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|---------------------------|------------------------|---|
| Poor controls | Human error | Retail Banking |
| Single person | Misleading Information | Trading and Sales |
| Crime | Complex products | Asset Management |
| Internal fraud | Bank cross selling | Corporate Services |
| External fraud | Overcharging | Commercial Banking |
| Multiple people | Employment issues | Payment and Settlement |
| Regulatory failure | Computer hacking | Corporate Finance |
| International transaction | Manual process | Private Banking and Wealth Management |
| ATM | Offshore fund | Retail Brokerage |
| Complex transaction | Money laundering | Central Banking and Markets Supervision |
| Legal issue | Software system | Agency Services |
| Credit card | Insurance | |
| | Derivatives | |

