01 A COMPREHENSIVE AUDIT REPORT

Covering all the 11 RDARR principles and linked to appetite per risk type in line with underlying metrics

02 THE COMPLIANCE APPROACH

A high level overview of how the Bank approached the implementation of BCBS 239

03 IN-SCOPE RISK TYPES

The list of identified in-scope risk types – including reports as well as the underlying key metrics

04 THE AUDIT APPROACH

Including all proof of evidence obtained to support rating

05 AUDIT METHODOLOGY

The audit methodology and scope

06 ASSESSMENT PER PRINCIPLE

Group internal audit's assessment per principle - sampling methodology (per risk type and per principle)

07 BANKING ASSOCIATION SOUTH AFRICA

The alignment with Banking Association South Africa - Details of how the Bank used and augmented the BASA audit guidelines and attestations procedures to codify compliance standards

08 COMPLIANCE STATUS

The compliance status - details of how the Bank achieved full compliance on principles that have achieved a level 4 compliance rating including the in-scope risk types. In essence, the SARB PA requires the outcome per risk type per principles and how that outcome was derived, both whether there were findings and not.

09 BUSINESS ADOPTION

The business adoption approach - future reviews and plans relating to the transition of RDARR compliance from a project to Business as Usual.