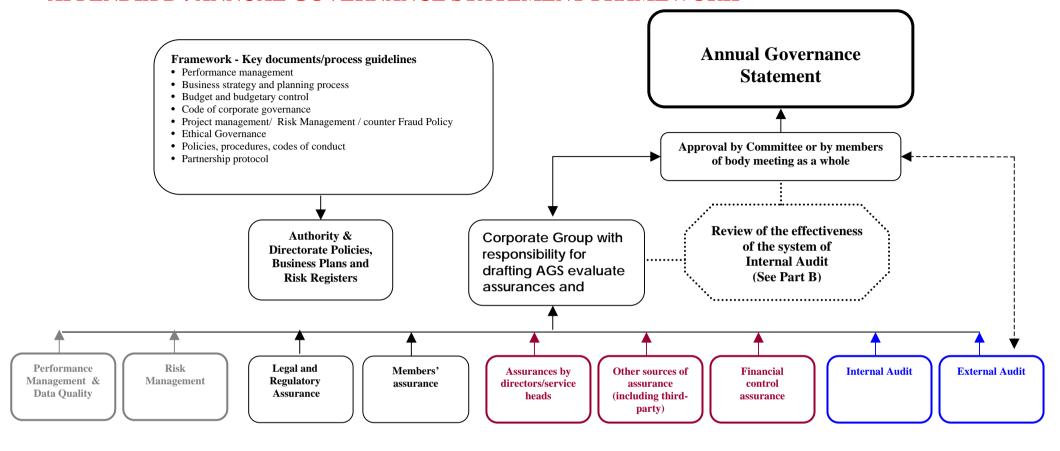
APPENDIX B: ANNUAL GOVERNANCE STATEMENT FRAMEWORK



Ongoing assurance on adequacy and effectiveness of controls over key risks