

RISK MANAGEMENT POLICY

The Risk Management Policy is a key component of the Compliance Management System (CMS).

It outlines a structured approach to identifying, assessing, treating, and monitoring risks across Elevion Group.

The purpose is to ensure that potential risks are effectively managed to protect the organization's assets, reputation, and operations.

Key insights:

- Risk is defined as any deviation from expected outcomes that may adversely affect the business
- Risks are categorized into credit, market, operational, and information security risks
- Risk Committee on the level of EGBV serves as advisory body to BoD of EGBV. It governs the risk management process and includes key executives (Group CEO, CFO, CIO, CISO, etc.)
- Local Risk Managers are appointed in each entity to implement and oversee risk management procedures
- Risk assessment described in the Policy is aligned with international standards (ISO/IEC 27001, ISO 31000, ISO 37301)
- Risks are analysed based on likelihood and impact, and classified as Critical, High, Medium, or Low
- Treatment options include modifying, avoiding, sharing, or accepting the risk
- Regular monitoring, reporting, and management reviews ensure continuous improvement of the risk management process
 - **For these purposes, the access to the OneTrust platform will be provided to all local Risk Managers.**