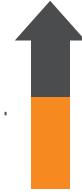


Culture and Conduct Risk 2017

FZa_ea` DVgfWb ZSeUa_b WWW [fe XagdZ S` gS^egdhWk'a` Zai Ød_eSdag` VfZW adV SdW_S` SY[Y fZW UZS^WYb dWfW Tk fZWdNg'Sfack XUgea` UgfgdNS` V'Ub` VgUFde] z? adWfZS`)' " Ø S` US^evdhlWØ Ød_ei adVi WWWbSd[U]bSfWz Here's what they said:

Board-level focus
a` Ua` VgUFde] .
dW S[eZYZ



48%

reported that it had increased in the last year

What are the top three Ua_ba` Wfe'aXUa` VgUFde] 1

Which indicators do you use to assess and measure culture and conduct risk?

- 5a_b[S` UW_a` Ifaq` YdMgfe
- Internal audit results
- Staff opinion surveys
- Complaints analysis

For G-SIFIs, indicators used also included:

- ; V[hVgS^bWad_S` UWaTWWfjhWØ
- Internal attestations

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