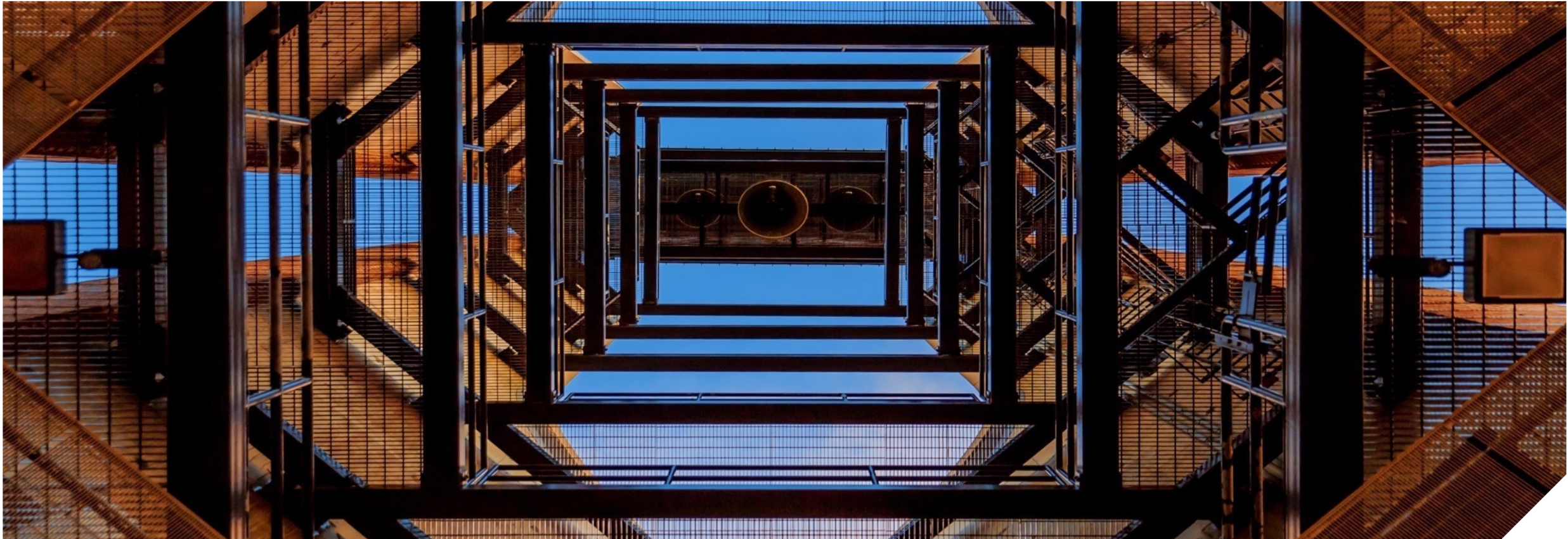
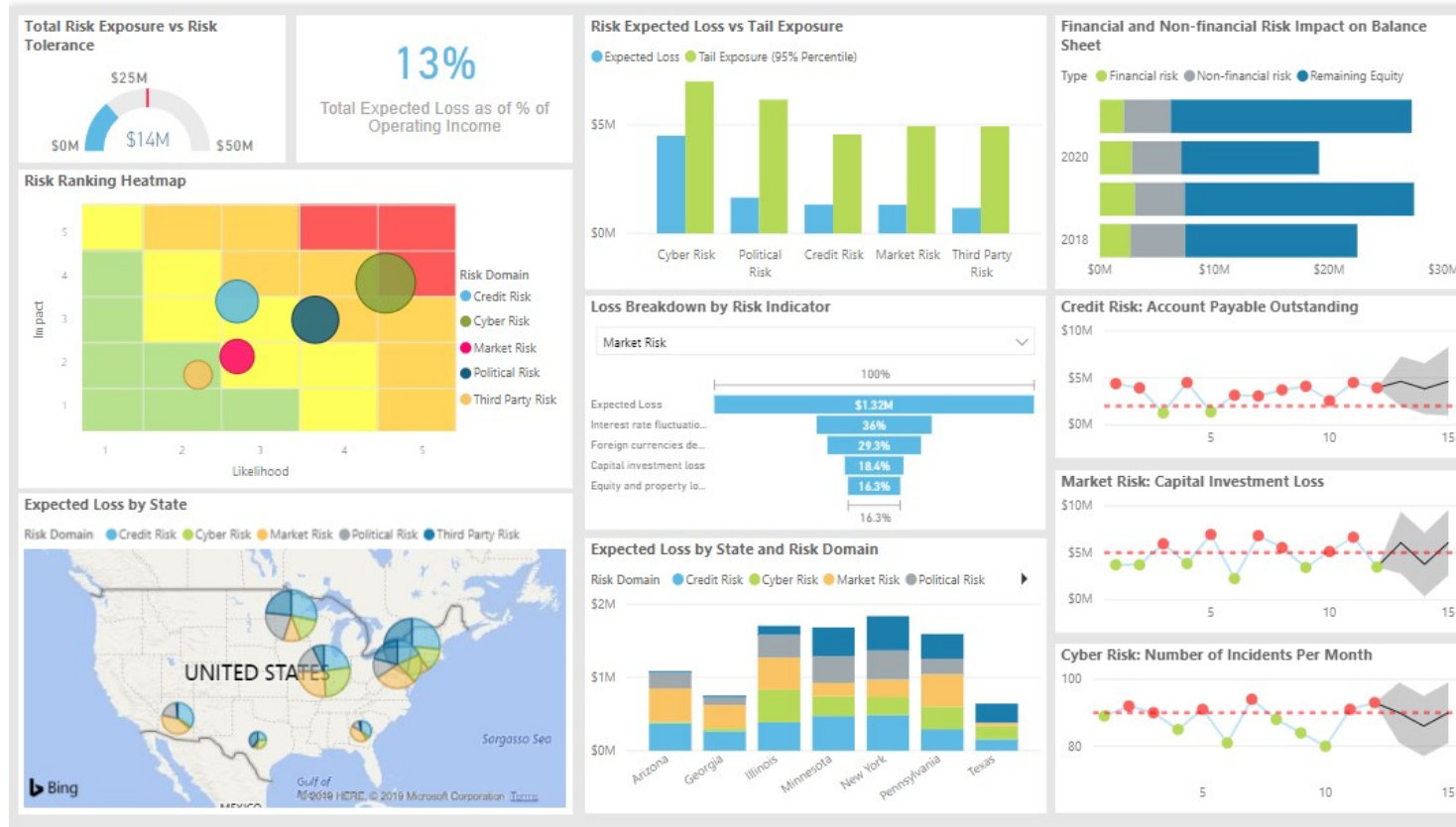


Risk Assessment Dashboard



Dashboard Overview

A dynamic dashboard to continuously monitor key risk indicators, identify loss exposure, and inform escalation decisions



- Current expected loss is **\$14M** and it's **13%** toward the total operating income
- Interest rate fluctuation is the largest driver of market risk (**36%**)
- New York has the highest loss exposure due to credit risk and third party risk
- In 2018, non-financial risk exposure takes up **21%** of equity; financial risk exposure takes up **12%** of equity
- Cyber risk has highest impact and likelihood and requires additional mitigation as per the heat map.