

Risk Assessment Review Report as of 03/08/2017

03/08/2017

Risk Type/Category	Risk Subject / Owner	Inh.Risk	Priority/Next Due	Previous Assessment		Current Assessment		Direction
				Date/Assessed By	eRiskIndex	Date/Assessed By	eRiskIndex	
Compliance Risk	BSA - CIP	9.0	H	05/29/2015	0.0	10/30/2015	0.0	Stable
BSA	<i>John Adams</i>		10/31/2017	Pat White		John Brown		
	BSA - CTRs, Exemptions, and Monetary Instrum	9.0	H	10/14/2014	3.9	11/17/2015	1.1	Decreasing
	<i>Abraham Lincoln</i>		03/14/2017	Pat White		Pat White		
	BSA - Foreign Currency	5.0	H	11/11/2014	6.5	10/30/2015	2.8	Decreasing
	<i>Bill Clinton</i>		03/06/2018	Pat White		Pat White		
	BSA - Internal Controls.	4.0	H	12/11/2015	3.2	07/21/2016	IP	Decreasing
	<i>Bill Clinton</i>		08/27/2017	Pat White		Bill Clinton		
	BSA - OFAC	9.0	H	10/24/2014	7.2	11/26/2015	0.0	Decreasing
	<i>Al Gore</i>		06/30/2017	John Brown		John Brown		
	BSA - Record Retention	5.0	H	10/29/2015	0.0	12/24/2015	0.0	Stable
	<i>Landon Kim</i>		06/05/2017	Pat White		John Brown		
	BSA - Suspicious Activity Reports	9.0	H	10/07/2014	1.3	10/26/2015	1.5	Increasing
	<i>John Adams</i>		03/09/2017	Pat White		Pat White		
	BSA - Training	9.0	H	10/15/2014	6.0	10/28/2015	1.0	Decreasing
	<i>Landon Kim</i>		05/12/2017	Pat White		Pat White		
	BSA - Wire Transfer Recordkeeping	9.0	H	11/18/2014	4.5	11/18/2015	0.0	Decreasing
	<i>Andrew Jackson</i>		04/04/2017	John Brown		John Brown		
	BSA Risk - Compliance Program	4.5	H	09/07/2015	0.0	09/08/2015	3.5	Increasing
	<i>John Adams</i>		03/31/2017	Kyusun Lee		Pat White		
Compliance Risk	CRA Compliance	9.0	M	09/17/2014	3.4	10/21/2015	0.1	Decreasing
CRA Compliance	<i>CRA Chris</i>		10/31/2017	Pat White		Pat White		
Credit Risk	ALLL	4.5	H	09/16/2014	3.5	11/10/2015	0.8	Decreasing
Credit Risk	<i>Credit Brown</i>		10/31/2017	Pat White		Pat White		
	Loan Portfolio Management	9.0	H	10/14/2014	3.6	11/17/2015	1.4	Decreasing
	<i>Credit Brown</i>		04/04/2017	John Brown		John Brown		
	Underwriting Quality	8.0	H	10/20/2015	1.4	12/24/2015	IP	Decreasing
	<i>Landon Kim</i>		04/11/2017	John Brown		Landon Kim		
	Problem Loan Review	4.5	M	10/16/2013	5.0	10/06/2015	2.0	Decreasing
	<i>Credit Brown</i>		10/31/2017	Pat White		Pat White		
Compliance Risk	Bank Protection Act	9.0	H	10/21/2014	3.5	02/04/2015	2.8	Decreasing
General Compliance	<i>John Quincy Adams</i>		09/30/2017	Pat White		Pat White		
	Initial Privacy Notice	9.0	H	08/15/2013	2.7	11/19/2014	1.4	Decreasing
	<i>James Madison</i>		10/31/2017	Pat White		Pat White		

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	Equal Credit Opportunity Act <i>Credit Brown</i>	2.5	M 10/31/2017	09/17/2014 Pat White	0.0	11/30/2015 Pat White	3.0	Increasing
	Truth in Savings Act <i>Credit Brown</i>	5.0	M 10/31/2017	12/11/2013 Pat White	3.7	09/09/2014 Pat White	3.5	Decreasing
IT & Communication IT - Internal Control	Disaster Recovery Plan <i>Jake Smith</i>		H 06/30/2017					
	Information Security - General <i>Jake Smith</i>	9.0	H 03/31/2017	10/08/2013 Pat White	1.2	10/14/2014 Pat White	0.2	Decreasing
	Information Security - Oversight of Service Prov <i>Jake Smith</i>	9.0	H 10/31/2017					
	Information Security - Process <i>Jake Smith</i>	9.0	H 10/31/2017					
	Information Security - Review of Security Progr <i>Jake Smith</i>	9.0	H 10/31/2017					
	Information Security - Training and Testing <i>Jake Smith</i>	9.0	H 10/31/2017			11/30/2016 Jake Smith	IP	
	IT Audit <i>Jake Smith</i>	0.0	H 11/03/2017	11/20/2015 Pat White	2.9	12/16/2015 John Brown	4.2	Increasing
	Vendor Management <i>Jake Smith</i>	0.0	H 08/31/2017	06/16/2015 Pat White	6.8	10/30/2015 Pat White	0.0	Decreasing
	VPN Management <i>Jake Smith</i>	5.0	M 04/30/2017			12/24/2015 Jake Smith	IP	
IT & Communication IT - Internet Banking	Maintenance of Internet Banking Application <i>Jake Smith</i>	4.5	H 05/31/2017					
	Customer Complaint Management <i>Jake Smith</i>		M 07/31/2017					
	Internet Banking Management <i>George Washington</i>		M 11/30/2017					
IT & Communication IT - Network	Backup Management <i>Jake Smith</i>	7.0	H 08/31/2017			09/04/2013 John Brown	0.8	
	Local Area Connection Risk <i>Bill Clinton</i>	3.5	M 10/31/2017	10/19/2015 Pat White	5.5	10/23/2015 Pat White	4.3	Decreasing
Compliance Risk Lending Compliance	Fair Debt Collection Practices Act <i>Credit Brown</i>	9.0	H 10/31/2017	09/10/2014 Pat White	3.0	12/14/2015 Credit Brown	IP	Decreasing

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Reputation Risk	New Product Development	3.5	H			12/16/2015	3.0	
Marketing	<i>Marketing Marlin</i>		10/31/2017			John Brown		
	Opening a Branch	9.0	M					
	<i>George Bush</i>		04/30/2017					
Market Risk	Creating a new deposit product	9.0	M			12/17/2015	1.5	
New Product	<i>George Bush</i>		04/30/2017			John Brown		
Operations Risk	Cash Count Risk	5.6	H	09/04/2013	3.0	12/10/2014	0.0	Decreasing
Operations Risk	<i>Franklin Pierce</i>		04/05/2017	Pat White		Pat White		
	Human Resources Management	4.5	H	10/23/2013	7.6	12/17/2014	0.1	Decreasing
	<i>Human Resources Jr.</i>		10/31/2017	Pat White		Pat White		
	Robbery	5.0	L			12/17/2014	1.5	
	<i>George Bush</i>		10/31/2017			John Brown		