

## Business Planning: Banking Script B

### Question

Ensure that all of your responses are visible on screen and are not hidden within cells.  
Your answers will be presented to the examiner exactly as they appear on screen.

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1.1 risks

Operational risks

Operational risk are day to day inherrent in activities and operations. This includes the culture of the buisness

There could be a risk that the culture of the buisness and tone from the top is poor if employees are being encouraged to drive profits at all costs and are not allowed to think opjectivly and act in the best interestest of their clients.

There is also a risk that with the move to more automated trading there could be failings with this as new systems are implmented.

As more staff are needed to update the algorithoms there could be a risk that not all of these new staff are fully qualified for the job.

there is also a risk that as they are having to employ more staff but generating lower profits they may not be able to pay all the new staff which could increase the loss.

Now that prices are visable to clients the margins the benolli makes have been reduced, as a result they could make less money in the future.

With technolgoical advancement it is possiblle that this could increase over time and margins could be reduced further.