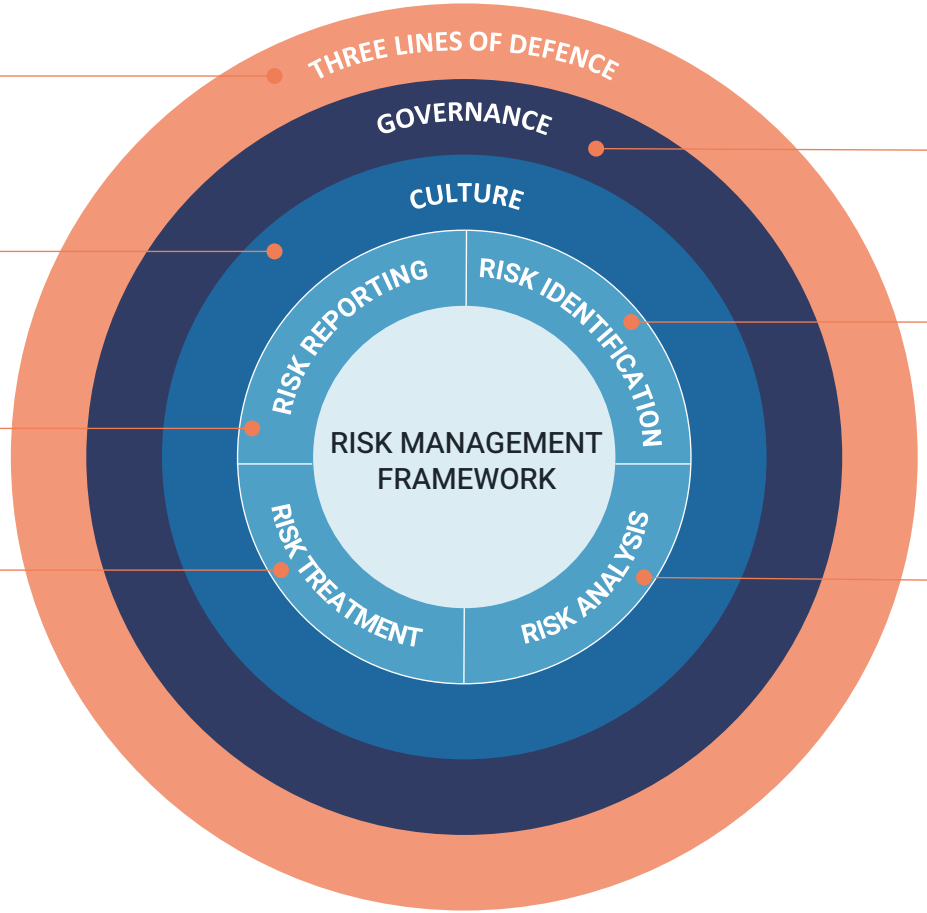
Maintaining clear and independent risk accountabilities, including a dedicated Line 2 risk function and independent audit function

Expected actions and behaviours for considered risk taking and the promotion of an environment where employees are encouraged to raise concerns

Robust identification of emerging and current risks

Evaluating risks, assessing against risk appetite and dynamically changing risk profiles to reflect the business environment




Governance and oversight by the Board and Audit, Risk and Compliance Committee

Transparent and accurate recording and escalation of identified risks

Establishing controls that prevent, detect or correct risks to ensure the Group continues to operate within risk appetite