

The key pillars of the **Comprehensive Risk Control and Management System**



Continuous identification of significant risks and threats



Holistic **taxonomy** and **common** risk measurement, control and quantification standards



Risk appetite defined by the Board of Directors



Consideration of financial, **reputational and sustainability** impacts



Clear definition of **roles and responsibilities** at operational and supervisory level



Evaluation of **effectiveness** of information systems and internal control



Independent **audit** of the system



Independence of Risk function