Strategy						Value Drivers	Busines View		
Risk Dimensions								Risk Objectives (COSO)	
				Strategic	Operations	Reporting	Complia	nce Cyber / IT	
							Risk	Elements (Vulnerability)	
	Customers - Partners	Market Segment	Product Sensitivity	Service Sensitivity	Environment	Organisation Structure	Individu	als Consumers	
Approach		Structure	Risk Strategy	Risk Assessment	Design Response	Deploy	Monito	or Review	
Response				^t line: People, Corporate And Business Units	2nd line: Senior Mgmt., Executives, CX		, Audit nittee	4 th line: Supervisors and Deloitte	
Responsibilities			1	Policies and	Risk Manageme	nt			
			Procedures		Quality			F	
				Management			R	External (Intern) Audit, Risk Advisory and	
				Controls	Compliance	Monit		Quality Assurance Reviews (QAR)	
			Ir	mplement Granular Process	Assessment Security				
Outcomes				Value Protection	Value Creation	Value fo	r People	Value for Money	