

Risk Management / Procedure Development

Category	Items within this category	Rate											
		DJ	GEP	JDV	DQ	HMS	RAD	IM	AFR	DG	RMS	UAL	
Administrative:	New Account Processing Account Maintenance Closed Acct Processing	8	4	7	9	7	8	8	8	5	7	8	79
Operations:	Tickler System Posting Statement Preparation Documentation Scanning Security Processing Farm Management	9	6	10	10	10	9	9	10	4	6	9	92
Investments:	Mutual Funds Equities Fixed Income Real Estate Collateral Pledging Portfolio Analysis Market Risk	7	10	8	5	8	10	3	9	10	10	10	90
Management:	Staffing Turnover Committees Board Support Internal Bank Staff Awareness	10	5	6	4	6	5	1	7	7	5	6	62
Reputation Risk:	Marketing Radio Marketing Newspaper Seminars Public Perception	1	3	5	1	1	4	2	1	3	4	3	28
Business Risk:	Profitability Income Generation Expense alignment Shareholder value	5	7	4	3	4	6	6	4	9	9	2	59
Compliance:	Internal Audits External Audits Control Policy Updates CIP & Know Your Customer	6	8	9	8	5	7	7	5	8	8	7	78
Brokerage Services:	RJFS Scanning	2	9	3	6	9	3	3	2	6	3	5	51
Education:	Cross Training Off Site Training Career Development	3	2	1	2	2	1	4	3	1	2	1	22
Information Systems:	Sungard- Charlotte Navigator Escrows- Lincoln Data RJFS- Advisors Resource Console	4	1	2	7	3	2	10	6	2	1	4	42
Other:	JH New products to keep up with and ahead of our competition												