



Operational Loss Incidents

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“ALARMING LEVELS”

Source: *RiskCheck*, Operational Risk Newsletter

Bank Robberies

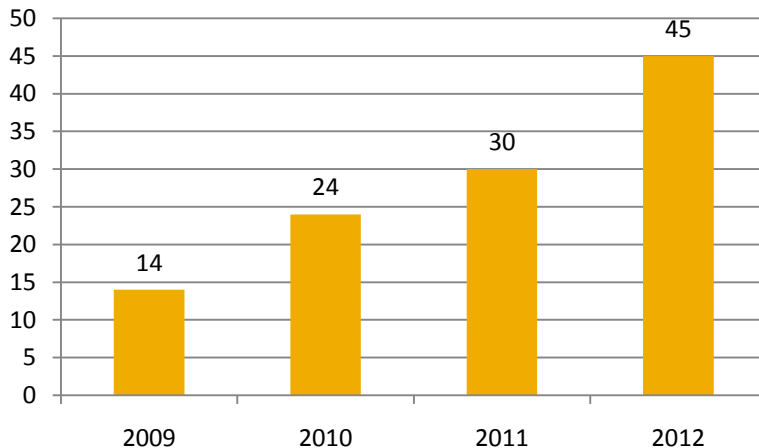
The number of bank robberies have been on the rise over the 3 year period. The year 2012 resulted in the highest number of theft cases.

	2010	2011	2012
% Increase in Number	70 %	25%	50%
% Increase in PKR Loss	-85%	48%	320%

RANGE:

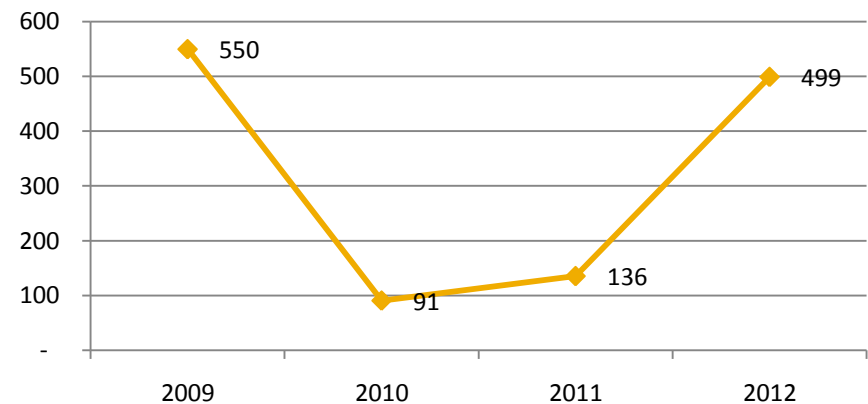
- A. 2-4 Million Frequent
- B. 6-8 Million On a Rise
- C. Peak 310 Million
- D. 3.75 Incident a Month
- E. Average 4.3 Million

Number of Robberies



Value of Incidents

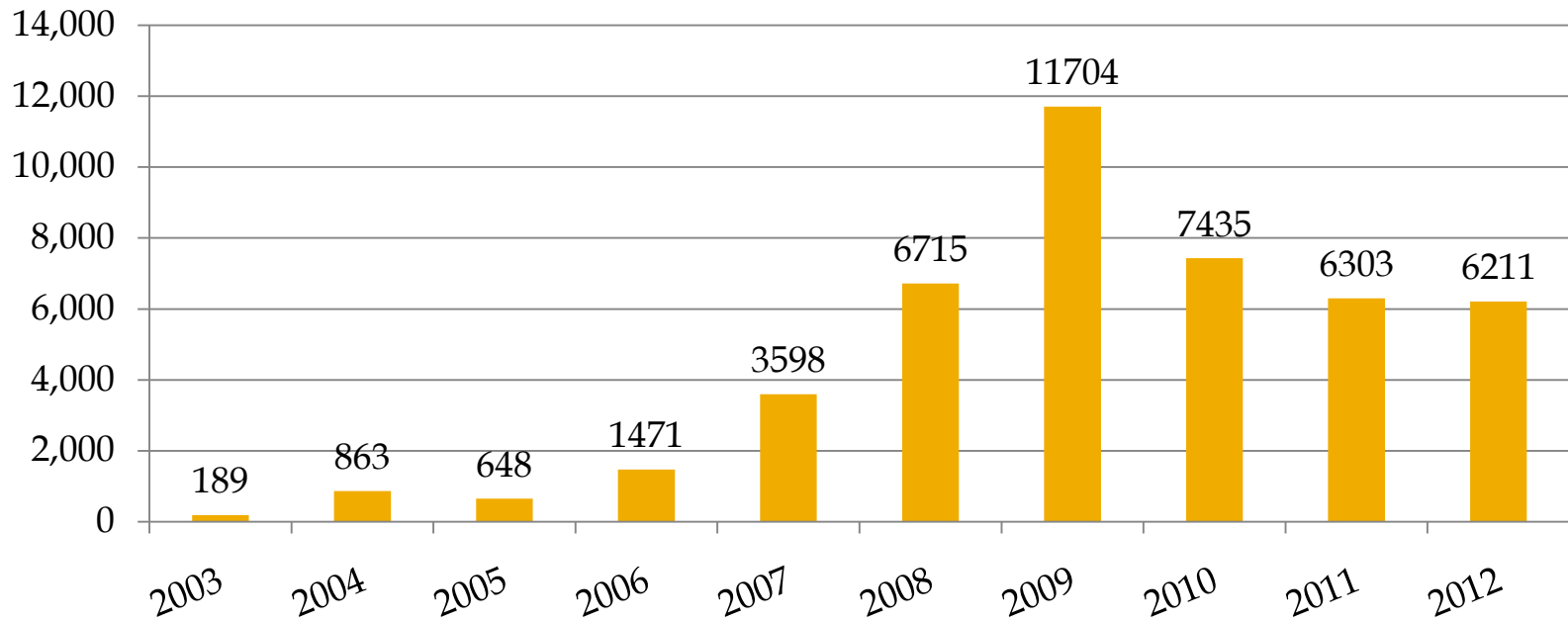
Millions (PKR)



Terrorism - 10 Year Analysis

Over the past 10 years, numerous people have lost their lives and terrorist activities have resulted in losses worth billions of rupees.

Lives Lost in Terrorism



Natural Disasters

Flooding in 2010

The Pakistani economy was harmed by extensive damage to infrastructure and crops. Damage to structures was estimated to exceed US\$4 billion, and wheat crop damages were estimated to be over US\$500 million. Other impacts were:

- 1/5th of Pakistan's Land Area was Underwater
- 20 Million People Affected Due to Damage to Properties
- Over 2000 People Were Killed

Other Crisis

- Worsening Law and Order Situation
- Electricity and Gas Shortages
- 2 Strikes a month on an average in Karachi
- Fire Incidents on the Rise – Arson and Damage to Branches
- Life Threatening Virus – Dengue Fever

/// A Weak ORM Framework



Guess Who ?