Retail Banking | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

Context of change and impact on job tasks

As a result of changes in industry regulations to integrate sustainability-related targets into the organisation as well as emerging considerations of sustainability risks, the job role holder will need to support the organisation by developing and deploying sustainability-related quantitative data models and / or data analytics tools to support risk management and regulatory compliance management activities.

The job role holder would need to work with business unit stakeholders to define business requirements and parameters for sustainability data analysis. Subsequently, they would develop and propose suitable sustainability-related quantitative data models and / or tools based on identified sustainability insights. The job role holder would also be involved in the deployment of sustainability-related quantitative data models and / or tools to identify, monitor and mitigate sustainability risk and compliance risks.

Additionally, this job role holder would be responsible for the development of sustainability-related quantitative data models that facilitate the tracking of the organisation's and clients' decarbonisation initiatives to ensure that organisation's sustainability commitments are met.

Overall, this job role holder will see significant changes in tasks and will be expected to expand their knowledge specific to sustainability risks and compliance risks.

Time horizon of impact: Immediate

Projected % increase in FTE (by year)a

2025	2027	2032
10%	12%	12%

Critical work function	Additional key job task	Impact on job task
Develop and manage data models for risk and compliance	 Engage actively with business unit stakeholders to determine and ensure quantitative solutions are aligned with sustainability business requirements Oversee the build, test and quality assurance phases of the developed quantitative models Conduct quality assurance, stress testing and periodic reviews on approved sustainability data models and algorithms for output accuracy and proof-of-concept (PoC) Oversee and perform validation and user acceptance testing (UAT) on sustainability risk and compliance models and / or analytics solutions Direct, implement and monitor sustainability-related model and risk management activities in accordance with defined procedures Develop and maintain user requirements, parameters and configurations for sustainability risk and compliance quantitative models 	
Manage the documentation and reporting of risk and compliance data analytics	 Oversee, execute and support risk and compliance solutions based on identified sustainability-related analytics requirements Compile, interpret and challenge the results of sustainability data modelling, monitoring and analysis activities in standardised reporting structures based on reporting requirements Develop summary sustainability-related reports to communicate data analysis findings, trends analysis, baseline benchmarking and modelling outputs to stakeholders Analyse, document and report on sustainability-related regulatory compliance and / or baselines of client behaviour 	

Develop sustainability reporting dashboard to present risk and compliance data analytics findings suitable for senior management and decision-making

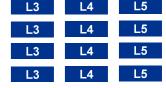
Retail Banking | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

	High augmentation Moderate augmentation	Low augmentation
Critical work function	Additional key job task	Impact on job task
Supervise risk and / or compliance data analytics and model usage	 Set direction for the identification of rules, parameters and criteria for sustainability data analysis Develop and deploy techniques and methodologies, identify required data sets and conduct data mining and data collection activities for sustainability data analysis Prepare preliminary interpretations of sustainability data analysis for non-technical reports and communicate findings to stakeholders Highlight risks and weaknesses of the sustainability-related model which may impact data analysis findings Identify and articulate business and use cases for sustainability-related solutions on risk issues and influence senior management to adopt models and / or analytics solutions for the organisation Identify and evaluate appropriate methods to automate manual sustainability data analysis and monitoring systems and seek approval from senior management 	
Support the implementation and use of risk and compliance models and / or data analytics	 Build and validate data sets to facilitate sustainability data analysis for risk and compliance teams Oversee the implementation and deployment of sustainability-related models and / or analytics solutions into the organisation's systems infrastructure Maintain, update and ensure that documentation and references are in place to support the deployment and integration of sustainability-related models and / or analytics solutions Establish, develop and conduct training initiatives to upskill employees on the use of sustainability-related quantitative analytic approaches and data analytic tools in risk and compliance Manage internal stakeholders throughout the lifecycle of sustainability-related quantitative solutions implementation 	

SF TSCs needed

- · Climate Change Management
- · Impact Indicators, Measurement and Reporting
- · Natural Capital Management
- Sustainability Risk Management



^a The projected increase in FTEs are aggregated numbers for the same job role across the different FS sub-sectors.

Private Banking and Wealth Management | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

Context of change and impact on job tasks

As a result of changes in industry regulations to integrate sustainability-related targets into the organisation as well as emerging considerations of sustainability risks, this job role holder will support the organisation by developing and deploying sustainability-related quantitative data models and/or data analytics tools to support risk management and regulatory compliance management activities.

The job role holder would need to work with business unit stakeholders to define business requirements and parameters for sustainability data analysis. Subsequently, he/she would develop and propose suitable sustainability-related quantitative data models and/or tools based on identified sustainability insights. The job role holder would also be involved in the deployment of sustainability-related quantitative data models and/or tools to identify, monitor and mitigate sustainability risk and compliance risks.

Additionally, this job role holder would be responsible for the development of sustainability-related quantitative data models that facilitate the tracking of the organisation's and clients' decarbonisation initiatives to ensure that organisation's sustainability commitments are met.

Overall, this job role holder will see significant changes in tasks and will be expected to expand their knowledge specific to sustainability risks and compliance risks.

Time horizon of impact: Immediate

Projected % increase in FTE (by year)^a

2025		2027	2032	
10%		12%	12%	
Impact on key jo	ob tasks	High augmentation	Moderate augmentation	Low augmentation
Critical work function	Additional k	ey job task		Impact on job task
Develop and manage data models for risk and compliance	quantitative Oversee the quantitative Conduct quantitative sustainabil concept (P Oversee a sustainabil Direct, impactivities in Develop ar	uality assurance, stress testing and period ity data models and algorithms for output	usiness requirements ases of the developed ic reviews on approved accuracy and proof-of- ance testing (UAT) on lytics solutions and risk management and configurations for	
Manage the documentation and reporting of risk and compliance data analytics	identified s Compile, ir monitoring on reportin Develop s analysis fill outputs to see the compiliance.	execute and support risk and compliant ustainability-related analytics requirements and analysis activities in standardised report grequirements summary sustainability-related reports andings, trends analysis, baseline benchrostakeholders document and report on sustainable and/or baselines of client behaviour ustainability reporting dashboard to presedics findings suitable for senior managements	inability data modelling, porting structures based to communicate data marking and modelling ility-related regulatory nt risk and compliance	

^a The projected increase in FTEs are aggregated numbers for the same job role across the different FS sub-sectors.

Private Banking and Wealth Management | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

	High augmentation Moderate augmentation	Low augmentation
Critical work function	Additional key job task	Impact on job task
Supervise risk and / or compliance data analytics and model usage	 Set direction for the identification of rules, parameters and criteria for sustainability data analysis Develop and deploy techniques and methodologies, identify required data sets and conduct data mining and data collection activities for sustainability data analysis Prepare preliminary interpretations of sustainability data analysis for non-technical reports and communicate findings to stakeholders Highlight risks and weaknesses of the sustainability-related model which may impact data analysis findings Identify and articulate business and use cases for sustainability-related solutions on risk issues and influence senior management to adopt models and/or analytics solutions for the organisation Identify and evaluate appropriate methods to automate manual sustainability data analysis and monitoring systems and seek approval from senior management 	
Support the implementation and use of risk and compliance models and / or data analytics	 Build and validate data sets to facilitate sustainability data analysis for risk and compliance teams Oversee the implementation and deployment of sustainability-related models and/or analytics solutions into the organisation's systems infrastructure Maintain, update and ensure that documentation and references are in place to support the deployment and integration of sustainability-related models and/or analytics solutions Establish, develop and conduct training initiatives to upskill employees on the use of sustainability-related quantitative analytic approaches and data analytic tools in risk and compliance Manage internal stakeholders throughout the lifecycle of sustainability-related quantitative solutions implementation 	

SF TSCs needed

Carbon Markets and Decarbonisation Strategies Management	L3	L4	L5
Climate Change Management	L3	L4	L5
Impact Indicators, Measurement and Reporting	L3	L4	L5
Natural Capital Management	L3	L4	L5
Sustainability Risk Management	L3	L4	L5

Corporate Banking | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

Context of change and impact on job tasks

As a result of changes in industry regulations to integrate sustainability agenda into the organisation as well as emerging considerations of sustainability risks, the job role holder will need to support the organisation by developing and deploying sustainability-related quantitative data models and / or data analytics tools to support risk management and regulatory compliance management activities.

The job role holder would need to work with business unit stakeholders to define business requirements and parameters for sustainability-related data analysis. Subsequently, he / she would develop and propose suitable sustainability-related quantitative data models and / or tools based on identified sustainability insights. The job role holder would also be involved in the deployment of sustainability-related quantitative data models and / or tools to identify, monitor and mitigate sustainability risks and compliance risks.

Additionally, this job role holder would be responsible for the development of sustainability-related quantitative data models that facilitate the tracking of the organisation's and clients' decarbonisation initiatives to ensure that organisation's sustainability agenda are met.

Overall, this job role holder will see significant changes in job tasks and will be expected to expand their knowledge specific to sustainability risks and compliance risks.

Time horizon of impact: Immediate

Projected % increase in FTE (by year)^a

2025	2027	2032
10%	12%	12%

Impact on key jo	ob tasks	Low augmentation
Critical work function	Additional key job task	Impact on job task
Develop and manage data models for risk and compliance	 Engage actively with business unit stakeholders to determine and ensure quantitative solutions are aligned with sustainability business requirements Oversee the build, test and quality assurance phases of the developed quantitative models Conduct quality assurance, stress testing and periodic reviews on approved sustainability-related data models and algorithms for output accuracy and proof-of-concept (PoC) Oversee and perform validation and user acceptance testing (UAT) on sustainability risk and compliance models and / or analytics solutions Direct, implement and monitor sustainability-related model and risk management activities in accordance with defined procedures Develop and maintain user requirements, parameters and configurations for sustainability risk and compliance quantitative models 	

Corporate Banking | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

	High augmentation Moderate augmentation	Low augmentation
Critical work function	Additional key job task	Impact on job task
Manage the documentation and reporting of risk and compliance data analytics	Oversee, execute and support risk and compliance solutions based on identified sustainability analytics requirements Compile, interpret and challenge the results of sustainability-related data modelling, monitoring and analysis activities in standardised reporting structures based on reporting requirements Develop summary sustainability reports to communicate data analysis findings, trends analysis, baseline benchmarking and modelling outputs to stakeholders Analyse, document and report on sustainability-related regulatory compliance and / or baselines of client behaviour Develop sustainability reporting dashboard to present risk and compliance data analytics findings suitable for senior management and decision-making	
Supervise risk and / or compliance data analytics and model usage	 Set direction for the identification of rules, parameters and criteria for sustainability-related data analysis Develop and deploy techniques and methodologies, identify required data sets and conduct data mining and data collection activities for sustainability-related data analysis Prepare preliminary interpretations of sustainability-related data analysis for non-technical reports and communicate findings to stakeholders Highlight risks and weaknesses of the sustainability-related model which may impact data analysis findings Identify and articulate business and use cases for sustainability solutions on risk issues and influence senior management to adopt models and / or analytics solutions for the organisation Identify and evaluate appropriate methods to automate manual sustainability-related data analysis and monitoring systems and seek approval from senior management 	
Support the implementation and use of risk and compliance models and / or data analytics	Build and validate data sets to facilitate sustainability-related data analysis for risk and compliance teams Oversee the implementation and deployment of sustainability-related models and / or analytics solutions into the organisation's systems infrastructure Maintain, update and ensure that documentation and references are in place to support the deployment and integration of sustainability-related models and / or analytics solutions Establish, develop and conduct training initiatives to upskill employees on the use of sustainability-related quantitative analytic approaches and data analytic tools in risk and compliance Manage internal stakeholders throughout the lifecycle of sustainability-related quantitative solutions implementation	

SF TSCs needed

- **Carbon Markets and Decarbonisation Strategies** Management
- Climate Change Management
- Impact Indicators, Measurement and Reporting
- **Natural Capital Management**
- Sustainability Risk Management

L3	L4	L5
L3	L4	L5

^a The projected increase in FTEs are aggregated numbers for the same job role across the different FS sub-sectors.

Investment Banking | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

Context of change and impact on job tasks

As a result of changes in industry regulations to integrate sustainability agenda into the organisation as well as emerging considerations of sustainability risks, the job role holder would be to support the organisation by developing and deploying sustainability quantitative data models and / or data analytics tools to support risk management and regulatory compliance management activities.

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Overall, this job role holder will see significant changes in job tasks and will be expected to expand their knowledge specific to sustainability risks and compliance risks.

Time horizon of impact: Immediate

Projected % increase in FTE (by year)^a

2025		2027	2032	
10%	10% 12% 12		12%	
Impact on key j	ob tasks	High augmentation	Moderate augmentation	Low augmentation
Critical work function	Additional k	ey job task		Impact on job task
Develop and manage data models for risk and compliance	solutions a Oversee the quantitative Conduct quantitative sustainabil concept (P Oversee a sustainabil Direct, impactivities in Develop ar	uality assurance, stress testing and period ity data models and algorithms for output	airements ases of the developed ic reviews on approved accuracy and proof-of- ance testing (UAT) on alytics solutions and risk management and configurations for	
Manage the documentation and reporting of risk and compliance data analytics	identified s Compile, ir monitoring on reportin Develop s findings, tr to stakehol Analyse, d or baseline Develop su	execute and support risk and compliant ustainability analytics requirements interpret and challenge the results of sustal and analysis activities in standardised replayer grequirements aummary sustainability reports to commends analysis, baseline benchmarking ders ocument and report on sustainability regulated in the substainability reporting dashboard to preseduce findings suitable for senior management.	inability data modelling, porting structures based nunicate data analysis and modelling outputs latory compliance and /	

^a The projected increase in FTEs are aggregated numbers for the same job role across the different FS sub-sectors.

t FS sub-sectors.

Investment Banking | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

	High augmentation Moderate augmentation	Low augmentation
Critical work function	Additional key job task	Impact on job task
Supervise risk and / or compliance data analytics and model usage	Set direction for the identification of rules, parameters and criteria for sustainability data analysis Develop and deploy techniques and methodologies, identify required data sets and conduct data mining and data collection activities for sustainability data analysis Prepare preliminary interpretations of sustainability data analysis for non-technical reports and communicate findings to stakeholders Highlight risks and weaknesses of the sustainability model which may impact data analysis findings Identify and articulate business and use cases for sustainability solutions on risk issues and influence senior management to adopt models and / or analytics solutions for the organisation Identify and evaluate appropriate methods to automate manual sustainability data analysis and monitoring systems and seek approval from senior management	
Support the implementation and use of risk and compliance models and/or data analytics	 Build and validate data sets to facilitate sustainability data analysis for risk and compliance teams Oversee the implementation and deployment of sustainability models and / or analytics solutions into the organisation's systems infrastructure Maintain, update and ensure that documentation and references are in place to support the deployment and integration of sustainability models and / or analytics solutions Establish, develop and conduct training initiatives to upskill employees on the use of sustainability quantitative analytic approaches and data analytic tools in risk and compliance Manage internal stakeholders throughout the lifecycle of sustainability quantitative solutions implementation 	

SF TSCs needed

•	Carbon Markets and Decarbonisation Strategies Management	L3	L4	L5
•	Climate Change Management	L3	L4	L5
•	Impact Indicators, Measurement and Reporting	L3	L4	L5
•	Natural Capital Management	L3	L4	L5
•	Sustainability Risk Management	L3	L4	L5

Risk Analytics / Compliance Analytics

Context of change and impact on job tasks

As a result of changes in industry regulations to integrate sustainability targets into the organisation as well as emerging considerations of sustainability risks, the job role holder will need to support the organisation by developing and deploying sustainability quantitative data models and/or data analytics tools to support risk management and regulatory compliance management activities.

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Additionally, this job role holder would be responsible for the development of sustainability quantitative data models that facilitate the tracking of the organisation's and clients' decarbonisation initiatives to ensure that organisation's sustainability commitments are met.

Overall, this job role holder will see significant changes in job tasks and will be expected to expand their knowledge specific to sustainability risks and compliance risks.

Time horizon of impact: Immediate

Projected % increase in FTE (by year)^a

2025	2027	2032
10%	12%	12%

mpact on key j	ob tasks	Low augmentati
Critical work function	Additional key job task	Impact on job task
Develop and manage data models for risk compliance	Engage actively with business unit stakeholders to determine and ensure quantitative solutions are aligned with sustainability business requirements Oversee the build, test and quality assurance phases of the developed quantitative models Conduct quality assurance, stress testing and periodic reviews on approved sustainability data models and algorithms for output accuracy and proof-of-concept (PoC) Oversee and perform validation and user acceptance testing (UAT) on sustainability risk and compliance models and/or analytics solutions Direct, implement and monitor sustainability model and risk management activities in accordance with defined procedures Develop and maintain user requirements, parameters and configurations for sustainability risk and compliance quantitative models	
Manage the documentation and reporting of risk and compliance data analytics	 Oversee, execute and support risk and compliance solutions based on identified sustainability analytics requirements Compile interpret and challenge the results of sustainability data modelling, monitoring and analysis activities in standardised reporting structures based on reporting requirements Develop summary sustainability reports to communicate data analysis findings, trends analysis, baseline benchmarking and modelling outputs to stakeholders Analyse, document and report on sustainability regulatory compliance and/or baselines of client behaviour Develop sustainability reporting dashboard to present risk and compliance 	

data analytics findings suitable for senior management and decision-making

Asset Management | Risk, Compliance and Legal

Risk Analytics / Compliance Analytics

	High augmentation Moderate augmentation	Low augmentation
Critical work function	Additional key job task	Impact on job task
Supervise risk and/or compliance data analytics and model usage	Set direction for the identification of rules, parameters and criteria for sustainability data analysis Develop and deploy techniques and methodologies, identify required data sets and conduct data mining and data collection activities for sustainability data analysis Prepare preliminary interpretations of sustainability data analysis for non-technical reports and communicate findings to stakeholders Highlight risks and weaknesses of the sustainability model which may impact data analysis findings Identify and articulate business and use cases for sustainability solutions on risk issues and influence senior management to adopt models and/or analytics solutions for the organisation Identify and evaluate appropriate methods to automate manual sustainability data analysis and monitoring systems and seek approval from senior management	
Support the implementation and use of risk and compliance models and/or data analytics	 Build and validate data sets to facilitate sustainability data analysis for risk and compliance teams Oversee the implementation and deployment of sustainability models and/or analytics solutions into the organisation's systems infrastructure Maintain, update and ensure that documentation and references are in place to support the deployment and integration of sustainability models and/or analytics solutions Establish, develop and conduct training initiatives to upskill employees on the use of sustainability quantitative analytic approaches and data analytic tools in risk and compliance Manage internal stakeholders throughout the lifecycle of sustainability quantitative solutions implementation 	

SF TSCs needed

Carbon Markets and Decarbonisation Strategies Management	L3	L4	L5
Climate Change Management	L3	L4	L5
Impact Indicators, Measurement and Reporting	L3	L4	L5
Natural Capital Management	L3	L4	L5
Sustainability Risk Management	L3	L4	L5

^a The projected increase in FTEs are aggregated numbers for the same job role across the different FS sub-sectors.