

Board Committee Structure

Governance & Oversight Framework

Governance Model

The Board of Directors delegates specific oversight responsibilities to a structured set of committees that ensure effective risk management, transparency, and regulatory compliance.

Committees & Responsibilities

Committee	Core Responsibilities	Chairperson
Audit Committee	Financial reporting integrity,	Independent Director
Risk & Compliance	Operational, market, credit risks;	Chief Risk Officer
Ethics & Conduct	Ethical standards, whistleblowing,	Non-Executive Director
Remuneration & Nominations	Executive pay, succession	Chairman of Board
Technology & Security	Cybersecurity, data governance,	Group CTO

Meeting Frequency

All committees meet at least quarterly, with emergency sessions as needed for risk events or regulatory updates. Minutes and resolutions are archived for regulator access.

Committee Composition

- Minimum 3 members per committee
- Majority independent non-executive directors
- Expertise aligned with committee mandate
- Annual performance evaluations

Reporting & Accountability

Each committee chair reports directly to the full Board at monthly meetings. Annual committee performance reports are included in the Corporate Governance section of the Annual Report.

2024 Committee Activity Summary

- Audit Committee: 12 meetings, 100% attendance
- Risk & Compliance Committee: 16 meetings, 98% attendance
- Ethics & Conduct Committee: 8 meetings, 100% attendance
- Remuneration & Nominations: 6 meetings, 100% attendance
- Technology & Security Committee: 12 meetings, 96% attendance