

Risk Assessment Category

| <i>Risk Assement Category</i> | <i>Weight</i> | | <i>Risk Factor</i> | <i>Weight</i> |
|---|---------------|----|--|---------------|
| <i>Upper Management</i> | <i>12%</i> | # | | |
| | | 1 | changes occur in LOB priorities | 30% |
| | | 2 | inability to obtain LOB project acceptance | 10% |
| | | 3 | limited involvement and/or buy-in of end users | 10% |
| | | 4 | unstable corporate environment | 25% |
| | | 5 | adequate budget is not committed | 25% |
| <i>Summary for 'Risk_Assessment_Category_ID' = 1 (5 detail records)</i> | | | | |
| Sum | | | | 100% |
| <i>Scope/Business Case</i> | <i>10%</i> | # | <i>Risk Factor</i> | <i>Weight</i> |
| | | 6 | new regulations and/or requirements | 17% |
| | | 7 | high expectations from the LOB without significant discov | 11% |
| | | 8 | purpose of the project is to remain competitive | 10% |
| | | 9 | sponsor allows scope creep | 13% |
| | | 10 | unclear scope | 19% |
| | | 11 | project complexity | 17% |
| | | 12 | project is considered a short term solution | 13% |
| <i>Summary for 'Risk_Assessment_Category_ID' = 2 (7 detail records)</i> | | | | |
| Sum | | | | 100% |
| <i>Contract</i> | <i>16%</i> | # | <i>Risk Factor</i> | <i>Weight</i> |
| | | 13 | contract is needed | 25% |
| | | 14 | contractual and/or regulation changes | 10% |
| | | 15 | outside counsel is involved | 10% |
| | | 16 | limited internal legal resources | 15% |
| | | 17 | contract is finalized without PM involvement | 10% |
| | | 18 | IT involvement with the contract process | 20% |
| | | 19 | Vendor is unable or unwilling to adapt to our contract pro | 5% |
| | | 20 | contract type | 5% |
| <i>Summary for 'Risk_Assessment_Category_ID' = 3 (8 detail records)</i> | | | | |
| Sum | | | | 100% |
| <i>IT Department</i> | <i>14%</i> | # | <i>Risk Factor</i> | <i>Weight</i> |
| | | 21 | IT involvement | 20% |
| | | 22 | insufficient IT resources | 10% |
| | | 23 | Branch and/or Corporate test is required | 10% |

| <i>Risk Assement Category</i> | <i>Weight</i> |
|--|---------------|
| 24 security scans are required | 10% |
| 25 there are no defined IT work packages | 10% |
| 26 CIP account is required | 5% |
| 27 hardware and/or software requirements are undefined | 10% |
| 28 new equipment is necessary | 10% |
| 29 TDD is required | 15% |

Summary for 'Risk_Assessment_Category_ID' = 4 (9 detail records)

Sum 100%

| <i>Vendor Risks</i> | <i>8%</i> | <i>#</i> | <i>Risk Factor</i> | <i>Weight</i> |
|---------------------|-----------|----------|--|---------------|
| 30 | | | Vendor is unreliable | 12% |
| 31 | | | Vendor process is undefined | 10% |
| 32 | | | reliance on the Vendor's project plan | 12% |
| 33 | | | no means to hold Vendor to dates or turnaround | 12% |
| 34 | | | Vendor has limited product knowledge | 10% |
| 35 | | | limited dedicated Vendor resources | 5% |
| 36 | | | Bank has no previous experience with the Vendor | 9% |
| 37 | | | size of the Vendor | 5% |
| 38 | | | other Vendor commitments | 5% |
| 39 | | | Vendor has different objectives than the Bank | 5% |
| 40 | | | relationship with Vendor is not strong or is bad | 5% |
| 41 | | | Vendor instability | 5% |
| 42 | | | multiple Vendors or Suppliers | 5% |

Summary for 'Risk_Assessment_Category_ID' = 5 (13 detail records)

Sum 100%

| <i>Resources</i> | <i>11%</i> | <i>#</i> | <i>Risk Factor</i> | <i>Weight</i> |
|------------------|------------|----------|--|---------------|
| 43 | | | lack of back-ups for resources | 10% |
| 44 | | | unreliable and/or inexperienced resources | 20% |
| 45 | | | lack of buy-in from the team | 15% |
| 46 | | | team inexperience with similar projects and/or tasks | 15% |
| 47 | | | there are conflicts or personality clashes between team | 10% |
| 48 | | | undedicated LOB resources | 20% |
| 49 | | | trainers are unprepared for training | 5% |
| 50 | | | customer service training is overlooked or is insufficient | 5% |

Summary for 'Risk_Assessment_Category_ID' = 6 (8 detail records)

Sum 100%

| <i>Technology/Product</i> | <i>8%</i> | <i>#</i> | <i>Risk Factor</i> | <i>Weight</i> |
|---------------------------|-----------|----------|--------------------|---------------|
|---------------------------|-----------|----------|--------------------|---------------|

| <i>Risk Assement Category</i> | <i>Weight</i> |
|---|---------------|
| 51 external customers are impacted | 10% |
| 52 there is a lack of Pilot group or thorough testing | 25% |
| 53 there is no demo presentation | 10% |
| 54 project introduces new technology or product to the Bank | 20% |
| 55 the Bank is the Beta user of the technology or product | 25% |
| 56 lack of undefined technology/performance quality standar | 10% |

Summary for 'Risk_Assessment_Category_ID' = 7 (6 detail records)

Sum 100%

| <i>Schedule</i> | <i>9%</i> | <i>#</i> | <i>Risk Factor</i> | <i>Weight</i> |
|-----------------|-----------|----------|--|---------------|
| | | 57 | equipment/hardware delays | 20% |
| | | 58 | project timelines require specific dates | 30% |
| | | 59 | high number of potential show stopper issues | 20% |
| | | 60 | project is end date driven | 30% |

Summary for 'Risk_Assessment_Category_ID' = 8 (4 detail records)

Sum 100%

| <i>Project Management</i> | <i>5%</i> | <i>#</i> | <i>Risk Factor</i> | <i>Weight</i> |
|---------------------------|-----------|----------|--|---------------|
| | | 61 | PM is committed to multiple projects | 15% |
| | | 62 | inexperience of PM | 10% |
| | | 63 | team does not support PM practices | 15% |
| | | 64 | management constraints on PM process | 30% |
| | | 65 | political influences affecting project decisions | 20% |
| | | 66 | PM's overall assessment of the project | 10% |

Summary for 'Risk_Assessment_Category_ID' = 9 (6 detail records)

Sum 100%

| <i>Other</i> | <i>7%</i> | <i>#</i> | <i>Risk Factor</i> | <i>Weight</i> |
|--------------|-----------|----------|---|---------------|
| | | 67 | project's objectives conflict with another project's objectiv | 20% |
| | | 68 | project's interdependency with another project | 25% |
| | | 69 | physical facilities must be altered | 20% |
| | | 70 | involvement of multiple geographies | 30% |
| | | 71 | lack of Business Continuity-Disaster Recovery plan | 5% |

Summary for 'Risk_Assessment_Category_ID' = 10 (5 detail records)

Sum 100%