

PRECISION AND PERFORMANCE:

HILLTOP'S APPROACH TO QUARTERLY
COMMITTEE REPORTING WITH SAI360

JUNE 2025



TODAY'S AGENDA

- Hilltop Holdings Overview
- Risk Advisory Overview
- Committee Reporting
- SAI Risk Intelligence (RI) Module and Open Questions
- How Hilltop uses RI for Committee Reporting
- Q&A



HILLTOPHOLDINGS OVERVIEW

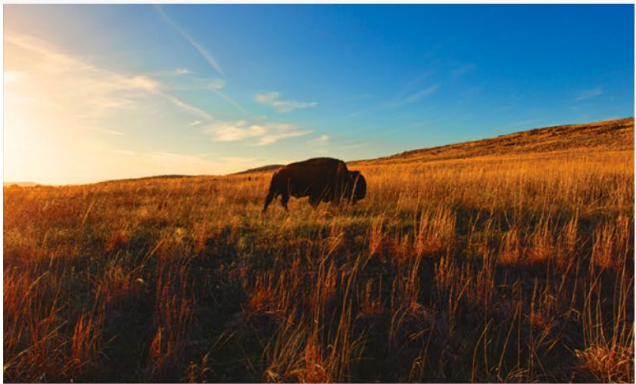


PlainsCapital Bank

PlainsCapital Bank is a leading Texas-based bank and the financial cornerstone of Hilltop Holdings.

LEARN MORE

-



HilltopSecurities

HilltopSecurities is a leading municipal investment bank with the strength, stability, and financial knowledge to help public entities, communities, businesses, and individuals move their bold visions forward.

LEARN MORE

-



PrimeLending

PrimeLending is a leading national home lender focused on empowering the pursuit of homeownership.

LEARN MORE

-



MEET THE RISK ADVISORY TEAM

- The Risk Advisory team currently consists of six experienced professionals with specialized expertise in risk management and mitigation



OVERVIEW

Risk Advisory is a 2nd line of defense Operational Risk Management team.



MISSION STATEMENT

Identify, assess, monitor, manage, and mitigate operational risks and controls across the entire enterprise, driving efficiency while protecting innovation, value creation, and investor/stakeholder confidence.

WHAT DOES RISK ADVISORY DO?

SCOPE OF WORK			
<div>Operational Losses</div> <div>Responsible for tracking, reporting, and performing a root cause analysis for all Operational Losses exceeding the \$\$\$\$ reportable threshold (all losses >\$\$\$\$ are reported in the Committee. Threshold is defined in the Risk Appetite Statement.</div>	<div>Committee Reporting and Materials</div> <div>Oversee the creation of Committee meeting materials including, but not limited to, operational risk program updates, enhancements, general edits to risks/controls, ops losses, KRIs, KPIs, risk metrics, narrative slides, policy updates, etc. for the Operational, Compliance, Legal, and Strategic Risk Sections</div>	<div>RCSAs</div> <div>Perform targeted RCSAs (Risk & Control Self-Assessments) designed to identify new (or update existing) operational risks + mitigating controls within the respective line of business. All risks/controls are thoroughly documented, reviewed, rated, and published within SAI 360 (GRC Tool that serves as a comprehensive digital library/inventory)</div>	<div>Annual Review and Updates to Risks and Controls</div> <div>Lead the effort and partner with the owners to ensure all risks and controls are reviewed/approved by the owner (e.g., description, ratings, SMEs, etc.) on an annual basis. This ties to an annual metric of the % defined in the Risk Appetite Statement</div>

OPERATIONAL RISK – COMMITTEE REPORTING REQUIREMENTS

Committee Reporting Materials and Requirements

Note: Key Risks, Risks, Controls, and Operational Losses are reported by Line of Business + Operational Risk Category. In addition, other risks types include Information Security Risks, Compliance Risks, Legal Risks, and Strategic Risks.

- Operational Risk Ratings: Overall Op risk rating + rating of each Basel category
- Key Risk Count: Total count QoQ
- Risk Count: Total count QoQ
- Control Count: Total count QoQ
- Control Rating: Control effectiveness rating within our set tolerance as defined by the RAS
- SOX Control Rating: SOX control effectiveness rating within our set tolerance as defined by the RAS
- Operational Losses: New & existing losses (gross and net) reported each quarter.
- Operational Loss Ratio: % of gross revenue within tolerance as set by the RAS
- Risk Treatments/Acceptances: New & existing tracked and reported
- Narrative Slides

OPERATIONAL RISK CATEGORIES

Risk Assessment Scoping – Operational Risks


- Basel Operational Risk Categories + Information Security and Regulatory
- Focus on Further break down into risks & controls specific to that particular business

Event Type Categories Level 1	Definition
Internal Fraud	Losses due to acts of a type intended to defraud, misappropriate property, or circumvent regulations, the law, or company policy which involves at least one internal party.
External Fraud	Losses due to acts of a type intended to defraud, misappropriate property, or circumvent the law, by a third party.
Employment Practices and Workplace Safety	Losses arising from acts inconsistent with employment, health, or safety laws or agreements, from payment of personal injury claims, or from diversity/discrimination events.
Clients, Products, and Business Practices	Losses arising from an unintentional or negligent failure to meet professional obligation to specific clients (including fiduciary and suitability requirements), or from the nature or design of a product.
Damage to Physical Assets	Losses arising from loss or damage to physical assets from natural disaster or other events.
Business Disruption and System Failures	Losses arising from disruption of business or system failures.
Execution, Delivery, and Process Management	Losses from failed transaction processing or process management, from relations with trade counterparties and vendors.

WHAT IS THE RISK INTELLIGENCE MODULE

- Who uses the RI module today?
- What do you use it for?
- What is RI?
- How Hilltop Uses RI for Committee Reporting

Listing of the RI Reports Currently in Progress



Risk Intelligence / Risk Intelligence Reports

View Options

Hilltop Holdings Inc.

Reporting and Analytics

Enterprise Risk Management

Issue Management

Policy Management

WSP Reports

Regulatory Compliance

★

NAME

DESCRIPTION


TYPE

UPDATE DATE

UPDATED BY

ACTIONS


★


 OpsCo Data

Daily dashboard with Key Risks, Risks, Controls, and SOX Controls.

User defined


6/2/2025

 , Administrator



Actions


★


 ITR Daily Dashboard

For IT Risk team's distribution of assigned items within the ERM Module.

User defined


6/2/2025

 , Administrator



Actions


★


 Risk Advisory Daily Dashboard

For Risk Advisory's distribution of assigned items within the ERM Module.

User defined


6/2/2025

 , Administrator



Actions


★


 Risk & Control Data

Data output of risks and control data. Excludes dismissed and archived items.

User defined


6/2/2025

 , Administrator



Actions


★


 Enterprise Risk Manager Advanced Master

SAI created.

User defined


5/27/2025

 Admin



Actions


★


 BCDR Daily Dashboard

Used to view team distribution of assigned items within the ERM Module.

User defined

12/16/2024

 Admin



Actions

Search

?

Hilltop Holdings Inc.

Search

Close

(Select Global)

hilltop

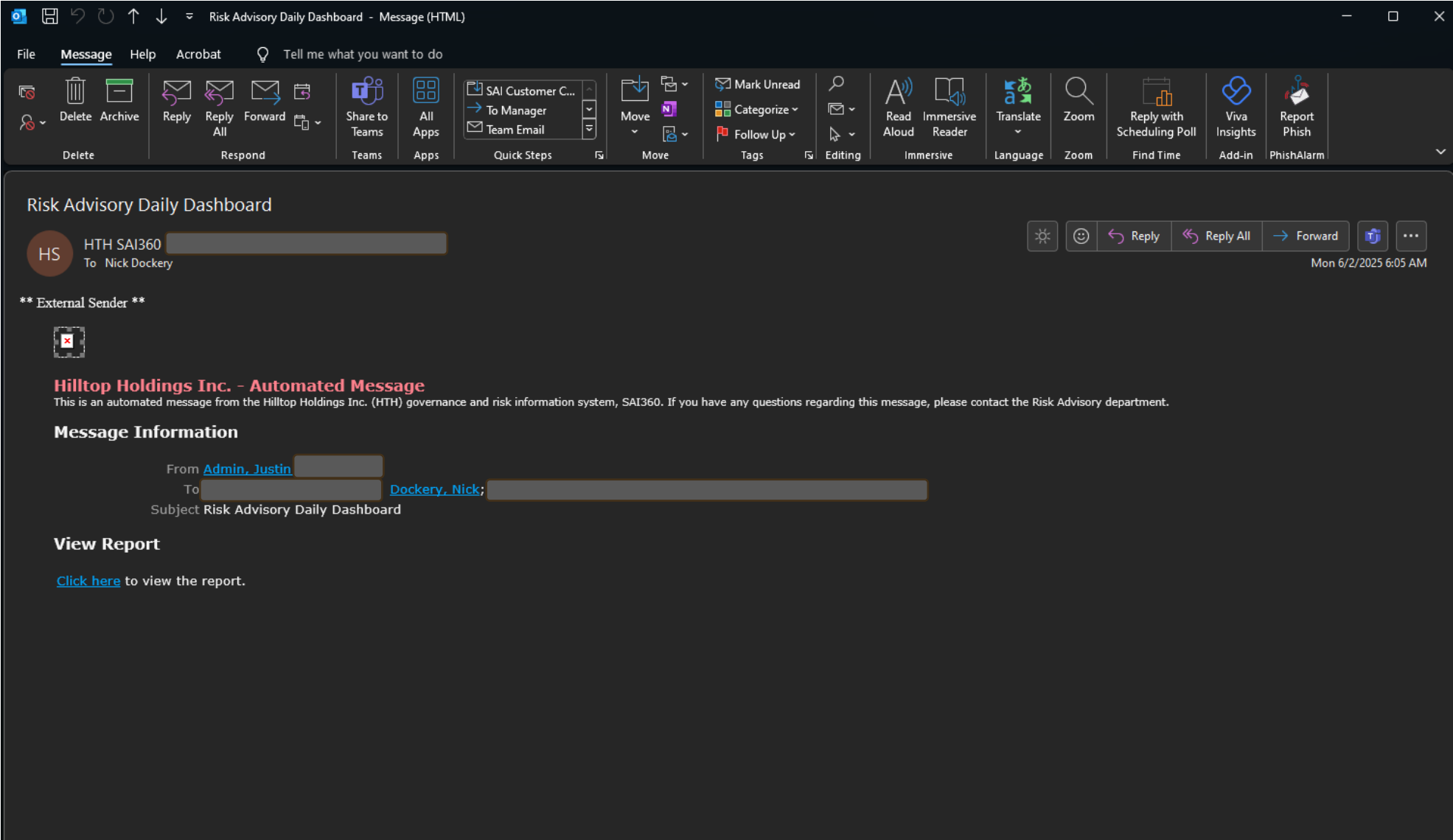
Nick Dockery

ND

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RISK INTELLIGENCE MODULE – EMAIL NOTIFICATION



RISK INTELLIGENCE MODULE – OPSCO DATA – BASEL CATEGORY SLICER

OpsCo Data

Risk Category Subtype

All

Total Operational Risk

378

Risks

Total Compliance Risk

80

Risks

Total Legal Risk

9

Risks

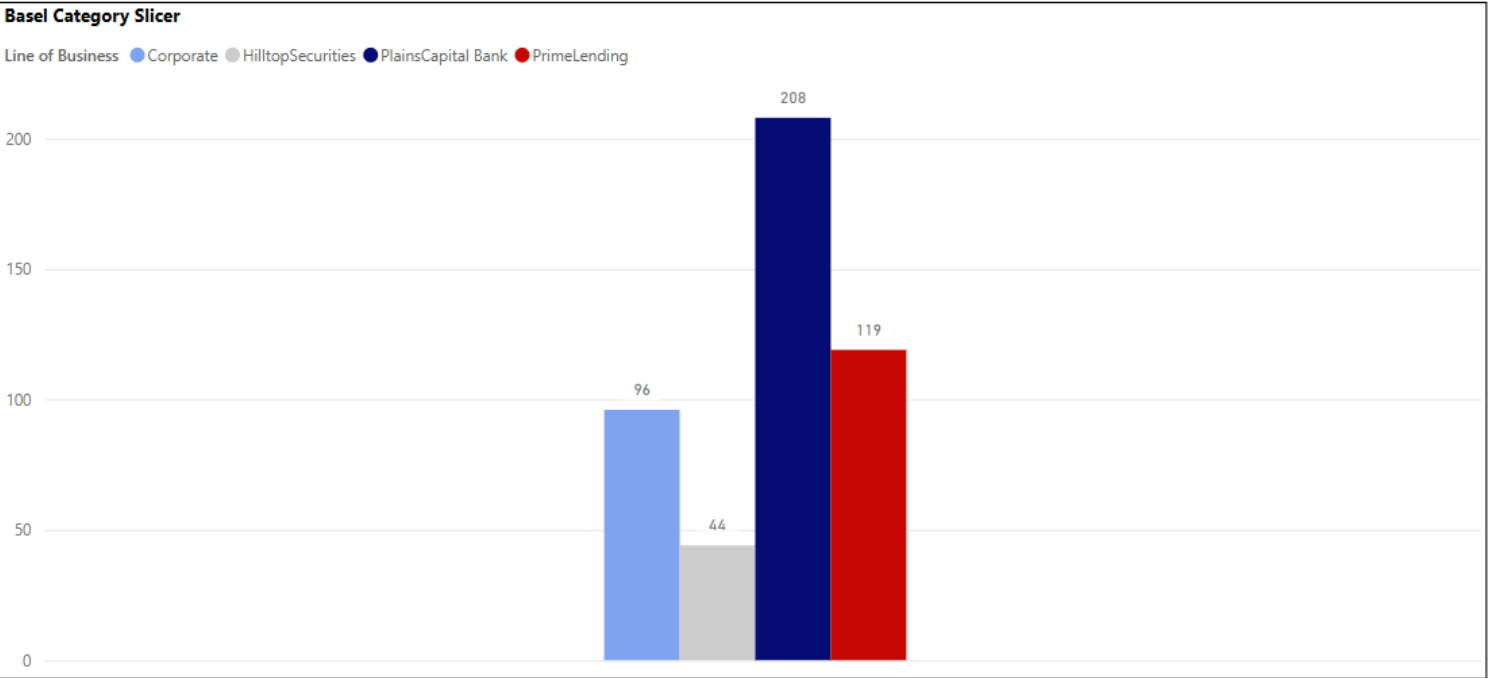


Table							
Folder Name	Risk Number	Name	Workflow Status	Last Assessment Date	Last Published Date	Owner	SME
Human Resources	R-HTH-ADMN-217	Inaccurate Time Sheets	Published	5/20/2025	5/20/2025	<div></div>	
Human Resources	R-HTH-ADMN-213	Minimum Wage Change	Published	5/20/2025	5/20/2025		
Human Resources	R-HTH-ADMN-215	Oracle Fails to Process Correctly	Published	5/20/2025	5/20/2025		
Human Resources	R-HTH-ADMN-201	Competitive Market Pressure	Published	5/18/2025	5/20/2025		
Human Resources	R-HTH-ADMN-212	Misclassification of Employee	Published	5/18/2025	5/20/2025		
Human Resources	R-HTH-ADMN-214	Employee Compensation Input Error	Published	5/18/2025	5/20/2025		
Human Resources	R-HTH-ADMN-209	Oracle Availability Disrupted Short-term	Published	4/22/2025	5/7/2025		
Account Administrati...	R-PCB-WMGT-104	Fi-Tek Unavailable	Published	4/23/2025	5/7/2025		
National Warehouse ...	R-PCB-LEND-301	SRG Unavailable	Published	4/23/2025	5/7/2025		
Bank Application Ser...	R-PCB-TECH-401	Core Bank Processing Outage	Published	5/2/2025	5/7/2025		
Housing Authority T...	R-HTS-TBA-1007	Loan Lock & Hedging	Published	5/2/2025	5/5/2025		

RISK INTELLIGENCE MODULE – OPSCO DATA – CONTROL RATING

OpsCo Data

Line of Business

*Ctrl + Click for multiple

All

Analyst

All

Owner

All

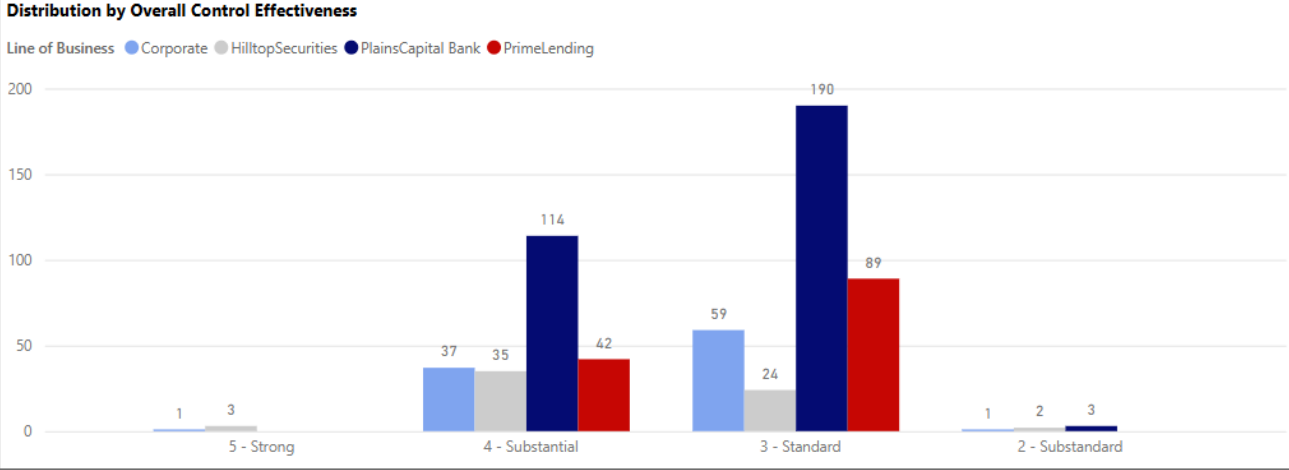
Design Strength

All

Total Count of ERM Controls

600

ERM Controls



Filters

Search

Filters on this page

Workflow Template Name

is HTH Control WF Streamline or NEW HTH Control WF 2024

Last Assessment Date

is not (Blank)

Last Published Date

is not (Blank)

Workflow Status

is not (Blank), Dismissed, or Archived

Filters on all pages

Division Name

is Hilltop Holdings Inc.

Division Name

is Hilltop Holdings Inc.

Folder Name	Control Number	Name	Workflow Status	Last Assessment Date	Last Published Date	Owner	Design Strength
Monitoring & Testing	C-PL-LEND-211	Comprehensive Complian...	Published	4/15/2025	4/15/2025		
Hilltop Opportunity Partn...	C-HTH-HOP-104	Final Review of the Invest...	Published	5/6/2025	5/7/2025		
Facilities & Security Mana...	C-HTH-ADMN-104	Lease Agreements	Published	4/4/2025	4/4/2025		
Anti Money Laundering	C-PCB-CMPL-135	314(a) List Update - Scree...	Risk Analyst Assessment	9/23/2024	9/25/2024		
Treasury Management	C-PCB-DEP-405	Acceptance of Service Agr...	Risk Analyst Assessment	8/19/2024	8/26/2024		
Facilities & Security Mana...	C-HTH-ADMN-105	Access Credential to Auth...	Published	4/1/2025	4/1/2025		
Digital Channels	C-PCB-RET-407	Access Request - CEB/BEB...	Published	11/12/2024	11/13/2024		
Account Operations	C-PCB-WMGT-209	Access To The Trust Accou...	Published	11/5/2024	5/7/2025		
Treasury Management	C-PCB-DEP-417	Account Analysis Fee Vari...	Risk Analyst Assessment	11/26/2024	11/26/2024		
Commercial & Industrial	C-PCB-CIL-013	Account Holds	Published	10/23/2024	10/23/2024		
Branch Operations	C-PCB-RET-201	Account Opening - CDD ...	Published	11/19/2024	11/19/2024		
Account Administration	C-PCB-WMGT-127	Account Opening Review	Published	7/30/2024	7/31/2024		
Quality Control	C-PL-LO-606	ACES Communication Portal	Risk Analyst Assessment	6/20/2024	6/24/2024		
Treasury Management	C-PCB-DEP-401	ACH and Wire Acceptance...	Risk Analyst Assessment	8/19/2024	8/26/2024		
ACH	C-PCB-EBNK-123	ACH Credit Exposure Revi...	Published	3/27/2025	3/27/2025		
ACH	C-PCB-EBNK-122	ACH Prefunding	Published	3/25/2025	3/25/2025		
ACH	C-PCB-EBNK-112	ACH Settlement & Daily Li...	Published	3/25/2025	3/25/2025		

RISK INTELLIGENCE MODULE – RISK ADVISORY DAILY DASHBOARD – KEY ERM RISKS

Risk Advisory Daily Dashboard



Line of Business
*Ctrl + Click for multiple

All

ERM Analyst

All

Workflow Status

All

Owner

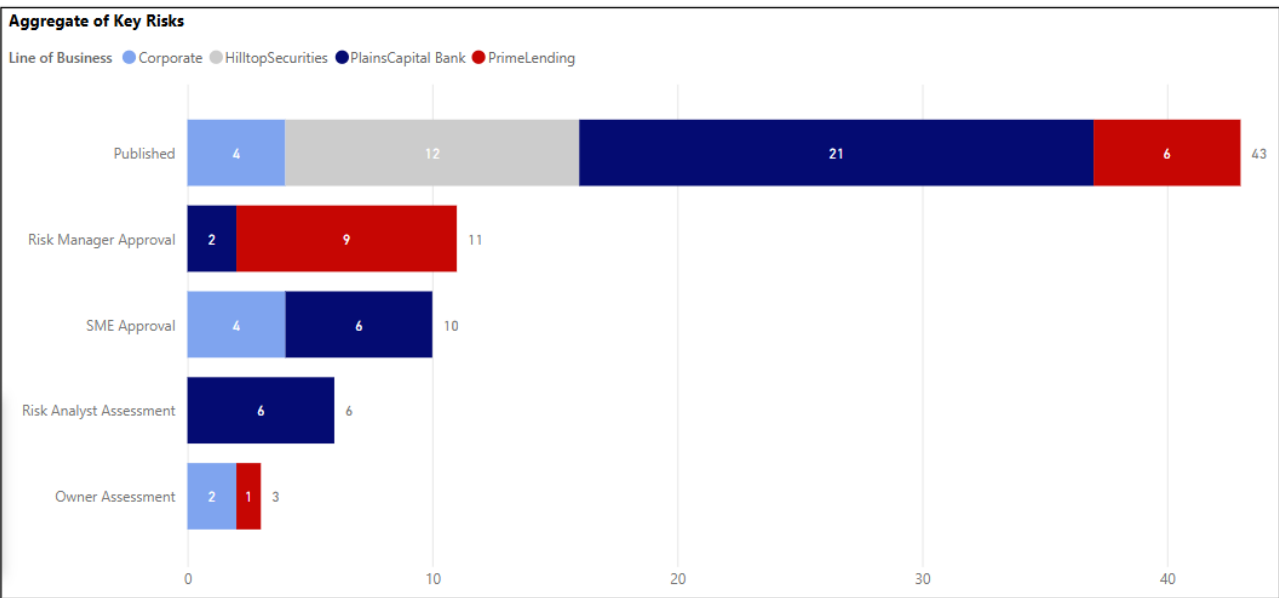
All

SME

All

Completed
42
Risks

Total
73
Risks



Filters

Search

Filters on this page

Folder Name
is (All)

Key Risk
is Yes

Last Assessment Date
is not (Blank)

Workflow Status
is not Archived, Dismissed, or (Blank)

Workflow Template Na...
is not HTH BCDR Risk WF or HTH IT Risk WF

Last Published Date
is (All)

Filters on all pages

Division Name
is Hilltop Holdings Inc.

Division Name
is Hilltop Holdings Inc.

Bookmarks

Report bookmarks

Add

View

Use bookmarks to capture key data for yourself and others.
1. Filter data to get to the state you want to capture.
2. Click Add.

Table								
Folder Name	Name	Workflow Status	Last Assessment Date	Revision Number	Last Published Date	Owner	ERM Analyst	SME
General Accounting	Falsified Over-Billing	Published	3/31/2025	20	4/1/2025			
Facilities & Security Management	Unauthorized Access to Premises	Published	4/29/2025	21	4/29/2025			
Human Resources	Oracle Availability Disrupted Short-term	Published	4/22/2025	22	5/7/2025			
Human Resources	Oracle Availability Disrupted Long-Term	Published	4/22/2025	23	5/5/2025			
Legal	Comprehensive Affiliate Recognition	SME Approval	5/23/2025	23	2/11/2025			
Legal	Affiliate Overdraft	SME Approval	5/23/2025	22	2/11/2025			
Legal	Covered Transactions - All Affiliates	SME Approval	5/23/2025	23	2/11/2025			
Legal	Covered Transactions - One Affiliate	SME Approval	5/23/2025	23	2/11/2025			
Asset Liability Management	NIM Compression	Owner Assessment	5/30/2025	7	2/19/2025			
Asset Liability Management	Deposit Runoff due to Adverse Publicity	Owner Assessment	5/30/2025	7	2/11/2025			
ACH	Electronic and clerical errors of ACH Transactions	Published	3/6/2025	1	3/6/2025			
Commodities	New Account Set-up/Customer Onboarding	Published	5/5/2025	5	5/5/2025			
Total				1066				

[Learn how to create and edit bookmarks](#)

RISK INTELLIGENCE MODULE – RISK ADVISORY DAILY DASHBOARD – ERM RISKS

Risk Advisory Daily Dashboard



Line of Business
*Ctrl + Click for multiple

All

SME

All

Workflow Status

All

Owner

All

ERM Analyst

All

Completed

224

Risks

Total

437

Risks

Aggregate of Risks

Line of Business ● Corporate ● HilltopSecurities ● PlainsCapital Bank ● PrimeLending

Workflow Status	Corporate	HilltopSecurities	PlainsCapital Bank	PrimeLending	Total
Published	46	38	155	55	294
Risk Analyst Assessment	0	0	60	29	90
Risk Manager Approval	0	0	0	20	22
Owner Assessment	15	0	4	2	21
SME Approval	11	0	7	0	18
Assessment Rejected	0	0	0	2	2

Folder Name	Risk Number	ERM Analyst	Name	Key Risk	Workflow Status	Last Assessment Date	Last Published Date	Owner	S
Wire Transfer	R-PCB-EBNK-324		WirePoint Unavailable	No	Risk Analyst Assessment	5/1/2024	5/9/2024		C
Wire Transfer	R-PCB-EBNK-312		WirePoint Is Circumvented With Remote Branch GFX	No	Risk Analyst Assessment	5/1/2024	5/3/2024		C
Closing and Funding	R-PL-LO-403		Wire Transfer Connection is Lost or Unavailable	Yes	Published	4/2/2025	4/3/2025		C
Anti Money Laundering	R-PCB-CMPL-118		Virtual Currency	Yes	Published	4/25/2025	4/25/2025		C
Procurement	R-HTH-DCMP-103		Violations Not Addressed Timely	No	Owner Assessment	5/28/2025			
Wire Transfer	R-PCB-EBNK-318		Untimely Wires	No	Risk Analyst Assessment	5/1/2024	5/3/2024		
Procurement	R-HTH-DCMP-102		Untimely Debt Covenant Certification	No	Owner Assessment	5/28/2025			
Account Administration	R-PCB-WMG-115		Unsuitable Client	No	Published	7/30/2024	7/31/2024		
Registration	R-PL-CMPL-101		Unregistered or Unlicensed Activity	No	Published	4/16/2025	4/16/2025		
Renovation & Construction	R-PL-LEND-507		Unqualified Second Close	No	Risk Analyst Assessment	5/23/2024	6/4/2024		N
Human Resources	R-HTH-ADMN-220		Unqualified Employees	No	Published	4/24/2025	4/24/2025		
Renovation & Construction	R-PL-LEND-506		Unqualified Contractor/Builder	No	Risk Analyst Assessment	5/23/2024	5/29/2024		

Filters

Search

Filters on this page

Line of Business is (All)

Folder Name is (All)

Last Published Date is not (Blank)

Last Assessment Date is not (Blank)

Workflow Status is not (Blank), Archived, or Dismissed

Workflow Template Na... is not HTH BCDR Risk WF or HTH IT Risk WF

Key Risk is (All)

Filters on all pages

Division Name is Hilltop Holdings Inc.

Division Name is Hilltop Holdings Inc.

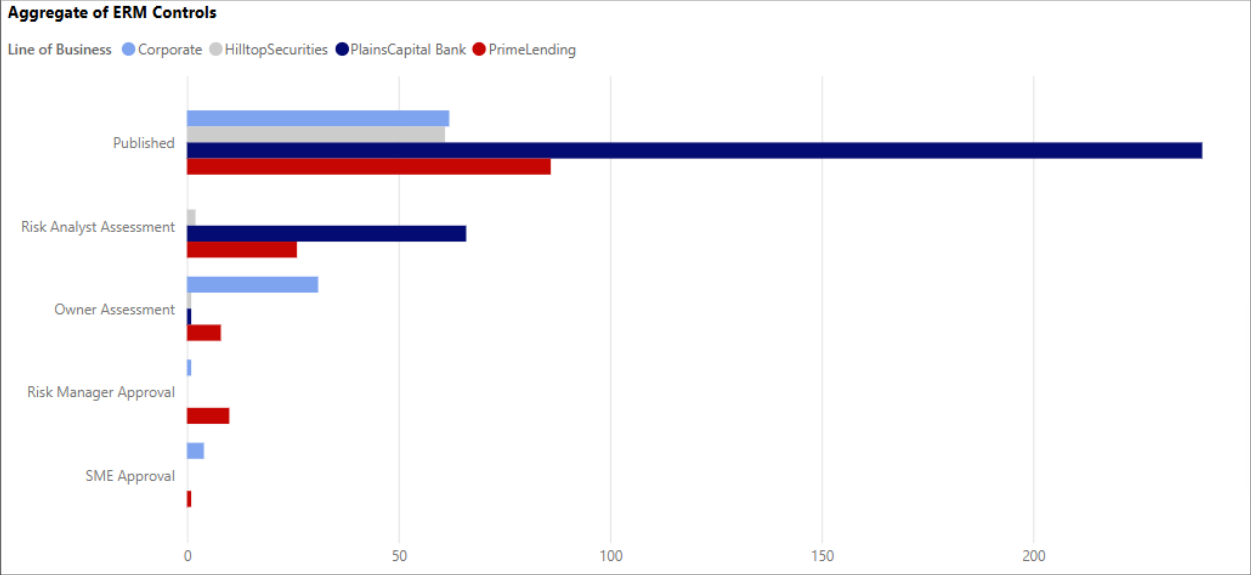
Bookmarks

14

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RISK INTELLIGENCE MODULE – RISK ADVISORY DAILY DASHBOARD – ERM CONTROLS

Risk Advisory Daily Dashboard



ERM Analyst
All

Line of Business
*Ctrl + Click for multiple
All

Owner
All

Workflow Status
All

Completed
249
Controls

Total
600
Count of Name

Folder Name	Control Number	Name	Workflow Status	ERM Analyst	Last Assessment Date	Last Published Date	Owner	Cc
Monitoring & Testing	C-PL-LEND-211	Comprehensive Compliance Regulatory Review	Published		4/15/2025	4/15/2025		
Hilltop Opportunity Partners	C-HTH-HOP-104	Final Review of the Investment Memorandum	Published		5/6/2025	5/7/2025		
Facilities & Security Management	C-HTH-ADMIN-104	Lease Agreements	Published		4/4/2025	4/4/2025		
Anti Money Laundering	C-PCB-CMPL-135	314(a) List Update - Screening Requirement	Risk Analyst Assessment		9/23/2024	9/25/2024		
Treasury Management	C-PCB-DEP-405	Acceptance of Service Agreement	Risk Analyst Assessment		8/19/2024	8/26/2024		
Facilities & Security Management	C-HTH-ADMIN-105	Access Credential to Authorized Users	Published		4/1/2025	4/1/2025		
Digital Channels	C-PCB-RET-407	Access Request - CEB/BEB/BillPay Tools	Published		11/12/2024	11/13/2024		
Account Operations	C-PCB-WMGT-209	Access To The Trust Accounting System Through Browser	Published		11/5/2024	5/7/2025		
Treasury Management	C-PCB-DEP-417	Account Analysis Fee Variance Review	Risk Analyst Assessment		11/26/2024	11/26/2024		
Commercial & Industrial	C-PCB-CIL-013	Account Holds	Published		10/23/2024	10/23/2024		
Branch Operations	C-PCB-RET-201	Account Opening - CDD Questions	Published		11/19/2024	11/19/2024		
Account Administration	C-PCB-WMGT-127	Account Opening Review	Published		7/30/2024	7/31/2024		
Quality Control	C-PL-LO-606	ACES Communication Portal	Owner Assessment		6/20/2024	6/24/2024		
Treasury Management	C-PCB-DEP-401	ACH and Wire Acceptance Agreements	Risk Analyst Assessment		8/19/2024	8/26/2024		

Filters

Search

Filters on this page

Last Assessment Date
is not (Blank)

Workflow Status
is not (Blank), Archived, or Dismissed

Workflow Template Name
is not HTH IT Control WF, HTH ITGC Control WF, or New 2025 HTH SOX Control WF

Filters on all pages

Division Name
is Hilltop Holdings Inc.

Division Name
is Hilltop Holdings Inc.



Bookmarks

RISK INTELLIGENCE MODULE – ITR DAILY DASHBOARD – IT CONTROLS

ITR Daily Dashboard

Aggregate of IT Controls

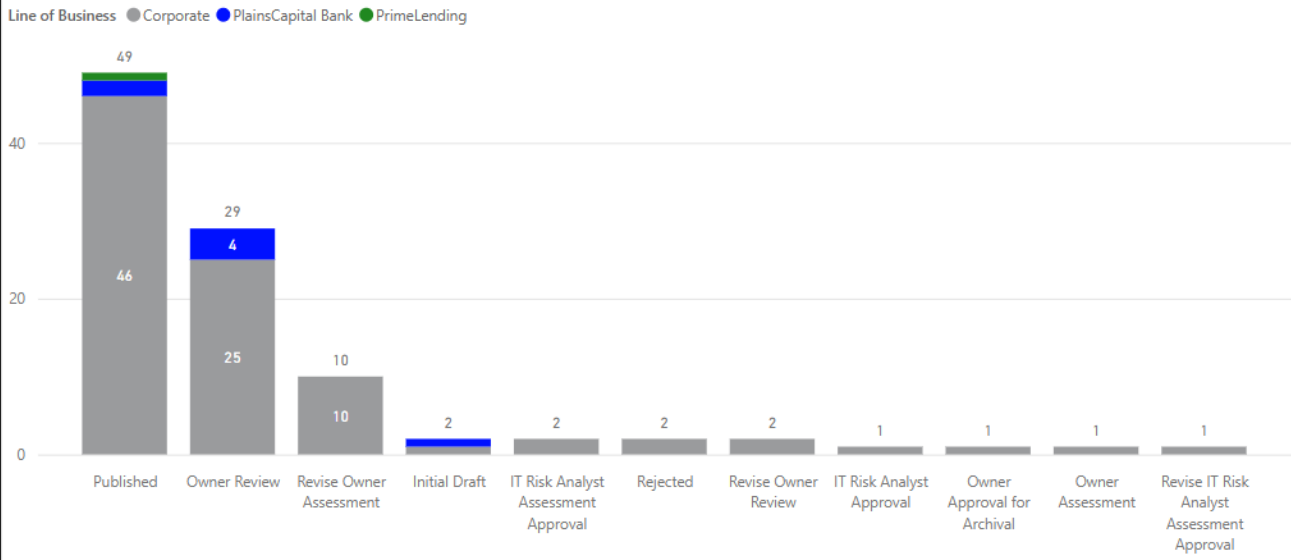


Table								
Folder Name	Control Number	Name	Workflow Status	Last Assessment Date	Last Published Date	Owner	IT Risk Analyst	Risk Adv
Information Security	C-HTH-X-093	Rapid7 Insight Connect	Published	3/13/2025	3/14/2025			
Infrastructure	C-HTH-X-142	Weekly Vulnerability Scans	Published	2/19/2025	2/27/2025			
Information Security	C-HTH-X-110	Security Patching for Java	Published	1/6/2025	2/25/2025			
Information Security	C-HTH-X-145	Workstation / Server Logg...	Published	10/29/2024	2/6/2025			
Information Security	C-HTH-X-129	Third Party Incident Respo...	Published	10/29/2024	2/6/2025			
Information Security	C-HTH-X-109	Security Operations Repor...	Published	9/19/2024	10/30/2024			
Information Security	C-HTH-X-086	Patch Management Review	Published	9/18/2024	10/30/2024			
Information Security	C-HTH-X-104	Security Awareness Training	Published	10/16/2024	10/23/2024			
Information Security	C-HTH-X-069	Mobile Device Manageme...	Published	10/10/2024	10/23/2024			
Information Security	C-HTH-X-067	MFA for Externally Accessi...	Published	10/10/2024	10/23/2024			
Technology Support	C-HTH-TECH-301	Notification to Terminatio...	Published	10/10/2024	10/23/2024			
Technology Support	C-HTH-X-131	Ticketing System Prioritiza...	Published	9/27/2024	9/27/2024			

IT Risk Analyst

All

Portfolios by LoBs

*Ctrl + Click for multiple

All

Owner

All

Workflow Status

All

Need to be Refreshed

68

Controls

Total Count of IT Controls

100

IT Controls

Filters

Search

Filters on this page

Last Assessment Date is (All)

Last Published Date is (All)

Name is not Test

Workflow Status is not (Blank), Archived, or Dismissed

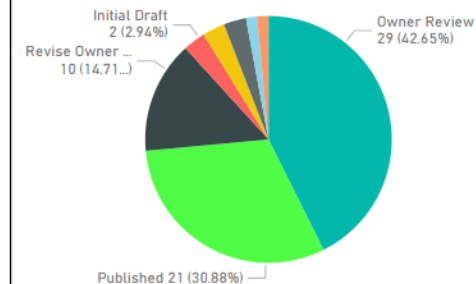
Workflow Template Name is HTH IT Control WF

Filters on all pages

Division Name is Hilltop Holdings Inc.

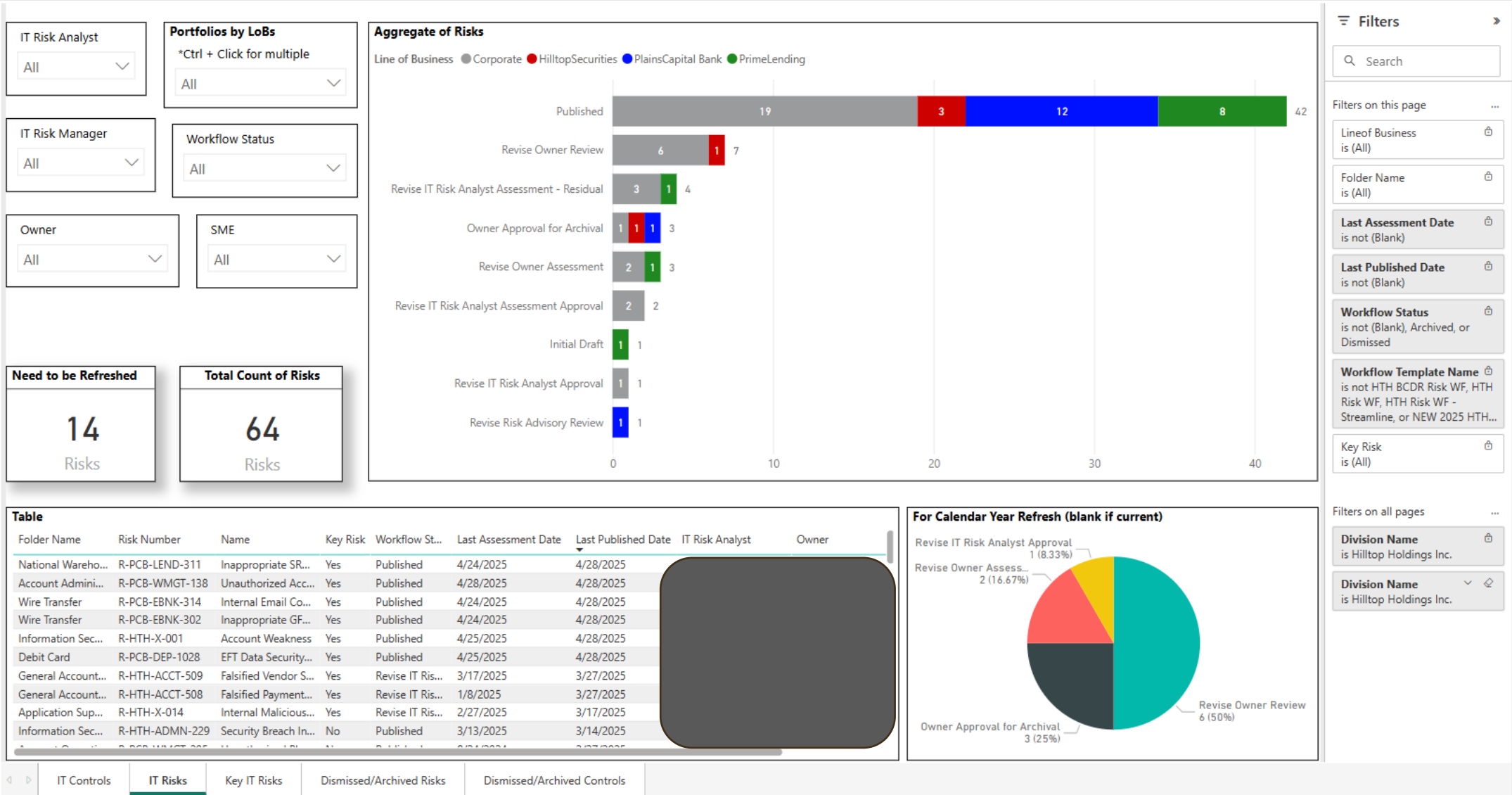
Division Name is Hilltop Holdings Inc.

For Calendar Year Refresh (empty if current)



RISK INTELLIGENCE MODULE – ITR DAILY DASHBOARD – IT RISKS

ITR Daily Dashboard



IT Controls

IT Risks

Key IT Risks

Dismissed/Archived Risks

Dismissed/Archived Controls

RISK INTELLIGENCE MODULE – ITR DAILY DASHBOARD – IT RISKS

ITR Daily Dashboard

IT Risk Analyst

All

IT Risk Manager

All

Owner

All

Portfolios by LoBs

*Ctrl + Click for multiple

All

Workflow Status

All

SME

All

Need to be Refreshed

14

Risks

Total Count of Risks

64

Risks

Aggregate of Risks

Line of Business ● Corporate ● HilltopSecurities ● PlainsCapital Bank ● PrimeLending

Published

19

3

12

8

42

Revise Owner Review

6

1

7

Revise IT Risk Analyst Assessment - Residual

3

1

4

Owner Approval for Archival

1

1

1

3

Revise Owner Assessment

2

1

3

Revise IT Risk Analyst Assessment Approval

2

2

Initial Draft

1

1

Revise IT Risk Analyst Approval

1

1

Revise Risk Advisory Review

1

1

Filters

Search

Filters on this page

Line of Business is (All)

Folder Name is (All)

Last Assessment Date is not (Blank)

Last Published Date is not (Blank)

Workflow Status is not (Blank), Archived, or Dismissed

Workflow Template Name is not HTH BCDR Risk WF, HTH Risk WF, HTH Risk WF - Streamline, or NEW 2025 HTH...

Key Risk is (All)

Filters on all pages

Division Name is Hilltop Holdings Inc.

Division Name is Hilltop Holdings Inc.

Table

Folder Name	Risk Number	Name	Key Risk	Workflow St...	Last Assessment Date	Last Published Date	IT Risk Analyst	Owner
National Wareho...	R-PCB-LEND-311	Inappropriate SR...	Yes	Published	4/24/2025	4/28/2025		
Account Admini...	R-PCB-WMG-138	Unauthorized Acc...	Yes	Published	4/28/2025	4/28/2025		
Wire Transfer	R-PCB-EBNK-314	Internal Email Co...	Yes	Published	4/24/2025	4/28/2025		
Wire Transfer	R-PCB-EBNK-302	Inappropriate GF...	Yes	Published	4/24/2025	4/28/2025		
Information Sec...	R-HTH-X-001	Account Weakness	Yes	Published	4/25/2025	4/28/2025		
Debit Card	R-PCB-DEP-1028	EFT Data Security...	Yes	Published	4/25/2025	4/28/2025		
General Account...	R-HTH-ACCT-509	Falsified Vendor S...	Yes	Revise IT Ris...	3/17/2025	3/27/2025		
General Account...	R-HTH-ACCT-508	Falsified Payment...	Yes	Revise IT Ris...	1/8/2025	3/27/2025		
Application Sup...	R-HTH-X-014	Internal Malicious...	Yes	Revise IT Ris...	2/27/2025	3/17/2025		
Information Sec...	R-HTH-ADMN-229	Security Breach In...	No	Published	3/13/2025	3/14/2025		

For Calendar Year Refresh (blank if current)

Revise IT Risk Analyst Approval

1 (8.33%)

Revise Owner Assess...

2 (16.67%)

Owner Approval for Archival

3 (25%)

Revise Owner Review

6 (50%)

IT Controls

IT Risks

Key IT Risks

Dismissed/Archived Risks

Dismissed/Archived Controls

RISK INTELLIGENCE MODULE – ITR DAILY DASHBOARD – KEY IT RISKS

ITR Daily Dashboard

Portfolios by LoBs

*Ctrl + Click for multiple

All

IT Risk Analyst

All

Workflow Status

All

Owner

All

SME

All

Need to be Refreshed

(Blank)

Risks

Total Count of Key Risks

13

Risks

Aggregate of Key Risks

Line of Business Corporate PlainsCapital Bank PrimeLending

Published

1

5

6

Revise IT Risk Analyst Assessment - Residual

3

1

4

Revise IT Risk Analyst Assessment Approval

1

1

Revise Owner Review

1

1

Revise Risk Advisory Review

1

1

Filters

Search

Filters on this page

Folder Name is (All)

Key Risk is Yes

Last Assessment Date is not (Blank)

Workflow Status is not Archived, Dismissed, or (Blank)

Workflow Template Name is not HTH BCDR Risk WF, HTH Risk WF - Streamline, or NEW 2025 HTH Risk WF - Streamline

Filters on all pages

Division Name is Hilltop Holdings Inc.

Division Name is Hilltop Holdings Inc.

Table

Folder Name	Risk Number	Name	Workflow Status	Last Assessment Date	Last Published Date	Owner	SME
National Wareh...	R-PCB-LEND-311	Inappropriate SRG Access	Published	4/24/2025	4/28/2025		
Account Admini...	R-PCB-WMG-138	Unauthorized Access to Trust Admin...	Published	4/28/2025	4/28/2025		
Wire Transfer	R-PCB-EBNK-314	Internal Email Compromise	Published	4/24/2025	4/28/2025		
Wire Transfer	R-PCB-EBNK-302	Inappropriate GFX Access	Published	4/24/2025	4/28/2025		
Information Sec...	R-HTH-X-001	Account Weakness	Published	4/25/2025	4/28/2025		
Debit Card	R-PCB-DEP-1028	EFT Data Security in Transit	Published	4/25/2025	4/28/2025		
General Account...	R-HTH-ACCT-509	Falsified Vendor Setup - Spear Phish...	Revise IT Risk Analyst...	3/17/2025	3/27/2025		
General Account...	R-HTH-ACCT-508	Falsified Payment Instructions - Exte...	Revise IT Risk Analyst...	1/8/2025	3/27/2025		
Application Sup...	R-HTH-X-014	Internal Malicious Use of BlueSage PII	Revise IT Risk Analyst...	2/27/2025	3/17/2025		
Information Sec...	R-HTH-X-050	Weak Web Application Defense	Revise IT Risk Analyst...	1/6/2025	1/28/2025		
Digital Channels	R-PCB-RET-401	BEB Malware / Phishing Exposure	Revise Risk Advisory ...	4/24/2025	1/21/2025		

For Quarterly Refresh

Revise Risk Advisory Review

1 (7.69%)

Revise Owner Review

1 (7.69%)

Revise IT Risk An...

1 (7.69%)

Published

6 (46.15%)

Revise IT Risk Analyst Assess...

4 (30.77%)

IT Controls

IT Risks

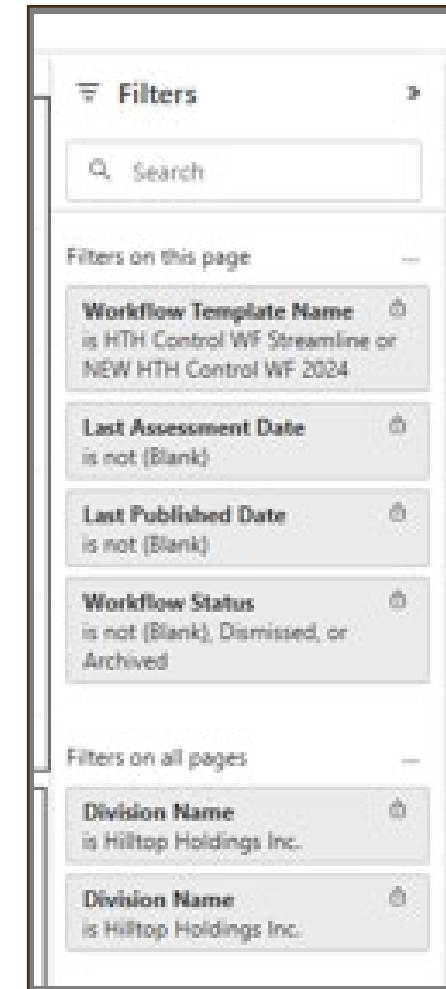
Key IT Risks

Dismissed/Archived Risks

Dismissed/Archived Controls

RISK INTELLIGENCE MODULE – HOW THE DASHBOARDS ARE BUILT

- **Starting Point:**
 - Determine Objective
 - Data is all housed in SAI using power BI. This is extremely helpful as all data is within SAI and allows for quick updates and no API
- **Filtering and Visualization:**
 - Based on what your end goal is and what you want to show or track: item count, slicer, tracker, etc.
 - Hilltop Filtering:
 - Only showing what is in production, no UAT
 - We filter on all pages, HTH, all lines, etc. You can filter on the page, workflow, no blanks, etc. Then you can have sub-filters on a certain chart/graph
 - Set which workflow
- **Email Notification:**
 - determine distribution list and frequency (also instructions for each action)



Future Applications and Uses

- Hyperlinking the items in the DB to the corresponding risk or control within the SAI system.
- Adding tabs to a DB for an item (e.g., risk treatments, etc.) where the data is housed in a different module or report.
- Implementing more complex formulas vs count capability.
- Automated updates to field names when changed in the UI = changed in DB.

General Questions

- Do you think RI could help your organization?
- What are some use cases that your organization may have?
- What challenges do you face that RI could assist with?
- What do you currently use to track these items (e.g., Excel, SharePoint, Tableau, etc.?)

Questions or Concerns



