

# Internal control and risk management system (continued)

## Internal control and risk management system improvement in 2022

In improving our internal control and risk management system throughout 2022, we aimed to reflect the scale of our business, retail focus, diversified lines of operations, and regulatory environment in which we operate.

### Highlights in 2022

- 

▶ Work completed to update the Internal Control and Risk Management Policy to be submitted to the Board of Directors
- 

▶ Risk quantification system put in place
- 

▶ Initiative completed to integrate risk management into project management
- 

▶ Risk registers of the Company and its subsidiaries updated
- 

▶ Risk management workshops held for some of the Company's units
- 

▶ Internal control projects successfully implemented
- 

▶ Risk management training course developed for the Corporate Academy



In 2023, we plan to develop a procedure on how to use the Internal Control and Risk Management Policy. We are also committed to further improving employees' internal control and risk management skills.