list-style-type: none"> - Selection - Development - Deployment - Reliability 	<p><u>Economic</u></p> <ul style="list-style-type: none"> • Capital Availability • Credit <ul style="list-style-type: none"> - Issuance - Default - Concentration • Liquidity • Market • Funding • Cash Flow • Market <ul style="list-style-type: none"> - Commodity Prices - Interest Rate - Unemployment - Indices - Exchange Rate - Equity Valuation - Real Estate Values 	<p><u>Natural Environment</u></p> <ul style="list-style-type: none"> • Biodiversity • Emissions, Effluent, and Waste • Energy • Fire • Natural Disaster • Sustainable Development • Transport • Water
<p><u>Personnel</u></p> <ul style="list-style-type: none"> • Employee Capability • Fraudulent Activity • Health and Safety • Judgement • Malfeasance • Security Practices • Sales Practices 	<p><u>Social</u></p> <ul style="list-style-type: none"> • Demographics • Corporate Citizenship • Environmental Stewardship • Privacy 	<p><u>Process</u></p> <ul style="list-style-type: none"> • Capacity • Design • Execution • Suppliers/Dependencies 	<p><u>Political</u></p> <ul style="list-style-type: none"> • Governmental Changes • Legislation • Public Policy • Regulation
<p><u>Business</u></p> <ul style="list-style-type: none"> • Brand/Trademark • Competition • Consumer Behavior • Counterparty • Fraud • Industry Standards • Ownership Structure • Publicity • Product Relevance 	<p><u>Technological</u></p> <ul style="list-style-type: none"> • Electronic Commerce • External Data • Emerging Technology 		