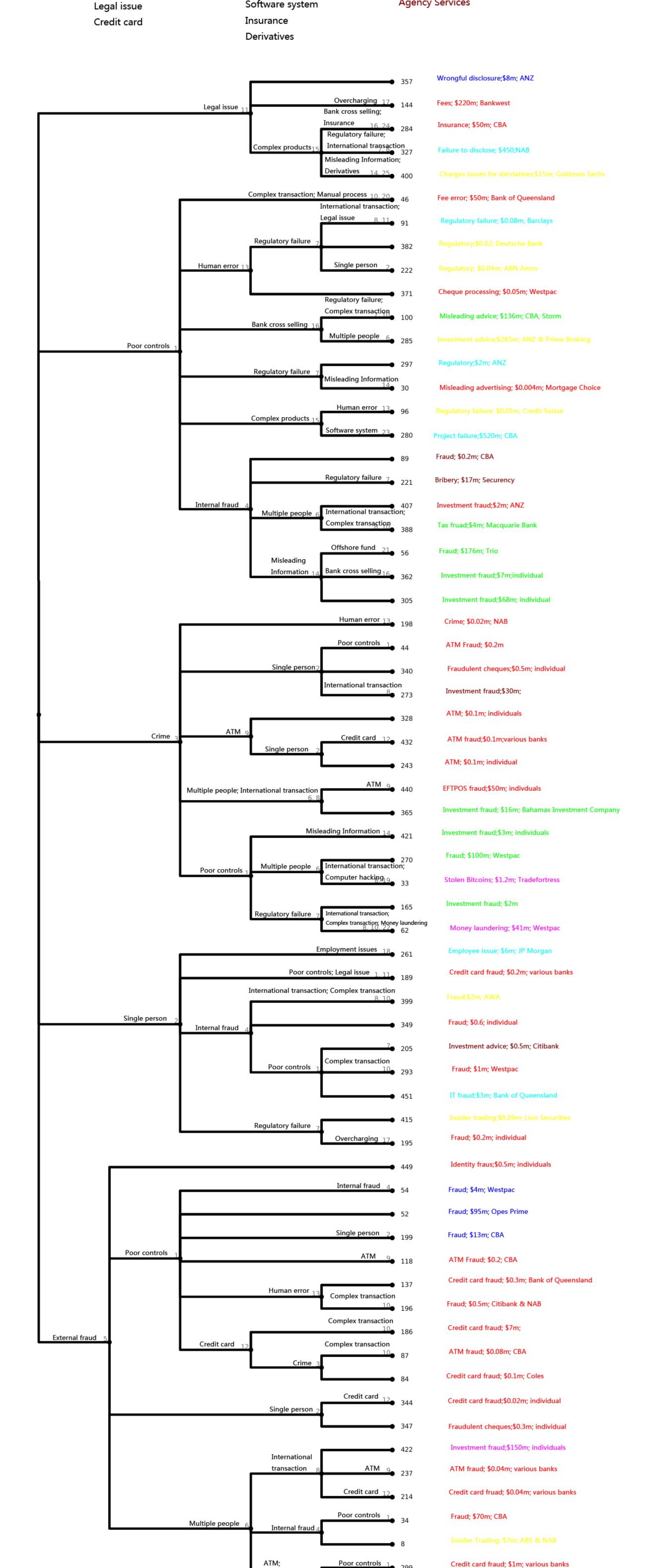
Retail Banking Human error Poor controls Misleading Information Single person **Asset Management** Complex products Crime Bank cross selling **Corporate Services** Internal fraud **Commercial Banking** Overcharging External fraud Payment and Settlement **Employment issues** Multiple people **Corporate Finance** Computer hacking Regulatory failure Private Banking and Wealth Management Manual process

International transaction

Retail Brokerage Offshore fund MTA Central Banking and Markets Supervision Money laundering Complex transaction **Agency Services** Software system



Credit card 9.1

ATM fraud; \$50m; various banks

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