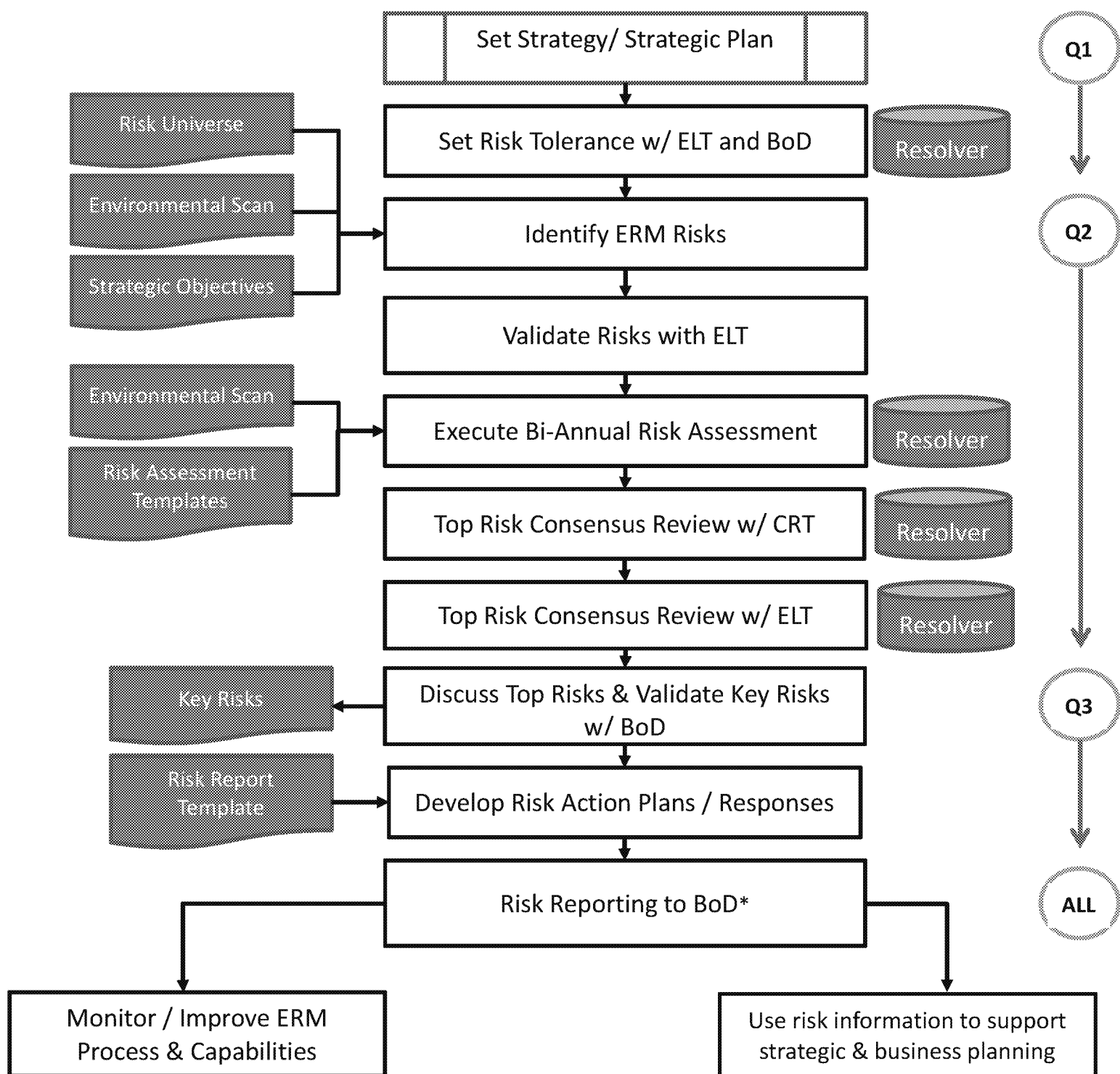


“Future State” ERM Process



*- Includes mitigation plan updates, heat map, in-depth key risk presentations, emerging risk updates, black swan updates, trend analysis, opportunities, risk responses, committee accountability