

Annex 13: List of operational risk KRI's and scenarios

A list of the relevant key risk indicators recommended by the MNB for consideration

- Number of unfilled positions/lead times
- Staff turnover rate
- Number/average of days on sickness leave
- Number/total value of external fraud cases prevented/occurred
- Number/ratio of money laundering alerts
- Number of internal fraud cases
- Number of complaints received
- Number/total value of lawsuits
- Number/total value of fines paid
- IT systems availability
- Number/ratio of outdated IT systems
- Number of notifications to HelpDesk
- Number of BCP incidents
- Number of data protection incidents
- Number of failures to meet deadlines (external and/or internal)
- Number/proportion of complaints answered past the deadline
- Workload indicators (by area)
- Number/proportion of faulty transactions
- Number/proportion of incomplete credit folders
- Number/proportion of unenforceable collaterals
- Lead times of retail/corporate loans
- Number/proportion of expired audit points
- Number/proportion of unreviewed regulations

A list of the scenarios recommended by the MNB for consideration

- Epidemics
- Key staff leaving
- High fines imposed by authorities
- Improper product/model/business practice
- Action for damages (customer/partner/employee)
- Lending fraud
- Fraud committed with transaction products
- Payments fraud
- Unauthorised treasury activity
- IT security incident (hacker attack/virus attack/phishing)
- Money laundering and terrorist financing
- Outage of key IT system(s) or public utilities
- Improper IT development and/or project
- Natural disasters
- War and terror attack
- High-value banking transaction executed by incorrectly
- Failure to observe deadlines and/or documentation requirements
- Non-compliant performance by suppliers