

CALENDAR RESETS.

RISK DOESN'T.

**Year-end checklist for CFOs
& risk teams**





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RISK RARELY APPEARS OVERNIGHT.

Stress often shows up in patterns and signals before payments are affected.

YEAR-END QUESTION:

Did early warning signals surface stress before payments slipped?

RISK SCORES AGE FASTER THAN COMFORT SUGGESTS.



Market conditions and counterparties
can change materially within a quarter.



YEAR-END QUESTION:

**Do current counterparty risk scores
reflect today's reality, not last
quarter's comfort?**



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SIZE AND FAMILIARITY CAN BLUR JUDGEMENT.



What feels most reliable often carries the largest exposure.

YEAR-END QUESTION:

Are your top exposures still your most trusted ones?



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RISK DOESN'T RESET WHEN REVENUE LOOKS STRONG.



Customer or sector concentration often builds quietly, until it is tested.

YEAR-END QUESTION:

Has customer or sector concentration increased without being noticed?

RISK TRAVELS THROUGH CONNECTIONS.



Supply-chain dependencies can amplify stress in ways that are not always visible.

YEAR-END QUESTION:

Did supply-chain linkages amplify risk in unexpected ways?

RISK MANAGEMENT IS AS MUCH ABOUT TIMING AS IT IS ABOUT JUDGMENT.



Delayed actions can turn manageable exposure into stress.

YEAR-END QUESTION:

Were credit limits adjusted on time or too late?



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RISK MOVES FASTER THAN STATIC REVIEWS.



Monitoring that isn't dynamic struggles in volatile environments.

YEAR-END QUESTION:

Are monitoring triggers based on live data, not static reviews?



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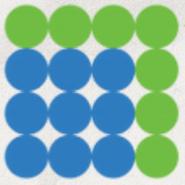
RISK OFTEN ENTERS THROUGH ASSUMPTIONS.



Plans built on stability may overlook growing volatility.

YEAR-END QUESTION:

Do next year's plans assume stability or account for volatility?



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**THE YEAR CLOSES
ON ITS OWN.
RISK DESERVES A
DELIBERATE
REVIEW.**

**PAUSE. REFLECT.
ENTER THE NEW YEAR
CLEAR-EYED.**



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