## **ENTERPRISE RISKS**

- Management
- Business **Environment**

- Market
- Credit
- Liquidity

- Customer relationships
- Competitors' actions
- Legislative risks

- Brand
- Product development
- Climate change
- Sustainability risks

- Reputation
- Political & country risks

Market risk

Credit risk

Currency risk

Liquidity risk

Funding risk

Other risks

Interest Rate risk

Commodity Price risk

Other risks

**Risks** 

**Financial** 

Strategic

Risks

Hazard Risks

**Risks** 

**Operational** 

Policies, Principles, Guidelines Corporate values

- Processes
- Systems
- Information security
- Personnel
- Supply Chain management
- Product Defects
- Legal risks
- Corporate Governance
- Tax Risks
- Other risks

- Processes
- Personnel
- Legal

- Environmental risks
- Physical Damage
- Employee Safety
- Pandemic Disease
- Property Loss
- Business Interruption
- Third-party Liability
- Crime
- Cyber Attack
- Other risks

- Processes
- Controls
- Environmental
- Physical Damage

