

Non Financial Risks (NFR) Overview

Track NFR trends, pinpoint hotspots and drivers

Region

All

Booking Location

All

Team

All

Product

All

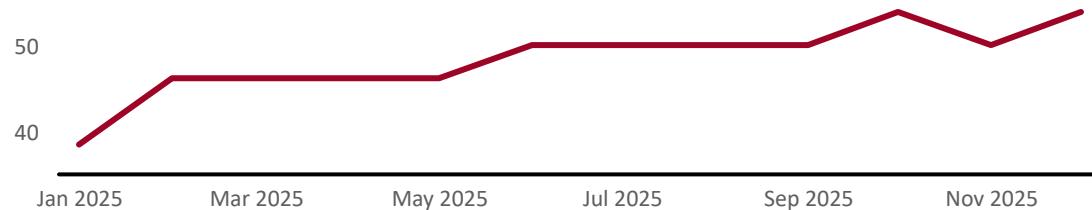
Date

1/1/2025

12/1/2025

Rising business risk score signals growing Operational strain, Client friction and Control remediation demand

Monthly Risk Score in 2025



Balanced KRI coverage links conduct, financial crime, data, and execution risks to actionable monitoring

KRI ID	KRI Name	Category (ORX Taxonomy)
KRI_01	Incident rate per 1k transactions	Transaction Processing & Execution
KRI_02	Aged open incidents >30 days per 10k clients (month-end)	Transaction Processing & Execution
KRI_03	Client complaint rate per 10k clients	Conduct
KRI_04	Substantiated complaints per 10k clients	Conduct
KRI_05	Processing error rate per 1k transactions	Transaction Processing & Execution
KRI_06	Open items over SLA per 10k clients (month-end)	Transaction Processing & Execution
KRI_07	Overdue tasks per 10k clients (month-end)	Transaction Processing & Execution
KRI_08	KYC review overdue per 10k clients (month-end)	Financial Crime
KRI_09	High-risk transactions per 1k transactions	Financial Crime
KRI_10	Reconciliation breaks per 1k transactions	Transaction Processing & Execution
KRI_11	Limit breaches per 1k transactions	Regulatory Compliance
KRI_12	Data quality issues per 1k transactions	Data Management
KRI_13	Average incident closure time (days)	Transaction Processing & Execution

Risk hotspots in London/New York Onboarding and Hong Kong Operations increase incidents, delays, and compliance remediation

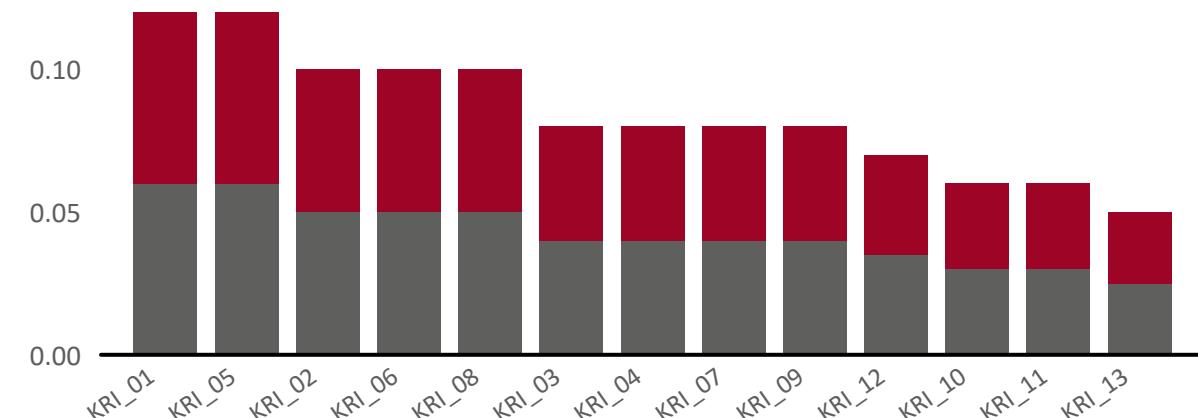
Risk Score by Team and Booking Location in 2025

Team	Geneva	Hong Kong	London	New York	Singapore	Zurich
Client Onboarding	46.15	42.31	53.85	53.85	34.62	34.62
Compliance & Controls	30.77	50.00	46.15	38.46	42.31	42.31
Front Office	30.77	34.62	46.15	42.31	38.46	30.77
Operations	50.00	53.85	50.00	50.00	50.00	46.15

With KRIs broadly on watchlist, risk is widespread however targeting incidents and processing errors delivers the highest risk-reduction leverage

2025 firm-wide Risk Score contribution by KRI

● Actual Contribution ● Contribution when Action is required



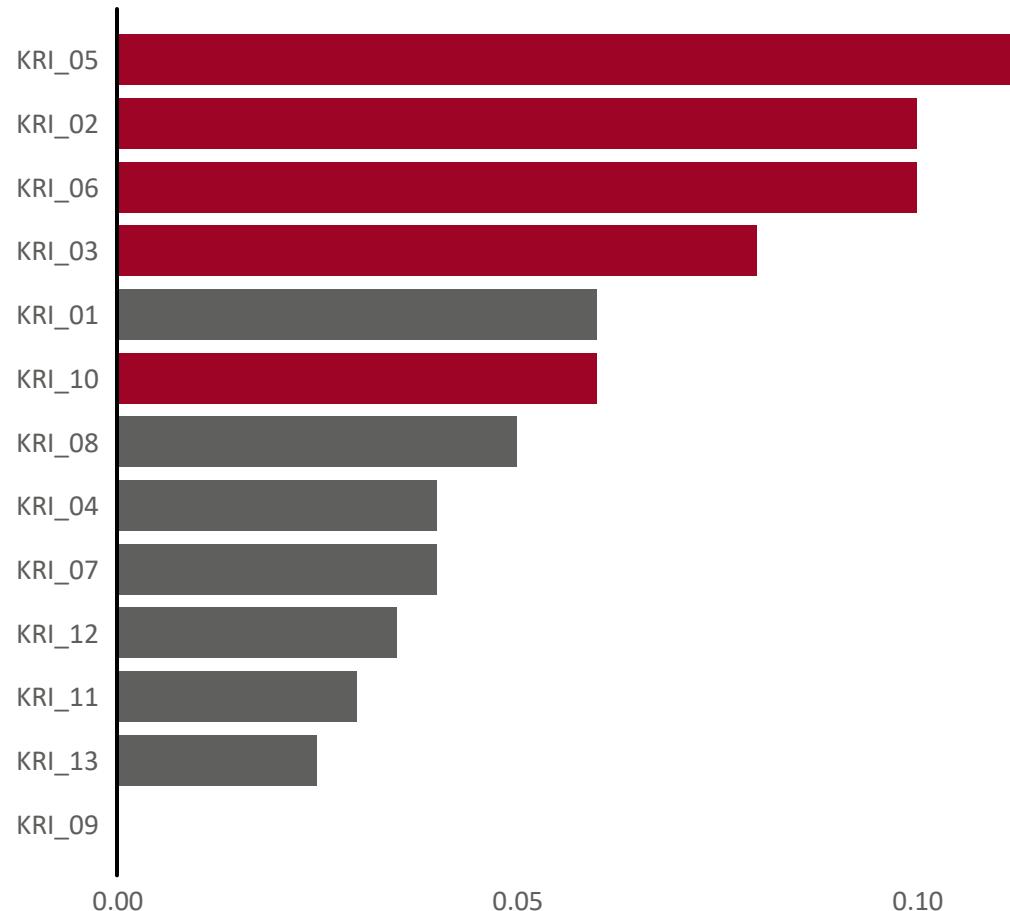
Hong Kong Operations Risk Hotspot

Identify risk drivers and prioritise remediation for this hotspot

Region ▾	Booking Location ▾	Team ▾	Product ▾	YearMonth ▾
APAC ▾	Hong Kong ▾	Operations ▾	All ▾	Wednesday, October... ▾

In Hong Kong Operations, Processing errors and Aged incidents are the main drivers raising Delays, Rework and control Remediation

2025 Hong Kong Operations Risk Score contribution by KRI



65/100

Risk Score (Hong Kong Operations, Oct 2025)

Top Risk Driver : Processing error rate per 1k transactions (KRI_05)

5

KRIs requiring Actions

7

KRIs on Watchlist

1

KRIs within Tolerance

High Risks indicators cluster in Hong Kong Operations signal rising Exceptions, Backlogs and Higher Remediation Capacity needs

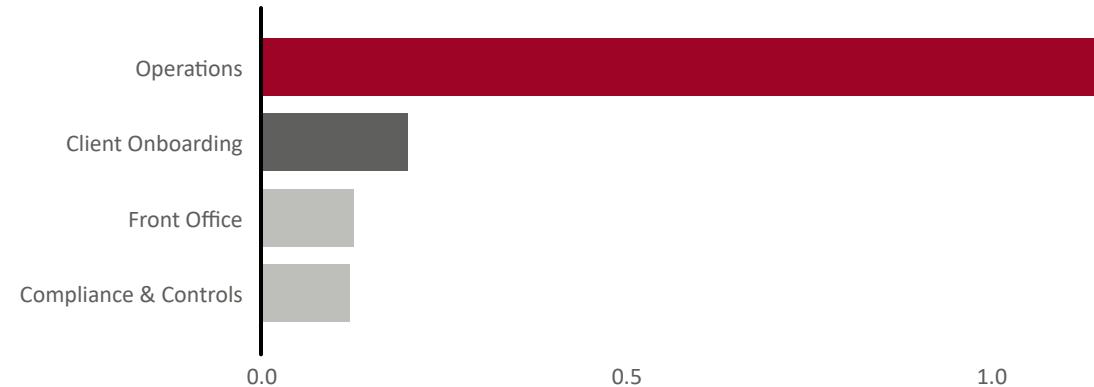
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2025 Firm-wide Deep Dive of Processing Errors

Determine hotspots, persistence and where to target remediation

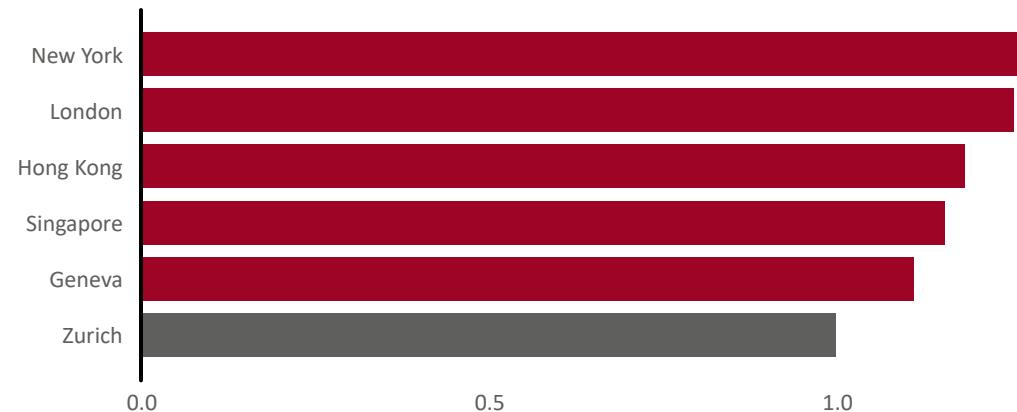
Processing errors are concentrated in Operations, making it the primary focus for control improvements and backlog reduction

Processing error Rate by Team for 1K Transactions



Processing errors breach action thresholds across most locations, driving firm-wide escalation and remediation demand

Processing error Rate by Booking Location for 1K Transactions



Region: All | Booking Location: All | Team: Operations | Date: 1/1/2025 - 12/31/2025 | KRI ID: KRI_05 | Product: All

+7% above

Action Required Threshold

92%

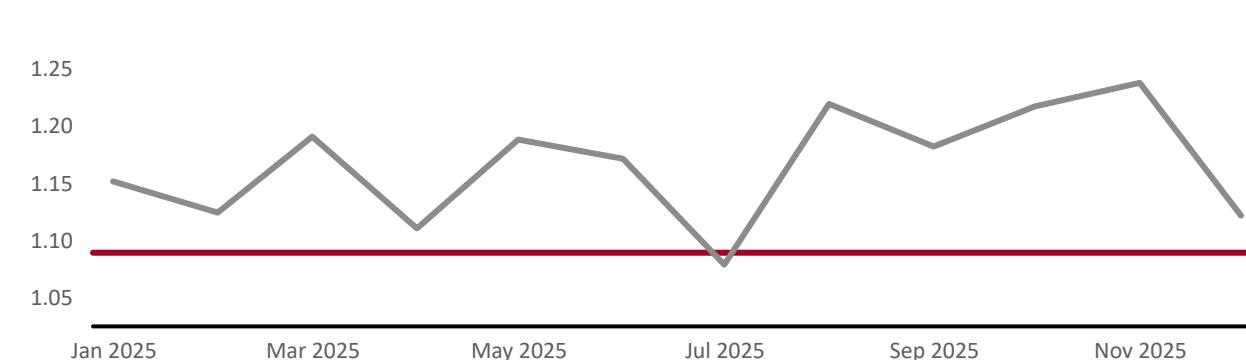
Months requiring Actions

Nov 2025

Highest Risk Month

Processing error Rate exceeds the action threshold most months, requiring sustained escalation and remediation capacity

Monthly Processing error Rate for 1K Transactions



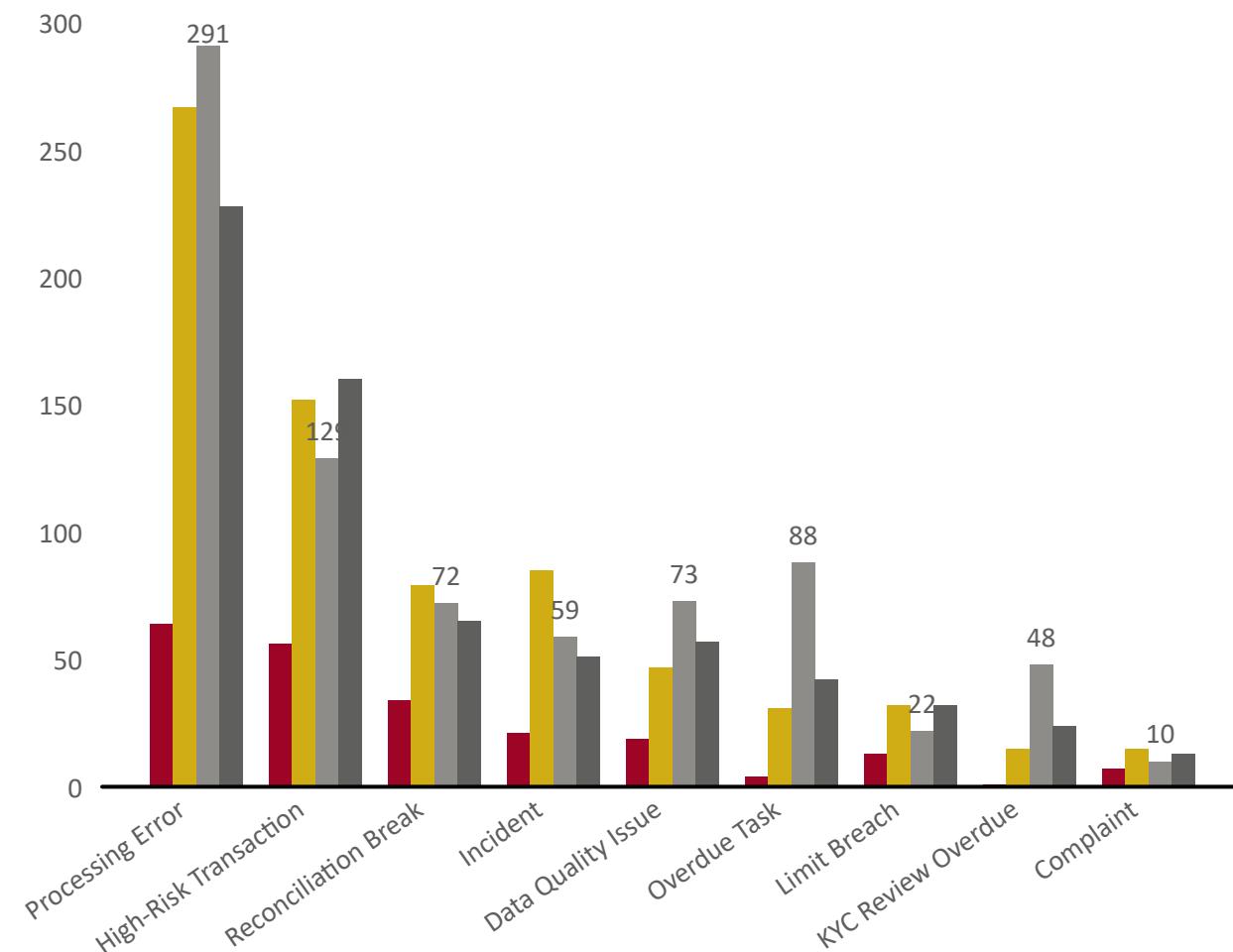
Processing Exceptions in Operations

Show severity, SLA breaches and key drivers to guide actions

Processing errors dominate Operations, increasing client-impact risk, exception backlogs and workload for control teams

Number of Issues by Type of exceptions and Severity

Severity ● Critical ● High ● Low ● Medium



Region ▾ Booking Location ▾ Team ▾ Date ▾

All All All 1/1/2025 12/31/2025

Event Type ▾

Processing Error ▾

Severity ▾

All ▾

Product ▾

All ▾

Event Type ▾

Processing Error ▾

Severity ▾

All ▾

Product ▾

All ▾

35%
Exceptions Firm-Wide

98%
Exceptions Over SLA (Service Level Agreement)

39%
High/Critical Exceptions

Processing errors concentrate in Process and System guiding targeted remediation within Email intake and Workflow

Repartition of Exceptions by Root Causes and Source System

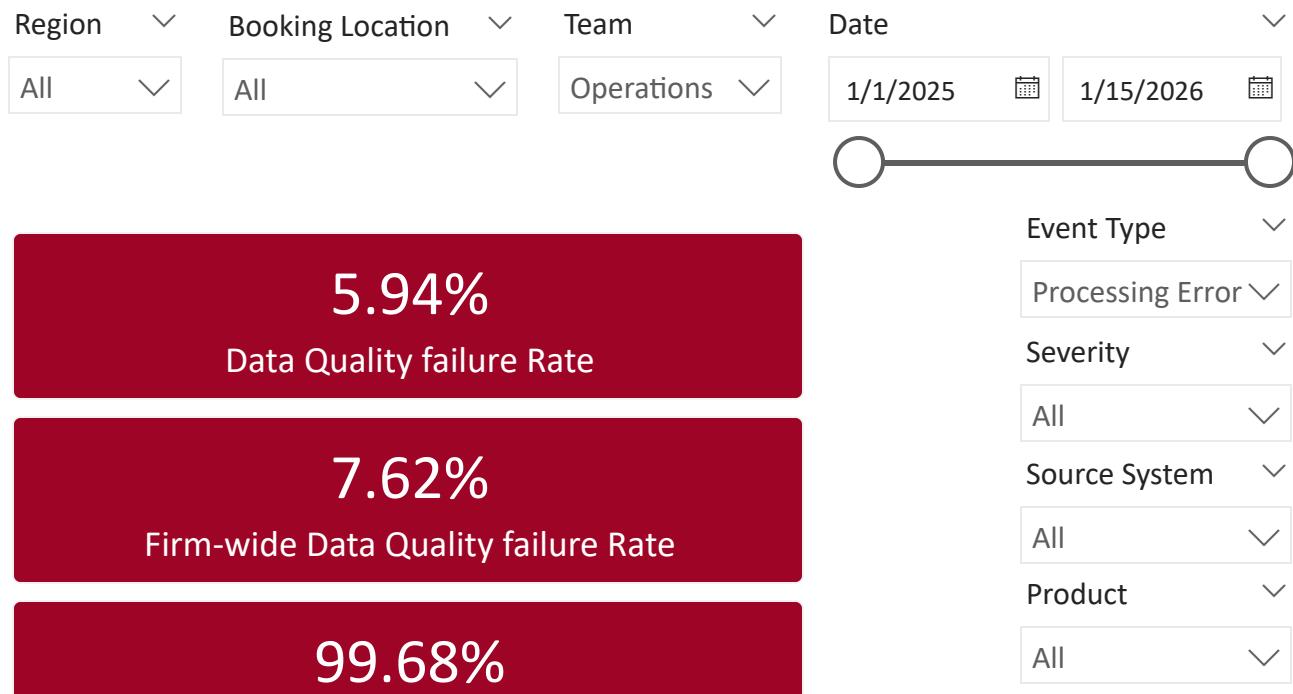
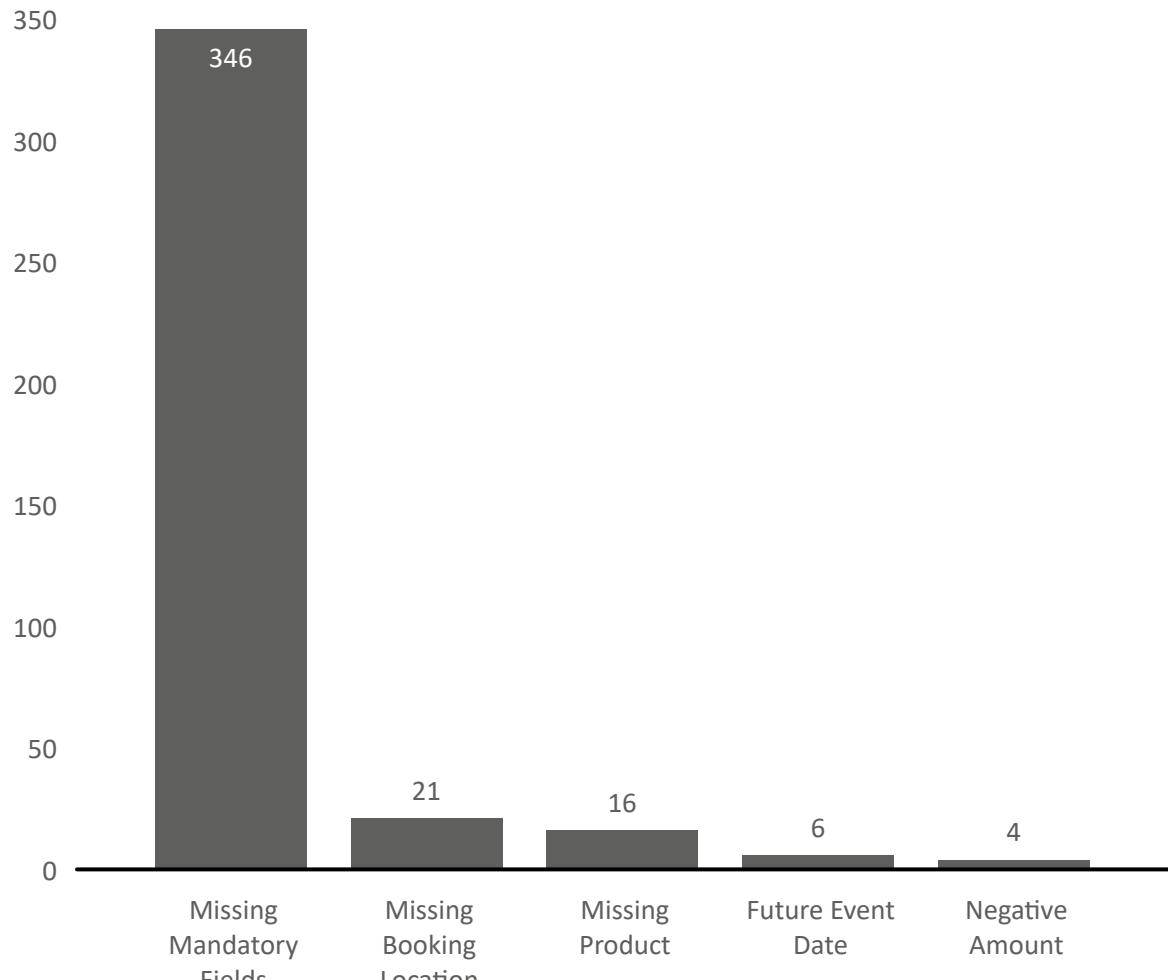
RootCause	Core Banking	CRM	Email Intake	Monitoring Tool	Workflow	Total
Data	1.3%	1.1%	0.5%	0.6%	0.5%	3.9%
Manual	4.0%	4.7%	5.1%	4.1%	3.9%	21.8%
Policy/Guidance	1.4%	2.4%	2.1%	2.4%	1.9%	10.1%
Process	6.5%	5.2%	6.8%	5.2%	6.9%	30.6%
System	4.0%	3.9%	3.6%	5.3%	5.9%	22.7%
Third-party	2.0%	1.9%	2.2%	2.2%	2.6%	10.9%
Total	19.2%	19.1%	20.4%	19.8%	21.6%	100.0%

Data Quality Validates Remediation Priorities

Confirm data reliability before acting on operations processing errors

Missing mandatory fields drive most Data Quality failures but Operations processing exceptions insights remain reliable

Amount of Data quality failures by Type of DQ failure



Below-average Data Quality failures increase confidence in Operations processing-error remediation priorities

Data Quality Failures Ratio by Booking Location and Source System

Booking Location	Core Banking	CRM	Email Intake	Monitoring Tool	Workflow	Total
Missing Location	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
London	7.43%	6.98%	8.40%	3.47%	7.50%	6.78%
Geneva	6.70%	6.44%	4.73%	5.91%	6.77%	6.15%
Zurich	7.43%	5.06%	3.52%	4.87%	7.12%	5.64%
New York	4.90%	4.94%	4.76%	4.78%	6.84%	5.24%
Hong Kong	4.76%	8.14%	3.87%	2.84%	5.49%	5.04%
Singapore	6.25%	4.44%	4.73%	2.56%	4.79%	4.52%
Total	6.50%	6.35%	5.38%	4.64%	6.76%	5.94%