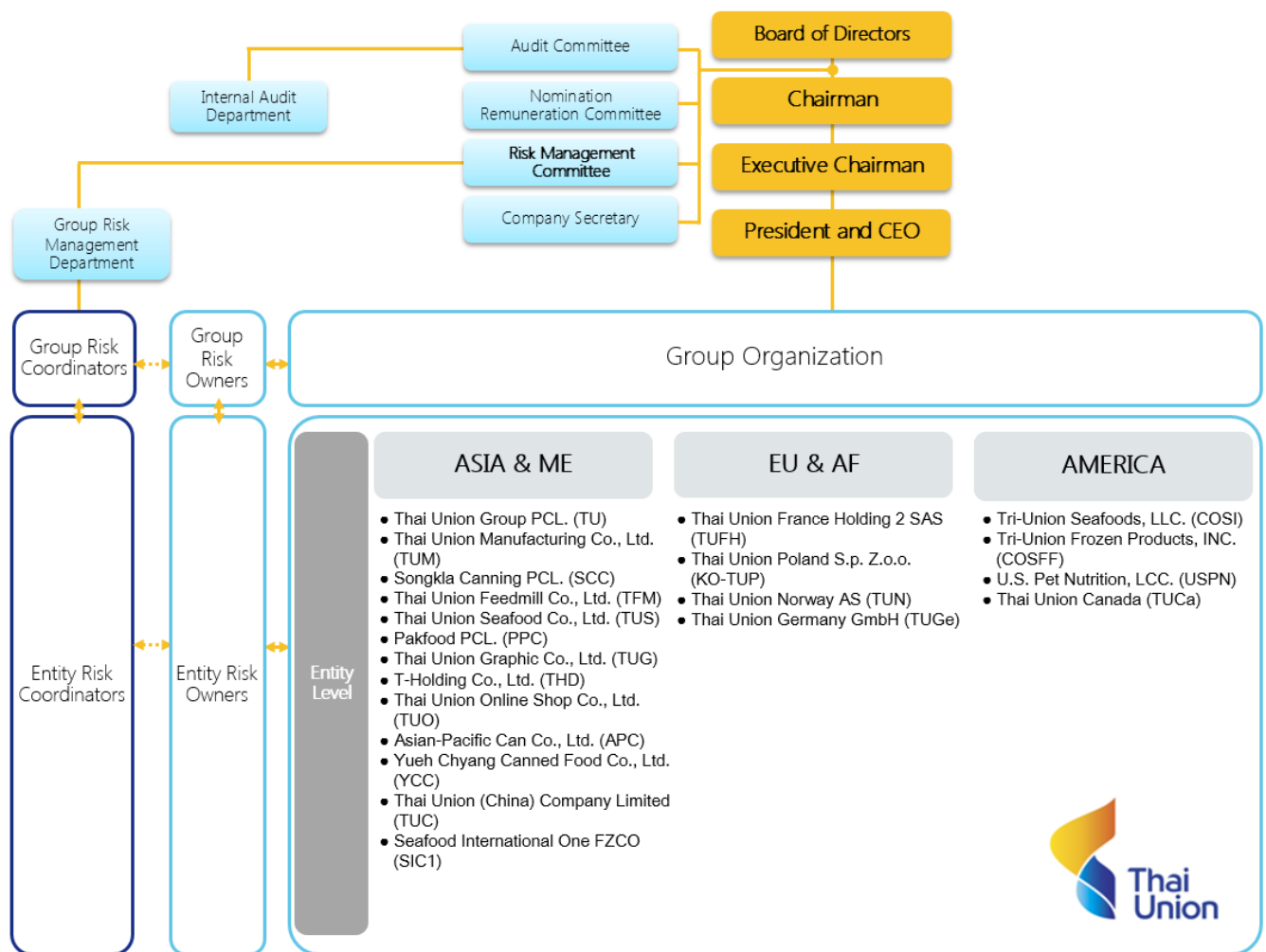


## OUR RISK MANAGEMENT STRUCTURE

The company has clearly established a risk management structure. The Board of Directors has overall responsibility to oversee that risk management is appropriately and effectively implemented by management as in the figure below.



The Risk Management Committee (RMC) is assigned by the Board of Directors to oversee risk management implementation to ensure it complies with the company's risk management policy, framework and process and report key corporate risks to the company's Board of Directors.

The Group Risk Management Department coordinates and implements the risk management processes at Group level while providing advice and guidance about the risk management framework and process to subsidiaries.

Risk coordinators at subsidiary level coordinate and implement risk management according to guidance.



Management and employees are responsible for managing risks in their areas of responsibility. When risks are above the company's appetite level, the company will appoint a risk owner who has an in-depth knowledge and experience of business regarding a particular risk. They will monitor the risk and identify mitigation controls where appropriate as well as report the status of risk and mitigation to management.

In addition, the Audit Committee oversees and monitors risk management by means of independent reviews, in order to ensure that risk management is implemented according to the policy effectively throughout the organization.