| For a certain period of time a financial asset or commodity cannot be traded quickly enough in the current market without impacting the market price. | RISK of loss resulting from inadequate or failed internal processes, people, and systems, or from external events.  Risks arising from catastrophic events. | A threat or danger to the good name or standing of a business or entity |
|---|---|---|
| Financial Risk / Liquidity Risk   | Operational Risk  | Reputational Risk   |
| Industrial Accident   | Product Recall  | Extended Outage of Service  |
| Reputational Risk   | Reputational Risk   | Reputational Risk   |
| Embezzlement  | Fraudulent Claims   | Conflicts of Interest   |
| Fraud   | Fraud   | Improper Behaviour Risk   |
| Energy & Water Usage  | Climate Change  | Waste Management  |
| Environmental Risk  | Environmental Risk  | Environmental Risk  |

| Guess the Risk | Guess the Risk | Guess the Risk |
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| Guess the Risk | Guess the Risk | Guess the Risk |
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| Guess the Risk | Guess the Risk | Guess the Risk |

| Carbon Emissions   | Ammonia Emissions   | Nitrates  |
|--|---|---|
| Environmental Risk   | Environmental Risk  | Environmental Risk  |
| The potential for losses and legal penalties due to failure to comply with laws or regulations                                       | Slips, Trips & Falls  | Risk of losses in positions arising from movements in the Market                                    |
| Compliance Risk  | Health & Safety Risk  | Market Risk   |
| The potential for reduced revenue or declining margins due to the price, product, promotion or distribution actions of a competitor. | This digital risk threatens assets & processes vital to your business & may prevent compliance with regulations, impact profitability, and damage your company's reputation in the marketplace. | The likelihood that a person may be harmed or suffers adverse health effects if exposed to a hazard |
| Competition Risk   | Technology Risk   | Health & Safety Risk  |
| Failure to create systems of prevention and recovery to deal with potential threats to an organisation.                              | Loss of institutional knowledge   | Insufficient planning for turnover in key roles   |
| <b>Business Continuity Planning</b>  | Management Succession Planning  | Management Succession Planning  |

| Guess the Risk | Guess the Risk | Guess the Risk |
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| Fire  | IT Infrastructure Failures   | Hacking or the loss of data |
|---|--|-----------------------------|
| Operational Risk / Safety Risk /<br>Environmental Risk  | Technology Risk  | Technology Risk             |
| Senior Manger makes an illegal decision causing losses to the organisation                    | Risk that a counterparty will not settle an obligation for full value, either when due or at any time thereafter.      | Price Wars                  |
| People Risk   | Credit or Counter-Party Risk   | Competition Risk            |
| The possibility that conditions in the economy will increase your costs or reduce your sales. | The Chance that new regulations will disrupt your business or you will incur expenses and losses due to legal disputes | Test                        |
| Economy Risks   | Legal Risk   | Test                        |
| Test  | Test   | Test                        |
| Test  | Test   | Test                        |

| Guess the Risk | Guess the Risk | Guess the Risk |
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