

CFO: PANDEMIC RISK MANAGEMENT STRATEGY

Role	Top Risk Factors	Recommended Actions	How SRA Can Help
Chief Financial Officer	The bank does not have sufficient capital to get through the aftermath of the pandemic	Update the bank Capital Plan and Capital Stress Test. Institute monitoring of Capital Triggers on a monthly basis	Support Capital Stress Testing- Aggregate the results of the Credit Stress Test and stress all other risk categories (NIM's, revenue, cost of funds, liquidity)
	The bank does not have sufficient liquidity	Update the bank Contingency Funding Plan (CFP) and update the Liquidity Stress Test. Institute monitoring of Liquidity Triggers on a monthly basis.	Support CFP updates and liquidity stress test activities. Institute ERM Watchtower to monitor the banks KRI's and liquidity and capital triggers
	Adequate financial staff resources are not available to handle all the new activities	Hire addition contract staffing	SRA can provide fractional financial resources as required
	Future Earnings Impact, need to report to Shareholders, Analysts & Regulators	Perform and Reforecast quarterly earning while monetizing potential risk events	Track and Correlate Real time impact across multiple risk areas in SRA Watchtower Risk System of Record; SRA Experts help develop Executive & Board Level reporting.