

# RISK MATRIX

Core Digital Transformation for Retail Banking — Enterprise Architecture & Regulatory Compliance Initiative

Date: February 18, 2026 | Version: 1.0 | Prepared By: System & Solutions Architect

## THREAT MATRIX (Probability × Impact)

Probability ↓ / Impact →	Impact 1 (Minor)	Impact 2 (Low)	Impact 3 (Moderate)	Impact 4 (High)	Impact 5 (Critical)
Prob 5 (Almost Certain)	Score: 5	Score: 10	Score: 15	Score: 20	Score: 25
Prob 4 (Likely)	Score: 4	Score: 8	Score: 12	Score: 16 R2	Score: 20 R1
Prob 3 (Possible)	Score: 3	Score: 6	Score: 9 R3	Score: 12	Score: 15
Prob 2 (Unlikely)	Score: 2	Score: 4	Score: 6	Score: 8	Score: 10 R5, R6
Prob 1 (Rare)	Score: 1	Score: 2	Score: 3	Score: 4	Score: 5

## OPPORTUNITY MATRIX (Probability × Positive Impact)

Probability ↓ / Impact →	Impact 1 (Minor)	Impact 2 (Low)	Impact 3 (Moderate)	Impact 4 (High)	Impact 5 (Critical)
Prob 5 (Almost Certain)	Score: 5	Score: 10	Score: 15	Score: 20	Score: 25
Prob 4 (Likely)	Score: 4	Score: 8	Score: 12	Score: 16	Score: 20
Prob 3 (Possible)	Score: 3	Score: 6	Score: 9	Score: 12	Score: 15
Prob 2 (Unlikely)	Score: 2	Score: 4	Score: 6	Score: 8 R4	Score: 10

Prob 1 (Rare)	Score: 1	Score: 2	Score: 3	Score: 4	Score: 5
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RISK SUMMARY — ALL RISKS MAPPED							
Risk ID	Risk Title	Category	Probability	Impact	Score	Risk Level	Matrix Position
R1	KYC API SLA Violation	Threat	4	5	20	HIGH RISK	THREAT MATRIX (4,5)
R2	Legacy System Integration Failure	Threat	4	4	16	HIGH RISK	THREAT MATRIX (4,4)
R3	CI/CD Pipeline Breakdown	Threat	3	3	9	MEDIUM RISK	THREAT MATRIX (3,3)
R4	Positive Stakeholder Adoption	Opportunity	2	4	8	HIGH OPPORTUNITY	OPPORTUNITY MATRIX (2,4)
R5	Regulatory Non-Compliance	Threat	2	5	10	MEDIUM RISK	THREAT MATRIX (2,5)
R6	Cybersecurity Breach During Migration	Threat	2	5	10	MEDIUM RISK	THREAT MATRIX (2,5)
R7	Budget Overrun Due to Scope Creep	Threat	3	3	9	MEDIUM RISK	THREAT MATRIX (3,3)

