

CENTURION RISK PROFILE

Instructions: Grade each item according to how well the response meets OCC requirements: 1=Outstanding, 2=Very Good, 3=Satisfactory, 4=Needs Improvement, 5=Unsatisfactory or No Response. (Mid-range ratings are also acceptable i.e., 2.5, 3.75, etc.) EDD=Enhanced Due Diligence.

Supplier Name ABC Lending Group (Sample)
Supplier ID # 4321
HQ Address/City/ST New York, NY
Sector GCG

Parent ID# 98765
BSR # 12345
Country USA
Region NA

Risk Factors				Raw Risk	Weight	Weighted Rate	Risk Appetite	Result
SUPPLIER INFORMATION								
1	☐	COUNTRY / RISK	USA	1	1.5	1.50	3.75	Approved
4	☐	SPAN	Country	1	1.25	1.25	3.75	Approved
5	☐	STATUS	APPROVED	1	1.5	1.50	3.75	Approved
6	☐	BUSINESS	Banking & Financial Services	2	1.5	3.00	3.75	Approved
7	☐	FUNCTION	Mortgage Orig & Processing	3.5	1.25	4.38	3.75	Remediate
8	☐	CATEGORY	Real Estate Lending	3.5	1.5	5.25	3.75	Remediate
9	☐	SUB-CATEGORY	Commercial Mortgages	3	1.5	4.50	3.75	Remediate
Risk Factors								
10	☐	AFFILIATED=1, NON-AFFILIATED=3	N/A	3	1.5	4.50	3.75	Remediate
11	☐	REGULATED=1, NON-REGULATED=3	YES	1	1.5	1.50	3.75	Approved
12	☐	SINGLE SOURCE=4	NO		1.5	0.00	3.75	N/A
13	☐	CLASSIFICATION	OSP	3	1.5	4.50	3.75	Remediate
14	☐	CREDIT RATING	B-	2	1.5	3.00	3.75	Approved
15	☐	COST/BENEFIT RATING		2	1.5	3.00	3.75	Approved
16	☐	CRITICALITY RATING	CRITICAL	3	1.5	4.50	3.75	Remediate
17	☐	MATERIALITY RATING		3	1.5	4.50	3.75	Remediate
18	☐	DOMESTIC / FOREIGN HQ RATING	Domestic	1	1.5	1.50	3.75	Approved
19	☐	4TH PARTY RATING	Need closer supervision	3	1.5	4.50	3.75	Remediate
20	☐	HISTORY RATING	No negatives	1	1.5	1.50	3.75	Approved
21	☐	RELATED PARTIES RATING	1 Co-owned corp; no negatives	1	1.5	1.50	3.75	Approved
22	☐	INCIDENTS RATING	No adverse incidents	1	1.5	1.50	3.75	Approved
23	☐	INCENTIVE PGRM FOR HIGH RISK SALES	Monthly competitions for cash	4	1.5	6.00	3.75	Remediate
24	☐	INTERACTS DIRECTLY WITH CUSTOMERS	Needs tighter monitoring	4	1.5	6.00	3.75	Remediate
25	☐	ISSUES RATING	HR background cks past due	2.5	1.5	3.75	3.75	Approved
26	☐	MCA RATING	Some gaps remain open 6 mos.	2.5	1.5	3.75	3.75	Approved
27	☐	PCI / INFO ACCESS RATING	Non-compliant	4	1.5	6.00	3.75	Remediate
28	☐	PHYSICAL/NETWORK ACCESS	Need tightened controls	4	1.5	6.00	3.75	Remediate
29	☐	PHYSICAL SECURITY	Need tighter supervision	3	1.5	4.50	3.75	Remediate
30	☐	RACI RATING	Slow results	2.5	1.5	3.75	3.75	Approved
31	☐	TPISA / IS RATING	Loose controls	3	1.5	4.50	3.75	Remediate
32	☐	VA / PENETRATION TEST RATING	Test results problematic	3.5	1.5	5.25	3.75	Remediate
33	☐	CENTURION RATING	Controls need tightening	2.5	1.5	3.75	3.75	Approved

Risk Factors				Raw Risk	Weight	Weighted Rate	Risk Appetite	Result
Identified Risks								
34	☐	COMPLIANCE RISK	Local laws & regs	2.5	1.5	3.75	3.75	Approved
35	☐	CONCENTRATION RISK	4th Parties in Korea	2.5	1.5	3.75	3.75	Approved
36	☐	FINANCIAL (CREDIT) RISK - FE RATING	Downtrending 2 yrs	2.5	1.5	3.75	3.75	Approved
37	☐	FOREIGN-BASED RISK	Supply chain risk	2.5	1.5	3.75	3.75	Approved
38	☐	GEOGRAPHIC RISK		1	1.5	1.50	3.75	Approved
39	☐	GEOPOLITICAL RISK		1	1.5	1.50	3.75	Approved
40	☐	INHERENT RISK	\$500K	3	1.5	4.50	3.75	Remediate
41	☐	LEGAL RISK	Contract renewals	2.5	1.5	3.75	3.75	Approved
42	☐	LIQUIDITY RISK		1.5	1.5	2.25	3.75	Approved
43	☐	OPERATIONS RISK RATING	Knowledge retention	2.75	1.5	4.13	3.75	Remediate
44	☐	REPUTATION RISK	Adverse PR	3	1.5	4.50	3.75	Remediate
45	☐	STRATEGIC RISK	Lack of strategic alignment	2.5	1.5	3.75	3.75	Approved
46	☐	TRANSACTION RISK	Large trans: \$250K+	3	1.5	4.50	3.75	Remediate
OCC-Based RT Ratings								
47	☐	1. MANAGEMENT PLAN RATING		2.77	1.5	4.16	3.75	Remediate
48	☐	1. APPLICATION RATING		3.3	1.5	4.95	3.75	Remediate
49	☐	2. DUE DILIGENCE RATING			1.5	0.00	3.75	N/A
50	☐	3. CONTRACT RATING		2.5	1.5	3.75	3.75	Approved
51	☐	4. MONITORING RATING			1.5	0.00	3.75	N/A
52	☐	5. TERMINATION / COB RATING	Unrealistic time frame	3	1.5	4.50	3.75	Remediate
53	☐	5. TERMINATION / EXIT STRATEGY		3	1.5	4.50	3.75	Remediate
54	☐	6. OVERSIGHT & ACCOUNTABILITY			1.5	0.00	3.75	N/A
55	☐	7. BOARD OVERSIGHT RATING			1.5	0.00	3.75	N/A
56	☐	8. SENIOR MANAGEMENT RATING			1.5	0.00	3.75	N/A
57	☐	9. BSRM RATING			1.5	0.00	3.75	N/A
58	☐	10. DOCS & REPORTING RATING			1.5	0.00	3.75	N/A
59	☐	11. INDEPENDENT REVIEW RATING			1.5	0.00	3.75	N/A
60	☐	12. SUPERVISORY REVIEW RATING	2 MRAs outstanding; no CAPs	2.5	1.5	3.75	3.75	Approved
Column Averages				2.49	1.5	3.13	3.75	
Supplier Risk Rating (SRR)			Approved	3.13				
Comments:				Supplier BSR# BSRM SMC	ABC Lending Group (Sample)			
					12345			
					John Smith			
					Terry Jones			
Reviewed By Centurion (Risk Assessor):				Date				

Note: this form must be completed by an authorized risk assessor (Centurion). Once completed, the form must be printed, dated and signed, scanned, and included in the Supplier's risk management documentation. ©2015 Centurion Shield LLC. All rights reserved worldwide. Confidential. Do not distribute without written permission.