



Risk Management

Enterprise & Operational Risk Activities

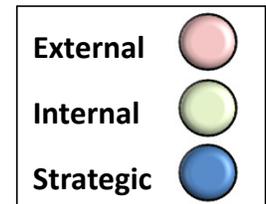
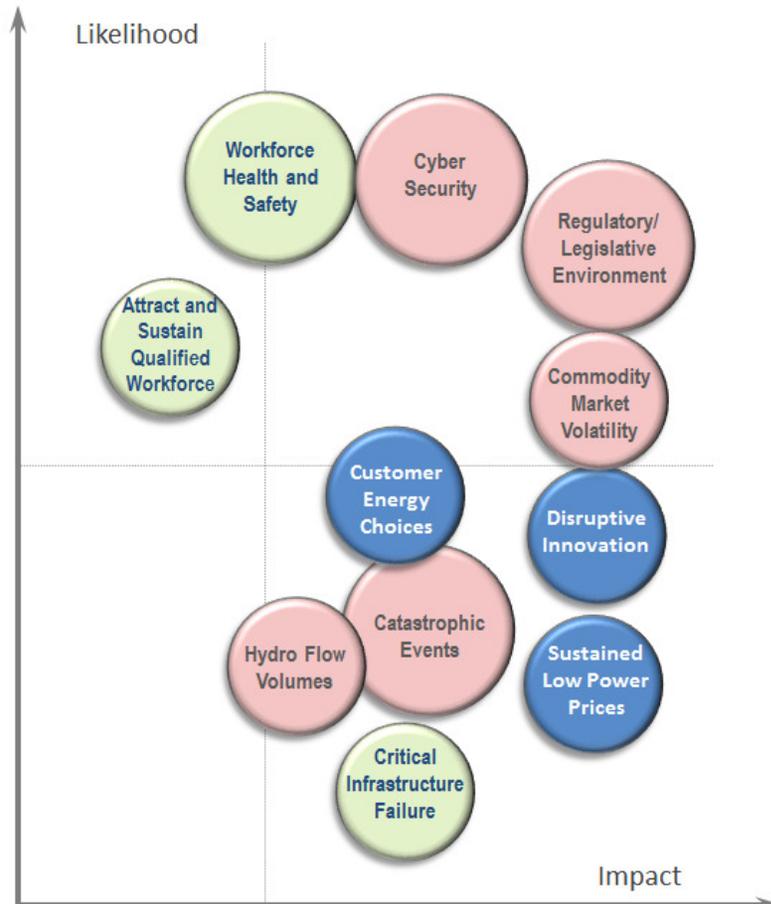
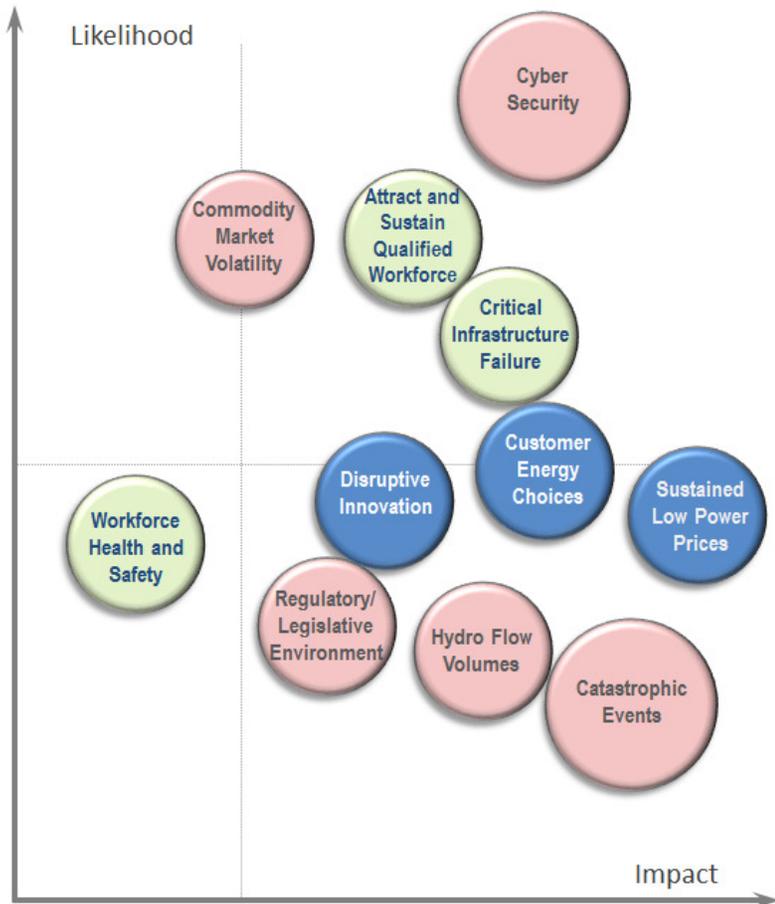
Soubhagya Parija

Senior Vice President & Chief Risk Officer

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Overview of Top Risks Workshop Assessments

Top Enterprise Risks: *Previous to Current*



Marker color represents risk source and size indicates risk velocity

Report on Risk Management Activities

- Completed assessment of top enterprise risks
- Cyber risk assessment recommendations are being implemented
- Reputation risk assessment was launched and phase 1 completed working with Deloitte
- Commodity risk optimization project started in March with PWC
- Canals
- Staff
 - Hired Thomas Spencer as Senior Director of Enterprise Risk, Thomas Ho as Senior Director of Operational Risk and Sara Ricci as the Director Business Resiliency